

Travel Rule for zondacrypto Exchange

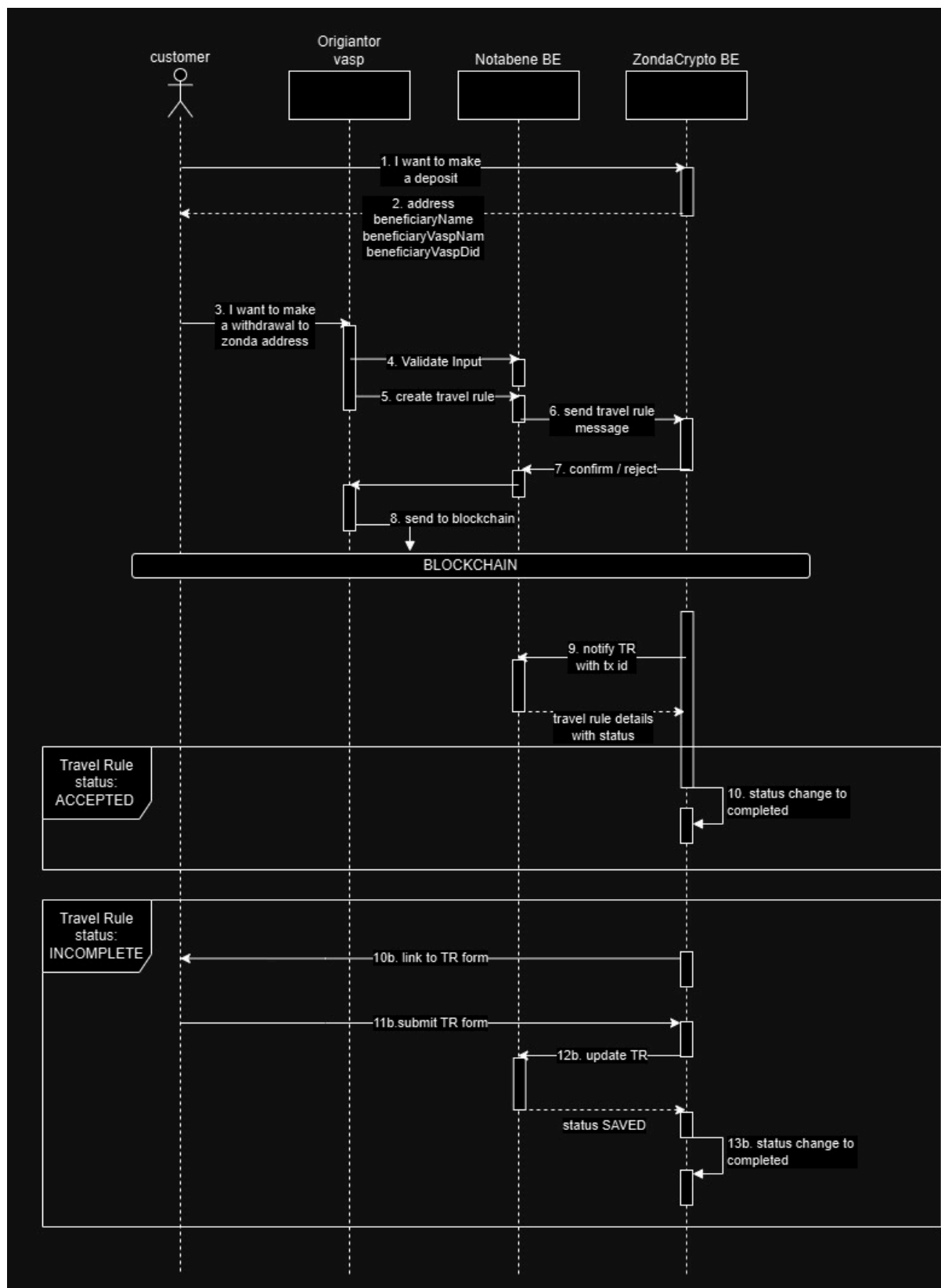
- API changes

Travel Rule in zondacrypto

zondacrypto integrates with an Notabene initiative, which acts as a facilitator for exchanging travel rule information between different VASPs. Here are helpful links that illustrate notabene involvement in passing/obtaining travel rule information:

<https://devx.notabene.id/docs/how-does-our-apis-interact-with-your-system>

General flow



1. The customer wants to perform a deposit to zondacrypto.

2. New deposit details will be displayed, as customer may need them when making withdrawal from the other VASP or crypto wallet service:
 - a. beneficiary name - KYC details of customer
 - b. beneficiary VASP - this will be always **zondacrypto**
 - c. beneficiary VASP DID - this will be always:
did:ethr:0x591f4150706f64a9304d38a09685fddd9c2ca3fc
3. Customer will have to provide those details to submit the withdrawal from the other VASP/wallet service
4. Originator VASP validates input
5. Originator VASP creates travel rule in Notabene
6. Notabene sends a webhook notification with travel rule details (eg. withdrawal address)
7. zondacrypto at this point can confirm address ownership or reject if address is unknown
8. Once everything is confirmed, the originator VASP sends a transaction to the blockchain.
9. zondacrypto gets transaction information from blockchain and notifies notabene about new crypto deposit. In return notabene sends details for an existing travel rule for such a transaction by replying with travel rule id + status.

10. If there is a travel rule with status ACCEPTED/ACK/SENT zondacrypto will act as usual and the entire flow will be the same as it currently is. Deposit will be marked as completed and funds will be added to customer balance.

- 10b. If travel rule status is INCOMPLETE that means that transaction was created:
- using an unhosted/non-custodial wallet
 - without a travel rule in notabene
 - by VASP that isn't integrated with notabene
 - while an originator VASP didn't update the travel rule with TxID of the crypto transaction

According to global legal regulations zondacrypto cannot accept the funds to the Beneficiary customer account until the mandatory originator details are obtained. zondacrypto notifies the customer about a transaction that requires customer input via email. Such email will contain a link to a form where the originator details could be provided.

11b. Customer completes form with originator details.

12b. Travel Rule information gets updated.

13b. zondacrypto marks deposit as completed and the rest of the deposit flow remains the same as it currently is: funds will be added to customer's balance.

Crypto Deposits

Deposit details could be fetched via API:

<https://docs.zondacrypto.exchange/reference/crypto-deposit> new response will include beneficiary details that could be used in other VASP to perform withdrawal.

API will return deposit details. Example:

```
{
  "status": "Ok",
  "data": {
    "address": "HjKD4uAJDKhmPiphisbLHPFCMV3QWmFnX3f9jVsykNoE",
    "memo": null,
    "fullAddress": "HjKD4uAJDKhmPiphisbLHPFCMV3QWmFnX3f9jVsykNoE",
    "beneficiary": {
      "vaspName": "zondacrypto",
      "vaspDid": "did:ethr:0x591f4150706f64a9304d38a09685fddd9c2ca3fc",
      "name": "Harry Potter"
    }
  }
}
```

Crypto Withdrawals

Existing API to start withdrawal :

<https://docs.zondacrypto.exchange/reference/crypto-withdrawal-2>

will soon require additional information in a request body:

```
{
  "netAmount": 0,
  "address": "string",
  "memo": "string",
  "travelRuleInput": {
    "originatorEqualsBeneficiary": true,
    "beneficiary": {
      "vasp": {
        "vaspDid": "string",
        "vaspName": "string",
        "proof": {
          "data": {
            "proof": "self-declaration",
            "type": "checkbox"
          }
        }
      }
    },
    "personalDetails": {
      "firstName": "string",
      "lastName": "string"
    }
  },
  "personalDetails": {
    "firstName": "string",
    "lastName": "string"
  }
}
```

```

    "companyDetails": {
      "name": "string",
      "identifierType": "string",
      "identifierValue": "string",
      "identifierIssueCountry": "string"
    }
  }
}

```

- originatorEqualsBeneficiary - boolean; if a recipient of a withdrawal is the same person as the sender. When true personalDetails or companyDetails are not needed
- beneficiary
 - vasp - as part of TraveRule regulations zondacrypto is obliged to collect the information about Beneficiary of the transfer. zondacrypto should get to know a VASP DiD or proof of address ownership in case if the wallet address is self-hosted/non-custodial
 - vaspDid - an Id of VASP
 - vasp
 - proof - if withdrawal address is self-hosted/non-custodial we accept following:

```

"proof": { // alternative to DID
  "data": {
    "proof": "self-declaration",
    "type": "checkbox"
  }
}

```

- personalDetails - required if originatorEqualsBeneficiary = false and beneficiary is not a company
 - firstName - first name of beneficiary
 - lastName - last name of beneficiary
- companyDetails - required if originatorEqualsBeneficiary = false and beneficiary is a company
 - name - company name
 - identifierType - acceptable values:
 - LEIX - Legal Entity Identifier - Legal Entity Identifier (LEI) assigned in accordance with ISO 17442 11 .
 - RAID - Registration authority identifier - Identifier of a legal entity as maintained by a registration authority
 - TXID - Tax identification number - Number assigned by a tax authority to an entity.
 - MISC - Unspecified.
 - identifierNumber - actual value of identifierType
 - issueCountry - country where company is registered

Other

VASPs search

In order to allow our customers to build their own front end components we have created an API that allows us to search for available VASPs based on name or fragment of name.

- GET https://api.zondacrypto.exchange/rest/travelrule_facade/vasps
- query params:
 - name - at least 3 characters
 - page - page number, starts from 0, default value 0
 - size - page size, default value 20
- request example:

```
curl --location  
'https://api.zondacrypto.exchange/rest/travelrule_facade/vasps?name=zonda&size=2&page=0'
```

- response example:

```
{  
  "status": "Ok",  
  "data": {  
    "vasps": {  
      "content": [  
        {  
          "did":  
"did:ethr:0xf8d66fa330bb9a3865c7190b4521692043b3d609",  
          "name": "zondacrypto (EE)"  
        },  
        {  
          "did":  
"did:ethr:0x3f258c0fcb577cfd7a276997c92c2e96e8393b5",  
          "name": "ZondaGlobal.com"  
        }  
      ],  
      "pageable": {  
        "sort": {  
          "unsorted": true,  
          "sorted": false,  
          "empty": true  
        },  
        "pageNumber": 0,  
        "pageSize": 2,  
        "offset": 0,  
        "paged": true,  
        "unpaged": false  
      },  
      "totalPages": 1,  
      "totalElements": 2,  
    }  
  }  
}
```

```
"last": true,  
"first": true,  
"numberOfElements": 2,  
"size": 2,  
"number": 0,  
"sort": {  
  "unsorted": true,  
  "sorted": false,  
  "empty": true  
},  
"empty": false  
}  
}  
}
```