

MERCHANT API SPECIFICATION

Table of Contents

1. Overview	2
2. API Specifications	2
2.1 Generate Hash.....	2
Request	2
Responses	2
2.2 Login.....	3
Request	3
Responses	3
2.3 GETQDEURL.....	4
Request	4
Responses	4
2.4 GETAPPID.....	5
Request	5
Responses	6
2.5 ApplicationStatus	7
Request	7
Responses	7

1. Overview

- API to be utilized by the Merchants to get QDE URL and finish the loan Journey the application's status in Finequs system.
- Below is the list of APIs that have to be utilized by Merchants.
 - GenerateHash
 - Login
 - GetQDEUrl
 - GetAppId
 - ApplicationStatus/{Id}
- If the headers are not correct or data not found, appropriate error response will be thrown.

2. API Specifications

2.1 Generate Hash

Generate a HASH value for the partner key and secret that are shared

HTTP method type	HTTP POST
Content (Request body)	JSON type
HTTP Headers	Content-Type: application/json
Endpoint	/generateHash/v2 Note: Actual server URL and Partner Secret will be shared separately.

Request

Sample Request Body

```
{  
  "partnerKey": "Mpay_12",  
  "partnerSecret": "06fc478c-c8ef-4907-8268-360c22120081"  
}
```

partnerKey : Unique Identifier of Partner

partnerSecret: Unique secretKey assigned for the Partner by finequs

Responses

Sample Response 1 – Success

```
{  
  "hashValue": "250192da10e7647f42e42145b7da5b55b93bde4cc856b22f12c4b936329ac  
ccd"  
}
```

2.2 Login

Using the Hashvalue that was generated perform Login and get a Token

HTTP method type	HTTP POST
Content (Request body)	JSON type
HTTP Headers	Content-Type: application/json RequestHash : <HashValue > from /login/v2 Response
Endpoint	/login/v2

Request

Sample Request Body

```
{
  "PartnerKey": "PMobi_XXA1",
  "MerchantId": "P600010001"
}
```

partnerKey : Unique Identifier of Partner
MerchantId: Merchant Identifier (provided by Finequs)

Responses

Sample Response 1 – Success

```
{
  "token": "eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJVc2VySWQiOiI0NDA4MSIsIm5iZiI6MTY5OTU3OTQ4NSwiZXhwIjoxNjk5NTgxMjglLCJpYXQiOiJlOTk1Nzk0ODUsImZcyI6Imh0dHBzOi8vZmluY29udmVuaW9kZXN1cmV3ZWJzaXRlcysuZXQiLCJhdWQiOiJ4eXoifQ.LmWnClg3iQVLtn6SUOzxCO10P9lsdNve7L2w7go9zJQ",
  "userName": "JohnGalt",
  "createdAt": "2023-11-01T01:24:45.6414093+00:00",
  "partnerId": "P600010001",
  "result": "Success"
}
```

Sample Response 2 – Error

```
{
  "StatusCode": 403,
  "Message": "Incorrect hashvalues in headers",
  "Result": "Failed"
}
```

2.3 GETQDEURL

Using the GeneratedToken that was generated from Login get a QDE URL

HTTP method type	HTTP POST
Content (Request body)	JSON type
HTTP Headers	Content-Type: application/json Authorization: Bearer <token> from /login/v2 Response
Endpoint	/Merchant/getQdeUrl/v2

Request

Sample Request body

```
{
  "partnerId": "PMobi_EE015",
  "mobile": "7994084111",
  "productCode": "PRL",
  "partnerMerchantID": "P600010001",
  "partnerPincode": "226010",
  "partnerShopType": "MobileShop"
}
```

partnerId: Unique Identifier of Partner (PartnerKey)

mobile: customers mobile number for which the product request has to be raised.

productCode: product Type. (PRL, CRD, IL)

partnerMerchantID: Merchant Identifier (provided by Finequs)

partnerPincode: PINCODE

partnerShopType: type of shop / establishment

Responses

Sample Response 1 - Success

```
{
  "result": "Success",
  "qdeUrl": "https://finconveniudev.azurewebsites.net/quick-  
loan/9C5679150D191248AA2B4F2BB5983E66F601AB96D849BF7984FB61EA4086?Tid=74B838  
2CDA9E4C7D9E16DC6C24DFF142",
  "transactionId": "74B8382CDA9E4C7D9E16DC6C24DFF142"
}
```

qdeURL - to be utilized for finishing the customer journey on Finequs site.

transactionId - transaction identifier for future communications/
interactions.

Sample Response 2 - Error

When a invalid product code is sent in the request

```
{
  "StatusCode": 404,
  "Message": "Invalid Request. Product GFR not available.",
  "Result": "Failed"
}
```

Sample Response 3 – Error

When an invalid partnerMerchantID value is sent in the request

```
{
  "type": "https://tools.ietf.org/html/rfc7231#section-6.5.1",
  "title": "One or more validation errors occurred.",
  "status": 400,
  "traceId": "|74525e88-462e12fbfd18be49.",
  "errors": {
    "PartnerMerchantID": [
      "Invalid Merchant Id."
    ]
  }
}
```

2.4 GETAPPID

Once the customer finishes the journey. Merchant can call getAppID to get the Finequs application ID reference.

HTTP method type	HTTP POST
Content (Request body)	JSON type
HTTP Headers	Content-Type: application/json Authorization: Bearer <token> from /login/v2 Response
Endpoint	/Merchant/getAppId/v2

Request

Sample Request Body

```
{  
  "transactionHashCode": "886DF337F76F4BCD9E1A5BB91799E94C"  
}
```

transactionHashCode: 'transactionId' Value received by getQDEURL Api response.

Responses

Sample Response 1 – Success

Based on the details entered while completing the journey by customer, below response will be generated

```
{  
  "applicationId": "AA11697",  
  "fullName": "Suresh K",  
  "loanAmount": "200000.00",  
  "loanAppliedFor": "Personal Loan",  
  "dateOfApplication": "2023-11-08T07:40:42.44",  
  "mobile": "7994084109"  
}
```

applicationId: Finequs ApplicationID reference, to be used to get status in further APIs

Sample Response 2 – Error

When customer has not finished his journey using the QDEUrl and getAPPIId call is made

```
{  
  "StatusCode": 404,  
  "Message": "Lead has not been generated yet.",  
  "Result": "Failed"  
}
```

2.5 ApplicationStatus

Once the customer finishes the journey and applicationID is received. Merchant can call this API to get the latest status of the application.

HTTP method type	HTTP GET
Content (Request body)	JSON type
HTTP Headers	Content-Type: application/json Authorization: Bearer <token> from /login/v2 Response
Endpoint	/loans/applicationStatus/{ApplicationID}

Request

Sample Request Body

NA

Path Parameter

ApplicationID : ApplicationID received from the getAPPID

Responses

Sample Response 1 – Success

```
{
  "transactionId": null,
  "applicationId": "AA11697",
  "status": "Qualified Lead-BC",
  "loanAmount": "200000.00",
  "loanSanctionDate": null,
  "declineReason": null,
  "remarks": null,
  "documentLink": null,
  "bankSelectionLink": null
}
```

Sample Response 2 - Success

When applicaitonId sent is invalid / not found

```
{  
  "StatusCode": 404,  
  "Message": "ApplicationId AA1169 not found.",  
  "Result": "Failed"  
}
```

