

# Finfactor Technologies Pvt. Ltd.

CIN: U72900PN2016PTC166251

Regd. Office: Kumar Vastu, Sr. No-209/1A, Bhamburda, Range Hills, Shivajinagar Pune, Maharashtra, India, 411020.

Mobile: +917030608902

## Finvu Sandbox

### Add test data in Finvu banks:

Open this URL in browser- [Simulator Bank \(finfactor.in\)](https://simulator.bank(finfactor.in))

Just add mobile number on the Simbanks webpage and then test account will be created with some sample data.

The screenshot shows the 'Create a Testing Bank Account' interface. On the left, the text 'Create a Testing Bank Account' is displayed in blue. On the right, there is a form with the following sections:

- Mobile Number:** A text input field with a placeholder 'Mobile Number'.
- Dummy Bank:** A section with the instruction '(Select a dummy bank to create an account with)'. It contains five radio button options: 'Finvu Bank(Bank Accounts)' (selected), 'Dhanagar Bank(Bank Accounts)', 'Finsure(Insurance Accounts)', 'Finrepo(Demat Accounts)', and 'Finvu GSTN(GST Accounts)'.
- Account Details:** A section with two dropdown menus: 'FI type:' set to 'DEPOSIT' and 'Account type:' set to 'SAVINGS'.
- Generate Transactions:** A section with two date pickers: 'From:' set to '04-10-2023' and 'To:' set to '04-10-2024'.
- Create Account:** A blue button at the bottom.
- Already have an account?** A link labeled 'Manage accounts'.

Use below steps to integrate for raising a consent and fetching data.

1. Get a token to call the REST API.

Endpoint: <https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/User/Login>

--- Make a POST call with this URL and get access Token [24hrs – CRONJob] [Postman]

The format of the request JSON will be as followed:

```
{
  "header": {
    "rid": "42c06b9f-cc5b-4a53-9119-9ca9d8e9acdb",
    "ts": "2019-07-15T11:03:44.427+0000",
    "channelId": "finsense"
  },
  "body": {
    "userId": "channel@dhanaprayoga",
    "password": "7777"
  }
}
```

The response to above POST API call will be as following:

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```
{
  "header": {
    "rid": "42c06b9f-cc5b-4a53-9119-9ca9d8e9acdb",
    "ts": "2020-02-21T12:22:56.924+0000",
    "channelId": "finsense"
  },
  "body": {
    "token":
    "eyJraWQjOiJyc2ExliwiYWxnljoiUIMyNTYifQ.eyJpc3MiOiJjb29raWVqYXliLCJhdWQiOiJjb29raWVqYXliLCJleHAiOiJlODIyODk1NzYsIm90aSI6InRXa0hJYjh4SnVpenFGRlUDQ2Jsb3ciLCJpYXQjOiJlODIyODc3NzYsIm5iZiI6MTU4MjI4Nzc3Niwic3ViljoibWFuaXNocyIsInJvbCI6ImFkbWluln0.InYHWtdwr3cD5JXn1nMiaNAK-dzUKKaaqubc4cy504zSHeHn4LrBBxg6baXgmDnkVI9MNTKtCNHnJDkgnrmc9R3IA1WUHEdCZtdQjYJtGYlqjXlxSpABQp05_GBFG2FALdE4tcy3aGBK0J-ByKaMuAX5FHh1spldEqaiZrSLYK6Buty97Eo9SXqLXFf6yLxRsCH8KwusUMrz4ISSs6_Jmgf3XnfUGhEVtfgDCzIphZ9apB1GP3F8QV2_D6tZ61VF6gfhARhdvDyTWt0stDrZNPeGWJl1rkUptc7xnytaHYZXFnLxzGx1HQCvLEkwqORjCdM4VOqWB-Z6SBDdFQ"
  }
}
```

In the first step, we get JWT token, which is required for authenticating and authorizing users to access APIs. This token is valid for next 24hrs.

Put the "userId" and "password" given to you and make a POST call. You'll receive a response containing "token".

Now, put this token in authorization header of either parent collection or in the authorization header of the specific API which you want to call (first option is preferable as for 2<sup>nd</sup> option you will have to change authorization header in every API you are accessing).

2. Initiate a REST API request to the server for raising a consent request.

Endpoint : <https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/ /ConsentRequestEncrypt>

Make a POST call with this URL for making a Consent Request which will return a consent

```
{
  "header": {
    "ts": "2020-05-04T16:59:53.814+0000",
    "channelId": "finsense",
    "rid": "445e7f8c-22eb-4c09-b6d9-677ef59dbc29"
  },
  "body": {
    "custId": "9822289017@finvu",
    "consentDescription": "Wealth Management Service",
    "templateName": "FINVUDEMO_TESTING",
    "userSessionId": "sessionid123",
    "redirectUrl": "https://google.co.in"
  }
}
```

handle [Postman], the format of the request JSON will be as followed:

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```
{
  "header": {
    "rid": "445e7f8c-22eb-4c09-b6d9-677ef59dbc29",
    "ts": "2024-11-26T06:38:03.709+00:00",
    "channelId": "finsense"
  },
  "body": {
    "encryptedRequest": "9I14Uhy2858EMJ00lGgfRqI3ImhHhtHyYKVkQT3qRE1mXiY6X4DX_T-L0d770ZNWxH3t2nS49Kf6B1CgnR0ScrjiwLmSSbw5yam3TaNLX-qaGfXQ8XHG5nvQTWqBZM=",
    "requestDate": "261120240638827",
    "encryptedFiuId": "VF9EcVZYU1pRRkFZQV1QUw==",
    "ConsentHandle": "6c84a9b3-7cf8-4479-a941-25bcb5ed1b4"
  }
}
```

Endpoint: <https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/ConsentRequestPlus>

--- Make a POST call with this URL for making a Consent Request which will return a consent

```
{
  "header": {
    "ts": "2023-02-08T12:24:01.890+0530",
    "channelId": "finsense",
    "rid": "1100000000289243"
  },
  "body": {
    "custId": "9860823869@finvu",
    "consentDescription": "Personal finance management",
    "templateName": "FINVUDEMO_TESTING",
    "userSessionId": "sessionid123",
    "redirectUrl": "https://google.co.in",
    "fip": [""],
    "ConsentDetails": {
    },
    "aaid": "cookiejar-aa@finvu.in"
  }
}
```

handle [Postman], the format of the request JSON will be as followed.

From above response, store the "consentHandle" id.

```
{
  "header": {
    "rid": "1100000000289243",
    "ts": "2024-11-26T09:29:30.577+00:00",
    "channelId": "finsense"
  },
  "body": {
    "encryptedRequest": "MJ1C-h6T4kuDVbXU5y1txaSZ2AQWz6iU0uxt0Z7VvGcJ9nPdd_gH32U8wafuQMItYVzPzeRk8ZmLuA-BfAwnLkuaN2kay6PKmaoyuuJk9w260oZ_PeX_8081TcSm_vyc0gLFkZjESn6d38KTQIzTkmgabHdJiwcvd2MqeA5pPFxdV_UNFSeS3J9wL02d2-bsuUCs1Rs6LcdpNsatb3ZZANesd-x4qHf2fJfXRUkZAU1V13I3GbvIJXGvupf1b61LS8lgS2T-LLxElcJ_IyuPLcSaV2Pu1Vnh3TxfhVog2VeTMK47Sb8qnIQdx0HyZ5ZQW1CjIGC-wfU8mH8Yr1QW5-ypwB1ek1FEACwBFR0CItzye_v7XB6DE6hmPfc",
    "requestDate": "261120240929698",
    "encryptedFiuId": "VF9EcVZYU1pRSUBYT1ZFUw==",
    "ConsentHandle": "75ea8356-fd5b-4188-b43f-ba7999c2bdad",
    "url": "https://reactjsdk.finvu.in/?ecreq=MJ1C-h6T4kuDVbXU5y1txaSZ2AQWz6iU0uxt0Z7VvGcJ9nPdd_gH32U8wafuQMItYVzPzeRk8ZmLuA-BfAwnLkuaN2kay6PKmaoyuuJk9w260oZ_PeX_8081TcSm_vyc0gLFkZjESn6d38KTQIzTkmgabHdJiwcvd2MqeA5pPFxdV_UNFSeS3J9wL02d2-bsuUCs1Rs6LcdpNsatb3ZZANesd-x4qHf2fJfXRUkZAU1V13I3GbvIJXGvupf1b61LS8lgS2T-LLxElcJ_IyuPLcSaV2Pu1Vnh3TxfhVog2VeTMK47Sb8qnIQdx0HyZ5ZQW1CjIGC-wfU8mH8Yr1QW5-ypwB1ek1FEACwBFR0CItzye_v7XB6DE6hmPfc&reedate=261120240929698&i=VF9EcVZYU1pRSUBYT1ZFUw==&fip=QkFSQjBLSU1YMFg="
  }
}
```

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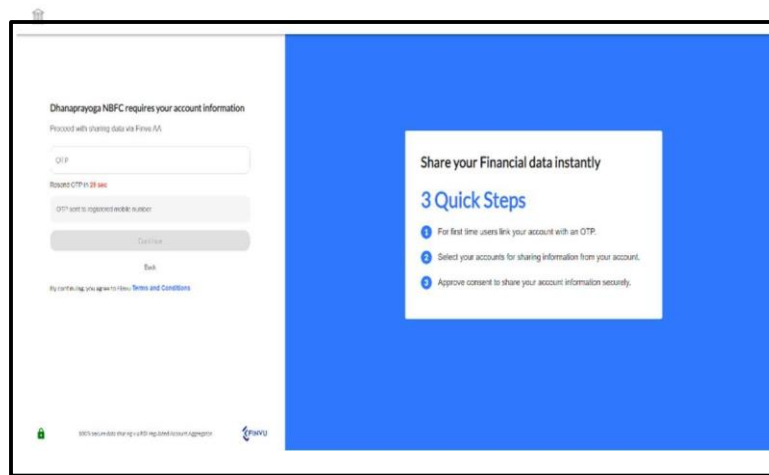
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---

### 3) Redirect to Finvu AA fronted.

--- Initiate OTP-based login – UI [Browser], open the url obtained from above step in browser.

In this step, open the url in browser. This will open up otp page.



--- Verify OTP – UI [Browser], enter the OTP that you might have received on phone number registered with Finvu AA. You will be redirected to consent page.

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## 4. Make account discovery.

In this step, all the accounts that are already linked to the phone number will be displayed. However, if you are first time user, it'll show you list of banks and you need to add accounts.

**Add New Account** Next

Select institution for adding your accounts associated with your mobile number **9623587023**. [CHANGE MOBILE NUMBER](#).

Information from your account will be shared. Banks are not supporting joint accounts.

Search Institutions

finvu

Finvu Bank Ltd. <input type="checkbox"/>	Dhanagar Finvu Bank Ltd. <input type="checkbox"/>	Vittakosh Finvu Bank Ltd. <input type="checkbox"/>
Finvu Insurance <input type="checkbox"/>	Finvu GSTN <input type="checkbox"/>	

## 5. Linking bank account (Bank OTP screen).

In this step, you need to link your bank accounts. So, bank will send an OTP on the given mobile number.

## 6. Consent Approval/Denial Request and Consent Request Details.

In this step, the customer selects which linked bank account to give consent for. All the details of the consent are displayed on this page.

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**Consent Requested** AA handle: 9623587023@finvu

Approve consent to share your account data with **Dhanaprayoga NBFC**

**Consent Purpose** ⓘ  
**Aggregated statement**

Data fetch frequency	Data Use	Data fetch from	Data fetch until	Consent requested on	Consent expires on
30 times a DAY	Stored till 26 Jul 2025	10 Apr 2022	10 Apr 2025	10 Apr 2023 18:29:22	10 Apr 2025 18:29:22

**Account Information** ⓘ  
**Account Types Requested**

Profile Summary Transactions AIF CIS Bank Accounts + 12 more

**Select Accounts**  
Link and allow access from your accounts.

Bank Accounts 1 ADD NEW

Dhanagar Finvu Bank Ltd Savings \*\*\*\*2895

DENY ACCEPT

Once user has accepted the consent in Finvu after web redirect.

## 7. Check consent status.

Endpoint:

<https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/<consentHandleId>/<custId>>

[Postman], put the values of consentHandleId' (from step 1) and 'custId' (mobileNo@finvu).

Now, make a GET API call with the changed endpoint url.

```
{
  "header": {
    "rid": "5c9d403d-d9c1-4177-b27e-3aca5a660938",
    "ts": "2019-07-15T11:03:44.427+0000",
    "channelId": "finsense"
  },
  "body": {
    "consentStatus": "ACCEPTED",
    "consentId": 502be93e-14df-42fa-ac6a-18bcdaa60673
  }
}
```

Returns the consentId:null and consentStatus: "PENDING" in the body. When the user accepts the consent on the Finvu Webview or Finvu Mobile app, consent status of "ACCEPTED" will be returned, and a valid consentId will be present in the "consentId" field.

## 8. Check ConsentDetailsByID

Endpoint:

<https://baseurl/Consent/:consentID>

Put value of the ConsentID in the API from 7<sup>th</sup> step and make an request.

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The screenshot shows a REST client interface with a GET request to the endpoint `/Consent/consentID`. The response is a 200 OK status with a response time of 41 ms and a size of 2.21 KB. The response body is a JSON object with the following structure:

```
1 {
2   "header": {
3     "rid": "f922f1e4-9fe0-424e-bc7f-e539ca769e72",
4     "ts": "2024-10-10T11:23:33.496+00:00",
5     "channelId": null
6   },
7   "body": {
8     "consentId": "ef20824b-284e-47c2-b7fd-9da5d9b9dbd0",
9     "status": "ACTIVE",
10    "createTimestamp": "2024-10-10T09:35:28.000+00:00",
11    "consentDetail": {
12      "consentStart": "2024-10-10T09:29:30.999+00:00",
13      "consentExpiry": "2024-11-10T09:34:30.999+00:00",
14      "consentMode": "STORE",
15      "fetchType": "PERIODIC",
16      "consentTypes": [
17        "PROFILE",
18        "SUMMARY",
19        "TRANSACTIONS"
20      ],
21      "fiTypes": [
22        "DEPOSIT"
23      ]
24    }
25  }
26 }
```

Trigger a data request.

Endpoint: <https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/FIRequest>

--- Make a POST call with this URL for making a FI Request which will return a session handle [Postman], the format of the request JSON will be as followed:

```
{
  "header": {
    "rid": "42c06b9f-cc5b-4a53-9119-9ca9d8e9acdb",
    "ts": "2019-07-15T11:03:44.427+0000",
    "channelId": "finsense"
  },
  "body": {
    "custId": "mobilen0@finvu",
    "consentId": "502be93e-14df-42fa-ac6a-18bcdaa60673",
    "consentHandleId": "6fa1b74b-62b8-48dd-be2d-696b978aaf8f",
    "dateTimeRangeFrom": "2018-09-30T08:10:45.006+0000",
    "dateTimeRangeTo": "2019-09-30T08:10:45.006+0000"
  }
}
```

The response to above POST API call will be as following:

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---

```
{
  "header": {
    "rid": "41f44ca2-4b9a-4310-b6a0-aaaa1349bdd6",
    "ts": "2019-07-15T11:08:21.722+0000",
    "channelId": "finsense"
  },
  "body": {
    "ver": "1.1.2",
    "timestamp": "2019-07-15T11:08:21.404+0000",
    "txnId": "eeddca07-bccb-4808-8b4a-57332223566",
    "consentId": "117e8942-1605-4b75-b2db-4b8c953abeae",
    "sessionId": "eeb30580-3740-42c4-887b-3f08b929be58",
    "consentHandleId": null
  }
}
```



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---

## 1. Check the Data request status

Endpoint:

<https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/FIStatus/<consentHandleId>/<custId>/<consentId>/<sessionId>>

--- Make a GET call with this URL to check Data Ready Notification, “consentHandleId” from Step 2, “custId” will be ‘mobileno@finvu’, take “consentId” from Step 7 when Consent has ACCEPTED status and take “sessionId” from Step 8 after initiating a data request.

The response JSON will be as followed:

```
{
  "header": {
    "rid": "7e61e4d8-f9db-488b-848e-331db1c90f16",
    "ts": "2019-07-15T11:10:32.987+0000",
    "channelId": "finsense"
  },
  "body": {
    "fiRequestStatus": "READY"
  }
}
```

The "fiRequestStatus" will be 'PENDING' until the data notification is not ready, once the data notification is ready, the "fiRequestStatus" will be 'READY'.

Now we are ready to fetch the data.

## 2. Fetch the data

This is a simplified API that can be used to fetch data once the data-ready notification is received by the channel/application. This is a GET request.

Endpoint:

<https://dhanaprayoga.fiu.finfactor.in/finsense/API/V2/FIDataFetch/<consentHandleId>/<sessionId>> [GET Method]

----- X -----

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<https://finfactor.in/sdkdemo/sdk-standalone.html>

login with pin: 7777

## URLs:

<https://reactjsdk.finvu.in/?ecreq=XXXXX&reqdate=XXXXX&fi=XXXXX&fip=XXXXX>

<https://webvwdev.finvu.in/onboarding?ecreq=XXXXX &reqdate=XXXXX&fi=XXXXX>

## WebHook:

<https://{BaseURL}/Consent/Notification>

<https://{BaseURL}/FI/Notification>

## [Optional]

- *Consent notification*

<http://{{Notification endpoint}}/Consent/Notification>

This API is called by Finsense when the consent is approved by the user and when Finsense receives a notification from AA.

Finsense will then fetch the consent from AA and notify the channel/application that the consent has been approved/rejected (or any other consent life cycle event).

## Request

```
{
  "consentHandle": "590b771e-ca09-4673-8291-c769db2f5949",
  "status": "ACTIVE|PENDING|REVOKED|PAUSED|REJECTED|EXPIRED|FAILED",
  "consentId": "9f0f6d31-1316-44dd-8d6a-0b9bcac0d807"
}
```

In response, the channel/application should response with http response code 200, and body is not expected from the channel.

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---

- **Data Notification**

{{Notification endpoint}}/FI/Notification

This API is called by Finsense when the data is received by Finsense from AA.

```
{  
  "consentHandle": "590b771e-ca09-4673-8291-c769db2f5949",  
  "dataSessionId": "f903f1de-d47b-4ab6-bde7-c666add4a3e8",  
  "status": "READY|FAILED"  
}
```

In response, the channel/application should response with http response code 200, and the body is not expected from the channel.

After receiving the /FI/Notification, the channel/application is expected to run the /FIDataFetch API to retrieve data from Finsense.