Terms and Conditions

By clicking on proceed button below, you are hereby acknowledging that you are providing your Aadhaar related details voluntarily to Khosla Labs Private Limited to retrieve your Aadhaar Paperless-XML from the UIDAI Portal on your behalf based on the process detailed below. It is not mandatory for you to provide your Aadhaar details. If you do not wish to continue with providing the same, request you to cancel the transactions. I understand that Khosla Labs Private Limited will be able to access my photograph through XML file being parsed from the database of Unique Identification Authority of India, to further share the same with the service provider. If you do not agree for us to access the same, request you to not click on Proceed.

By accepting the Terms & Conditions you are expressly providing your consent to the collection of your information for the purpose of providing access of the same by Khosla Labs to enable ZestMoney ("Client") to initiate your on boarding to avail the Client's services. The information you provide may be used to help improve and train our products and assist in the development of any technologies and in addition Khosla Labs may use the above information to fulfil any other lawful purpose. Khosla Labs shall be redacting and collecting your Aadhaar number. The first 8 digits of the Aadhaar number will be blacked out when you insert the same on to the webpage. You shall be prompted to insert the Aadhaar number twice, in order to ensure its correctness and the Aadhaar number will be encrypted and transferred/ accessed.

The following screens will capture your Aadhaar number / VID and other relevant details required to download Paperless-XML from UIDAI Portal https://myaadhaar.uidai.gov.in/ instead of forwarding you to UIDAI portal. We will be doing the video ID KYC process including the following steps:

1. Connecting to UIDAI portal and fetching XML.

2. Capturing OTP/TOTP and Validating it using UIDAI portal.

3. Sending request to UIDAI portal and get response HTML.

4. Parsing HTML and populate fields in the UI.

5. Sending request to offline Aadhaar portal to download the ZIP file protected with Share code.

6. Application fetches ZIP XML response from Offline Aadhaar in memory.

7. ZIP XML File and Share code is shared with requesting agency for consuming KYC data.

Proceed