



COLLECTING SOLUTION

Marketplace - Onboarding KYC

Document version 1.0

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1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.0	Lyra Collect	20/01/2019	API technical documentation: creation of a seller + KYC document

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2. RESOURCES OF THE WEB SERVICE

Resources	Action	HTTP method	URI
Registrations	Retrieving the list of sellers with pending registration	GET	/marketplace/registrations
	Registering a seller	POST	/marketplace/registrations
	Adding KYC documents	POST	/marketplace/registrations/{id_registration}/documents
	Retrieving the registration status of a seller	GET	

3. REGISTERING A SELLER

Lyra Collect is a payment institution approved by the ACPR. For this reason, Lyra Collect must verify the identity of its clients. Seller registration is a process that consists in verifying the documents and details provided by the operator before validating the entry into a relationship with a physical (private seller) or legal (professional seller) person and their representatives following the analysis of their file by Lyra Collect.

The seller is declared in two steps, the first one consists in retrieving detailed information about the seller, and the second one consists in collecting KYC documents.

Once the seller has been declared, Lyra Collect proceeds to reviewing the documents in order to determine whether the request of entry into a relationship will be accepted.

3.1. Step 1: Creating the seller

This step allows to create a request for seller registration by making a POST to the REGISTRATION resource with the complete details of the seller.

```
POST: https://secure.lyra.com/marketplace/registrations/
```

When a new seller is created, the following elements are controlled by the API and can lead to a 400X error code if they are not valid:

- Checking that the mandatory fields are populated
- Checking that at least one legal representative is indicated and their coordinates are specified
- Checking that each specified e-mail address is unique in the system
- Checking that one (and only one) main activity has been specified
- An identifier (SIRET or legal_identifier) must be specified for each activity
- Checking that the activity identifiers are not duplicate in case where several activities are specified (i.e. the SIRET must be associated with only one activity).

The table below contains a list of fields to provide when requesting to create a registration request

Name	Description	Format	Mandatory
marketplace	Marketplace identifier	ans-..36	
reference	Technical reference of the registration	ans..255	X
description	Description of the registration	ans..255	
person_type	LP: Legal person PP: Physical person		X
title	For physical persons: MR, MS or MRS		If person_type = PP
first_name	For physical persons: First name		If person_type = PP
last_name	For physical persons: Name		If person_type = PP
name	Name of the seller	ans..255	X
trading_name	For legal persons: Trading name	ans..255	If person_type = LP
nature	Legal name	ans..255	

Name	Description	Format	Mandatory
iban	Payment IBAN	ans..34	X
vat_number	VAT number	ans..16	X
legal_form	Legal form	ans..4	X
economic_agent	ISO code of the economic agent	ans..255	X
external_ref	External reference of the seller (can be used as identifier for sellers in other APIs)	ans.50.	
turnover	Estimated turnover (in cents)	ans	
cashout_delay	Delay for release of funds (in days)	ans..180	
address	Address of the seller's company		X
address.street_number	Street number	ans..5	
address.street	Street type	ans..255	
address.district	Address line 2	ans..127	
address.zipcode	Zip code	ans..64	X
address.city	City	ans..128	X
address.state	State/Province	ans..127	
address.country	2-letter country code (ISO 3166-1 alpha-2 code)	ans..2	X
board	Legal representative [LEGAL_REP] and list of active beneficiaries [BENEFICIARY]		At least a legal representative
board.role	Status of the person within the company	[LEGAL_REP BENEFICIARY]	X
board.title	Title of the person	[MR MS MRS]	X
board.first_name	First name of the person	ans..63	X
board.last_name	Last name of the person	ans..63	X
board.birth_date	Birthdate of the person	Date in YYYY-MM-DD format	X
board.birth_city	Place of birth of the person	ans..128	X
board.nationality	Nationality of the person (ISO 3166-1 alpha-2 code of the country)	ans..2	X
board.phone_number	Phone number of the person	ans..32	X
board.email	E-mail address of the person	ans..150	X
board.address	Personal address of the person (Note: the same fields as for the company address are required for the address of each specified person)		X
activities	List of activities of the seller		
activity.name	Shop brand	Text	X
activity.url	Website of the shop	ans..200	
activity.registration_date	Date of registration of the activity	Date in YYYY-MM-DD format	X
activity.siret	SIRET identifier of the activity	ans..14	
activity.legal_identifier	Legal identifier of the activity	ans..20	
activity.mcc	MCC (Merchant Category Code)	ans..4	X
activity.naf_code	NAF code	ans..5	
activity.is_principal	Indicates whether this is the seller's main activity	[true false]	X

Example of a POST REGISTRATION call

```
{
```

```

"marketplace": "d085b6bb-4b8e-4f23-b84a-c9e5fafaf3dd",
"reference":
  "registration002",
  "description": "Seller Acme Corp 20180116",
  "person_type": "LP",
  "name": "Acme Corporation",
  "trading_name": "Acme Corp.",
  "nature": "SARL",
  "iban": "FR76300040000XXXXXXXXXX0143",
  "vat_number": "FRXX123456789",
  "legal_form": 5710,
  "economic_agent": "ISO_305",
  "external_ref": "acmeref",
  "turnover": 100000000,
  "address": {
    "zipcode": "12345",
    "street_number": "4",
    "country": "FR",
    "street": "rue des Souris",
    "city": "BOUVISE"
  },
  "board": [
    {
      "role": "LEGAL REP", "title": "MR",
      "first_name": "Thomas",
      "last_name": "Coyote",
      "birth_date": "1949-09-17",
      "birth_city": "BURBANK",
      "nationality": "FR",
      "phone_number": "0123456789",
      "email": "thomas@acme.com",
      "address": {
        "zipcode": "12345",
        "street_number": "12",
        "country": "FR",
        "street": "grande rue",
        "city": "PARIS"
      }
    }
  ],
  "activities": [
    {
      "name": "Acme Tennis Ball",
      "url": "http://www.acmezzz.com",
      "registration_date": "2017-03-24",
      "siret": "99556699889944",
      "mcc": "5995",
      "naf": "4623Z",
      "legal_identifier": "995566998",
      "is_main": "true"
    }
  ]
}

```

3.2. Step 2: Adding KYC documents (upload)

This step will allow you to collect KYC documents in view of validating the seller.

The API supports several document types and parameters depending on each type.

The files are uploaded one by one by POSTing a **multipart/form-data** object to the **DOCUMENT** resource.

```
POST: https://secure.lyra.com/marketplace/registrations/{id_registration}/documents
```

The **form-data** object consists of a list of key-value pairs.

Key	Description	Format	Mandatory
file	The file to upload	file (image or PDF)	X
type	Type of KYC document	enum	X
reference	Technical reference of the document	ans..255	X
description	Description of the document	ans..255	
board_member	Person associated with the document	an-..36	Mandatory for identity documents and the address*

Types of KYC documents: IDENTITY_CARD, PASSPORT, RESIDENCE_PERMIT, IBAN, JDD (proof of address), KBIS*

For identity documents (IDENTITY_CARD, PASSPORT, RESIDENCE_PERMIT) and proof of address (JDD), you must indicate the person associated with the document by specifying their UUID generated during seller creation (see the JSON response returned in step 1).

This board_member field cannot be used for other types of documents.

Documents of KBIS type are automatically associated with the main activity of the seller.

IBAN documents are associated with the account of the currency supported by the marketplace, i.e. euro.

Example of a POST DOCUMENT

The screenshot shows a REST client interface with the following details:

- Method: POST
- URL: http://127.0.0.1:8000/marketplace/registrations/7c74f86c-adb6-4510-9b03-187fe4c26b2b/documents
- Body type: form-data
- Parameters table:

KEY	VALUE	DESCRIPTION
<input checked="" type="checkbox"/> file	<input type="text" value="Select fichiers"/> id-validated.png	
<input checked="" type="checkbox"/> type	PASSPORT	
<input checked="" type="checkbox"/> reference	kyc00001	
<input checked="" type="checkbox"/> board_member	0123b9ad-4ed0-4862-bd96-a4016a28fc86	

Example of a response of the POST DOCUMENT below

```
{
  "uuid": "e068f25e-5c84-4c81-8d08-171a38be1762",
  "created_at": "2018-12-04T12:58:13.350525Z",
  "updated_at": "2018-12-04T12:58:22.189227Z",
  "registration": "7c74f86c-adb6-4510-9b03-187fe4c26b2b",
  "board_member": "0123b9ad-4ed0-4862-bd96-a4016a28fc86",
  "type": "PASSPORT",
  "reference": "kyc00001",
  "description": null,
  "status": "CREATED",
  "ep_document_code": "4028a18167747aad0167794c3cbe037e"
}
```

3.3. Step 3: Viewing the status of registration request

This step allows to follow up the request by viewing the status of the REGISTRATION resource via a GET

```
GET: https://secure.lyra.com/marketplace/registrations/{identifiant}/status
```

Throughout its lifecycle, a registration request can have the following statuses:

- **PENDING:** Registration request recorded and waiting to be validated
- **SUCCEEDED:** Registration request approved
- **FAILED:** Registration request declined

Example of a response:

```
{  
  "status": "PENDING"  
}
```