

Eduvanz Merchant API

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Overview

This document aims to understand the BNPL from a merchant's perspective. This document also summarizes different methods of integration, workflows and API parameters required for integration.

Pay with Stride would be a payment option available on the merchant checkout page. By selecting this option, the customers can buy & pay for the products using Easy Installments. Basis the requirement from the Merchant, we could suggest various ways to integrate at the Merchant such as S2S integration, Redirect & Pay etc.

The possible ways of integrating at the Merchant end is through the following methods.

1. Server-to-Server integration
2. Redirect & checkout
3. SDK integration
4. iFrame

Business Requirement & Use cases

There could be multiple ways **Pay with Stride** could be integrated at the merchant side.

Integration Options	API Type	Functionality
S2S FE	Checkout, Lead Capture	Txn, Lead Capture, Partial Txn with DP
S2S BE (CRM Integration)	Checkout, Lead Capture, Onboarding	Txn, Lead Capture, Onboarding
Redirect (iFrame)	Checkout, Lead Capture, Onboarding	Txn, Lead Capture, Onboarding
Redirect	Checkout, Lead Capture, Onboarding	Txn, Lead Capture, Onboarding

Mobile SDK	Checkout, Lead Capture	Txn, Lead Capture
Mobile SDK for Onboarding	Onboarding	Onboarding
Bulk Onboarding		

Use case based on user type

Existing Customer

Customer type defined

1. Limit Assigned
2. Customer KYC + NACH process is completed (Limit is Activated)
3. Limit is Available for Txn

Existing Customer Flow

Create Txn Application (This might include the customer selected Plan) =>> If Existing Customer then check the Limit.

1. Existing Customer, full limit available.

1. Eduvanz would be doing a De-dupe to check if the customer is available
2. There would be No softpull in this case.
3. If a payment plan is already selected and sent from the merchant end in the create lead API, then Eduvanz will validate the Payment plan available in the system and will map it to the customer.
4. Post that the Agreement will be generated, the customer will, and customer can proceed to the final step of the product purchase journey. (via OTP)
5. If the Payment Plan NOT sent by the Merchant, then Eduvanz will send the available payment plan in response to Create Lead API and merchant needs to send back payment plan selected by customer
6. Upon accepting the payment plan, the merchant will trigger the Transaction API and send the Newly Selected Plan.
7. Post that the Agreement will be generated, and customer can proceed to the final step of the product purchase journey.

2. Existing Customer, Partial Limit available.

1. We would NOT be doing the softpull to check if there is a limit available for the customers.
2. If the available limit is \geq to 80% of requested loan amount, remaining 20% will be collected as DP.
3. In this case the customer will be considered for a manual flow via offline mode.

3. Existing Customer, No Limit available.

1. We would not be doing any Softpull in this case.
2. We will decline this Application and the customer will be redirected to manual flow.
3. Decline message will be send to the merchant.

Partial Customer

Customer type defined

1. Customer has completed the API 1 and API 2 or Manual Underwriting
2. Limit has been assigned to the customer, but it's not activated.

Partial Customer Flow

Create Lead ==> Check if the user is Partial Customer using De-dupe ==> Perform a softpull to check if any current limit is available==>Display Limit

1. Partial Customer, Full/Partial/No Limit available.

1. The limit will be displayed to the customer and return the pending actionable.
2. Basis the pending actionable, activation of limit might require the customers to provide additional documents.
3. Eduvanz will decline the Txn for this customer parallelly the status will be communicated to the customer.
4. However, a transaction Application will be generated for this customer.

New to Eduvanz Customer(Customer doesn't exist in Platform)

The Journey for NTE would be as follows.

Customer Type defined

1. No record available in Eduvanz Platform.

NTE Customer Flow

Create Lead ==> Check if the user is NTE Customer using De-dupe ==> Perform a softpull to check available limit.

1. NTE Customer, with Full/Partial/No Limit available.

1. The limit will be displayed to the customer using the Softpull.
2. If the customer is in the transaction journey, then Txn will be declined with a message "Your Txn is declined, since you are not an Existing Eduvanz Customer (Full Customer)".

```

graph LR
    subgraph M1 [MERCHANT]
        CL[CREATE LEAD]
    end

    subgraph E1 [EDUVANZ]
        AC[Account Check / Application Creation(onboarding)]
        EC[Existing Customer? (Full User)]
        AL1[Available Limit ≥ requested LA]
        AL2["If Available Limit ≥ 80% or ≤ 100% of LA"]
        IP[Is Partial]
        SP[Softpull]
        SA[Send Pending Actionables]
        GA[Generate Agreement]
        AD[Ask for DP]
    end

    subgraph M2 [MERCHANT]
        APD[Ask Pending Details such as KYC, Professional Details]
        DR[Documents Required such as Address proof, bank statement etc]
        BDD[Bank details such as Bank Name, Branch Name, IFSC code]
        RDP[Redirect to Edivanz Platform if agreement signing or e-nach is pending]
        TDN[Txn Declined with Notifications]
        AS[Agreement Signing via OTP]
        RDP2[Redirect to Edivanz Platform]
        RT[Reject Txn]
    end

    subgraph E2 [EDUVANZ]
        R1[Respective ap's will collect the information and return with next actionable step]
        AG[Agreement generate and ready to sign the agreement]
        CF[Continue from Edivanz Website]
        CMC[Customer complete journey online / Manual Process]
        AS2[Agreement Signing and other process]
        CWP[Continue with Manual Process]
    end

    subgraph M3 [MERCHANT]
        RW[Redirect on Edivanz website]
        END1([END])
        END2([END])
        END3([END])
        END4([END])
        END5([END])
        END6([END])
    end

    CL --> AC
    AC --> EC
    EC -- NO --> IP
    EC -- YES --> AL1
    IP -- YES --> SA
    IP -- NO --> SP
    SA --> APD
    SA --> DR
    SA --> BDD
    SA --> RDP
    SP --> TDN
    AL1 -- YES --> GA
    AL1 -- NO --> AL2
    GA --> AS
    AL2 -- YES --> AD
    AL2 -- NO --> RT
    AD --> RDP2
    RDP2 --> AS2
    RDP --> R1
    R1 --> AG
    AG --> RW
    RW --> END1
    CF --> END2
    CMC --> END3
    AS2 --> END4
    CWP --> END5
    RT --> END6
  
```

The flowchart illustrates the Edivanz Onboarding Process, starting with a Merchant creating a lead. The process moves to Edivanz for account check and application creation. If the user is an existing customer, the system checks the available limit against the requested limit. If the limit is sufficient, an agreement is generated and signed via OTP. If the limit is not sufficient, the system asks for a DP (Debit Proof) or rejects the transaction. If the user is a new customer, the system checks for partial information. If partial, it sends pending actionables (KYC, documents, bank details) to the merchant. The merchant then provides the required information, and Edivanz generates the agreement and signs it. The process ends with the merchant redirecting the user to the Edivanz website or continuing the manual process.

Use case based on Integration type

1. Server to Server integration (CRM Integration)

1. This integration will require server communication wherein the data exchange happens without moving out of the merchant platform.
2. Merchant who can use this method
 - a. This method could be used by merchants who want to integrate with their CRM systems for communications.
 - b. Upon agreement generation, the customer will be redirected to Eduvanz platform for digitally signing the document and completing the remaining journey.

2. iFrame

1. This integration will open the Eduvanz website in iFrame on the Merchant platform.
2. The customer can complete the journey till the agreement stage in the iFrame.
3. Once the agreement is generated, the customer would be moved out of iFrame and redirected to the Merchant platform to perform further actionable.
4. The iframe code would be as mentioned below

```
<p><iframe src="https://eduvanz.com" width="1024" height="1024" marginwidth="0"
marginheight="0" frameborder="0" scrolling="no"> </iframe></p>
```

a.

3. Redirect

1. This module will be similar to an iFrame module. However, the only difference would be the customer redirected to Eduvanz page in a browser.
2. The merchant will complete the journey on Eduvanz Platform.
 - a. Once the payment is completed, the customer will be redirected to the merchant page for further process.

4. Mobile SDK

1. This integration would be similar to iFrame.
2. The SDK would be integrated in the Merchant's mobile app.
3. All the communication from the merchant's mobile app to Eduvanz Platform will be communicated through the Mobile SDK.
4. Customer Onboarding and Transaction will be a part of Mobile SDK.

5. Bulk Onboarding

- i. Merchants will use bulk onboarding to onboard their customers in bulk.
- ii. A button "Bulk onboarding" option will be available in the merchant dashboard.
- iii. Following are multiple ways to use Bulk Upload

1. Upload leads via CRM
 - a. The CRM needs to be mapped via API with Eduvanz BE to use this option.
 - b. Following are the required parameters
 - i. First Name
 - ii. Last Name
 - iii. Email ID
 - iv. Mobile No
 - v. Location
 - vi. Product Name
 - vii. Product Price
 - viii. Loan Amount
- iv. Excel Upload
 1. The Merchant can upload the existing lead with the required parameters.
 2. Eduvanz will share the excel file template with the Merchant via email.
 - a. First Name
 - b. Last Name
 - c. Email ID
 - d. Mobile No
 - e. Location
 - f. Product Name
 - g. Product Price
 - h. Loan Amount
 - v. We will show a progress bar while the lead is getting uploaded.
 - vi. Show a confirmation message once the upload is complete.
 - vii. Show an error message if the file upload fails.

API Parameters

1. Create Lead API

REQUEST				
Field Name	Field Type	Description	Validations	Requirement
Meta Data	String	Unique Txn ID generated by the Merchant as per their BE	Alphanumeric upto 50 Chars	Mandatory
Merchant ID	String	Eduvanz generated Merchant ID	AlphaNumeric String upto 15 chars	Mandatory
First Name	String	Customer FN	Alphabets upto 50 characters	Mandatory
Last Name	String	Customer LN	Alphabets upto 50 characters	Mandatory
Email ID	String	Customer Email ID	Email Validation	Mandatory
Mobile No	Numeric	Customer Mobile No	Mobile No validations	Mandatory
Gender	String	Customer Gender	Alphabets upto 50 characters	Non-Mandatory

DoB	Date	To identify the age	Numeric	Non-Mandatory
Txn Amount	Numeric	Product Amount	Numeric	Mandatory
Product Name	String	Name of the product added to cart	Alphabets upto 1000 characters	Mandatory
Product Description	String	Detailed description of the Product	Alphabets upto 5000 characters	Non-Mandatory
Product Category	String	Category of the product	Alphabets upto 100 characters	Mandatory
Product Sub-Category	String	Subcategory	Alphabets upto 100 characters	Mandatory
Product In-Offer	String	If any discount is applied to the Product	Alphabets upto 50 characters	Non-Mandatory
Discount percentage	String	Discount code applied	Alphanumeric String	Non-Mandatory
Discount Amount	Numeric	Discount amount applied	Number	Non-Mandatory
Product Amount	Numeric	Value of the product	Number	Mandatory
Requested Loan Amount	Numeric	Loan amount that is requested by loan applicant	Number	Mandatory
Scheme ID	Alphanumeric	Payment Plan	Alphanumeric	Mandatory

RESPONSE					
Field Name	Field Type	Description	Validations	Data Type	Requirement
Status	String	Will get the status as "Success" or "Failure"			Mandatory
Error	String	Error Code	Refer to the section 'Error codes and Description'		Mandatory
Message	String	"Received Successfully" for Success, Failure reason for Failure			Mandatory
Customer Type	String	New/Partial/Existing			Mandatory
Available Limit	Numeric	Limit assigned for the application on soft pull			Mandatory if success
Total Limit	Numeric	Total Limit assigned to the customer			

Application ID	String	Application ID	min 1 chars max 15 chars Not mandatory if Failure.	Alphanumeric	Mandatory if success
Next Actionable	String	This field return what actionable need to process the application			Optional
Eligible plan details	Array	This will return the list of plans eligible for customer.			Mandatory for if customer is eligible

2. Limit Acceptance API

REQUEST				
Field Name	Field Type	Description	Validations	Requirement
Application ID	String	Application ID received as response to create lead API	Alphanumeric upto 15Chars	Mandatory
Merchant ID	String	Eduvanz generated Merchant ID	Alphanumeric upto 15Chars	Mandatory
Down Payment	Numeric	Down payment done by the customer	Numbers upto 15 digits	Mandatory
Charges	Numeric	Charge amount paid if any	Numbers upto 15 digits	Mandatory
Tenure	Numeric	Tenure	Number upto 4 digits	Mandatory
Customer Type	String	The customer type received in response of Create Lead	Alphabets upto 50 chars	Mandatory
Bank A/c no	Numeric	Customer Bank account No	Numbers upto 20 chars	Mandatory
IFSC	String	IFSC Code of customer's bank	Alphanumeric upto 12 characters	Mandatory
MICR	Numeric	Banks micr code	Numbers upto 9 digits	Mandatory
Bank Branch	String	Customer bank branch	Alphanumeric up to 30 chars	Non Mandatory
Bank Name	String	Bank Name	Alphabets upto 50 chars	Mandatory
EMI Amount	Numeric	EMI Amount based on the loan	Number	Mandatory
Interest Rate in %	Numeric	Interest rate applicable	Number	Mandatory

RESPONSE					
Field Name	Field Type	Description	Validations		
Status	String	Will get the status as "Success" or "Failure"			
Error	String	Error Code	Refer to the section 'Error codes and Description'		

Message	String	"Received Successfully" for Success, Failure reason for Failure			
Availed Loan Amount	Numeric	Limit assigned for the application on soft pull			
Loan A/c No	String	Application ID	min 1 chars max 15 chars Not mandatory if Failure.	Alphanumeric	
Status Page URL	Txn successful/failure page URL	Yes	Encoded URL		

3. KYC API

REQUEST				
Field Name	Field Type	Description	Validations	Requirement
Application ID	String	Application ID received as response to create lead API	Alphanumeric Max 10 chars	Mandatory
Merchant ID	String	Eduvanz generated Merchant ID	Alphanumeric Max 10 chars	Mandatory
Pincode	Numeric	Pincode of the customer	Numbers upto 6 digits	Mandatory
PAN No	String	Customer's Pan Card No	Alphanumeric Max 10 chars	Mandatory
Aadhaar	Numeric	Customer Aadhar No	Numbers Max 12 chars	Non-Mandatory
Passport	String	Customer Passport No	Alphanumeric Max 8 chars	Non Mandatory
Voter ID	String	Customer Voter's ID	Alphanumeric Max 10 chars	Non Mandatory
Professional Details	String	Student/Retired/Salaried/Self-Employed Professional/SE-NP	Alphabets upto 50 chars	Mandatory
Monthly Income	Numeric	Not required for student	Numbers upto 10 chars	Non Mandatory
Employer details	String	If the customer is working professional	Alphabets upto 100 chars	Non Mandatory
Billing Address 1	String	Customer Billing Address	AlphaNumeric String	Mandatory
Billing Address 2	String	Customer Billing Address	AlphaNumeric String	Mandatory
City	String	Customers Billing city	AlphaNumeric String	Mandatory
State	String	Customers Billing state	AlphaNumeric String	Mandatory
Country	String	Customers Billing country	AlphaNumeric String	Mandatory
PinCode	Numeric	Customers Billing Pincode	Number	Mandatory
Shipping Add. 1	String	Customer Shipping Address	AlphaNumeric String	Mandatory

Shipping Add. 2	String	Customer Shipping Address	AlphaNumeric String	Mandatory
City	String	Customers Shipping city	AlphaNumeric String	Mandatory
State	String	Customers Shipping state	AlphaNumeric String	Mandatory
Country	String	Customers Shipping country	AlphaNumeric String	Mandatory
PinCode	Numeric	Customers Shipping Pincode	Numbers	Mandatory

RESPONSE					
Field Name	Field Type	Description	Validations	Data Type	Requirement
Status	String	Will get the status as "Success" or "Failure"			Mandatory
Error	String	Error Code	Refer to the section 'Error codes and Description'		Mandatory
Message	String	"Received Successfully" for Success, Failure reason for Failure			Mandatory

4. Document Upload API

REQUEST				
Field Name	Field Type	Description	Validations	Data Type
Address proof Doc	Image	Image	Document Type: PDF, JPG, PNG. File Size: <5mb	Mandatory
Bank Statement upload	Image	Image	Document Type: PDF, JPG, PNG. File Size: <5mb	Mandatory
PAN CARD Upload	Image	Image	Document Type: PDF, JPG, PNG. File Size: <5mb	Mandatory
Application ID	String	Application ID received as response to create lead API	Alphanumeric Max 10 chars	Mandatory

RESPONSE					
Field Name	Field Type	Description	Validations	Data Type	Requirement
Status	String	Will get the status as "Success" or "Failure"			Mandatory

Error	String	Error Code	Refer to the section 'Error codes and Description'		Mandatory
Message	String	"Received Successfully" for Success, Failure reason for Failure			Mandatory

5. Product Availability API

REQUEST					
Field Name	Field Type	Description	Validations	Data Type	
serialno	String	product serial number	Max number 30	Mandatory	
mpn	String	model number	Max number 31	Mandatory	
store id	String	merchant store id, allocated by Apple/lenovo to every store	Max number 32	Mandatory	
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory	

Response				
Field Name	Field Type	Description	Validations	Data Type
status	String	success/fail	boolean data	Mandatory
availability status	boolean	true/false	Max number 30	Mandatory
eligibility status	boolean	true/false	boolean data	Mandatory
store id	String	Merchant id	Max number 32	Mandatory
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory

6. Order Confirmation API – From Merchant

REQUEST				
Field Name	Field Type	Description	Validations	Data Type
serialno	String	product serial number	Max number 30	Mandatory
mpn	String	model number	Max number 31	Mandatory
store id	String	merchant store id, allocated by Apple/lenovo to every store	Max number 32	Mandatory
paymentMethod	number	mode of payment		Mandatory
scheme	string	scheme if any else keep it blank		Mandatory
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory

Response

Field Name	Field Type	Description	Validations	Data Type
status	String	success/fail	boolean data	Mandatory
error	String			
message	String			
transactionId	string	order confirmation id	Max number 30	Mandatory
distributorId	string	distributor id who sent the product	varchar	Mandatory
store id	String	Merchant id	Max number 32	Mandatory
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory

7. Order Delivery Confirmation

REQUEST				
Field Name	Field Type	Description	Validations	Data Type
serialno	String	product serial number	Max number 30	Mandatory
mpn	String	model number	Max number 31	Mandatory
recipt no	string	Order sent for delivery ie courier number		Mandatory
recipt document	image/file	proof of document as order sent for delivery		Mandatory
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory

Response				
Field Name	Field Type	Description	Validations	Data Type
status	String	success/fail	boolean data	Mandatory
error	String			
message	String			
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory

8. Disbursement Acknowledge API

REQUEST				
Field Name	Field Type	Description	Validations	Data Type
Application ID	String	Eduvanz Unique id	Max number 15	Mandatory
application current status	String			Mandatory
next actionable	String			Mandatory
Meta data	number			Mandatory

9. Error Codes

Error codes	Message	Description
E1000	JSON is Empty	Indicates that the JSON is empty
E1001	Mandatory field data is missing	Some mandatory data in a field is missing in the request
E1002	Mandatory field is missing	Some mandatory field is missing in the request
E1003	Length of field exceeds defined length	Any of the field length is beyond the expected
E1004	Documents ID mismatch	The document ID shared is not correct
200	OK	Request is successful
400	Bad Request	Request is not valid
500	Internal Server Error	Might be due to problem in the request or at the server
401	Unauthorized	Authorization information was wrong or not provided
404	NOT FOUND	Indicates that the targeted resource does not exist. This might be because the URI is malformed, or the resource has been deleted.
403	Forbidden	client attempted to access a resource which they do not have access to / insufficient privileges/ Merchant is not activated
503	Service Unavailable	The requested service is not available