✅ 1. Invoice Management APIs

📥 Upload Invoice

http
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```
POST /api/invoices/upload
```

Description: Upload an invoice (PDF or image) for financing.
 Body:

json
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```json
{
  "userId": "12345",
  "invoiceNumber": "INV001",
  "amount": 100000,
  "invoiceDate": "2025-06-15",
  "dueDate": "2025-08-15",
  "buyerGST": "29ABCDE1234F1Z5",
  "file": "<binary>"
}
```

Returns: Invoice ID, success message

📄 Get Invoice Details

http
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```
GET /api/invoices/{invoiceId}
```

Returns: Invoice metadata and status

🧾 List All Invoices

http
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```
GET /api/invoices?userId=12345
```

Returns: List of all uploaded invoices for a user

✅ 2. Apply for Financing

🚀 Apply for Financing

http
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```
POST /api/finance/apply
```

Description: Apply for invoice financing
 Body:

json
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```json
{
  "invoiceId": "inv_abc123",
  "financeAmount": 95000,
  "tenureDays": 60,
  "purpose": "Working Capital"
}
```

Returns: Application ID, status (submitted/pending)

✅ 3. Application Tracking

📊 Get Financing Status

http
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```
GET /api/finance/status/{applicationId}
```

Returns:

json
CopyEdit

```json
{
  "status": "Under Review",
  "creditScore": 760,
  "assignedBank": "HDFC Bank",
```

```
  "expectedDisbursalDate": "2025-07-10"
}
```

🗂️ List All Applications

http
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```
GET /api/finance/applications?userId=12345
```

✅ 4. Document Verification APIs

📤 Upload KYC Documents

http
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```
POST /api/documents/upload
```

Used for: PAN, GST, bank statement, etc.
Returns: Doc ID, verification status

✅ KYC Verification Status

h
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```
GET /api/documents/status?userId=12345
```

✅ 5. Partner/Banks APIs

🔍 Match Eligible Financing Offers

http
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```
GET /api/finance/match-offers?invoiceId=inv_abc123
```

Returns: List of offers from banks/NBFCs with rate, tenure, partner name

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✅ Accept Offer

http
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```
POST /api/finance/accept-offer
```

Body:

json
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```
{
  "applicationId": "app_9876",
  "offerId": "offer_xyz123"
}
```

✅ 6. Notifications API (Optional)

🔔 Get Notifications

http
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```
GET /api/notifications?userId=12345
```

🛡️ 7. Security & Access

- All APIs should be secured using:

    - JWT Token authentication

    - Role-based access (SME, admin, partner)