EKYC DIGIO PROCESS

1. Ekyc client after complete pan, personal, bank details, documents, ipv you will reach esign process
2. Click on sign via aadhaar and click proceed button
3. After click proceed button first it will check that the user final pdf is created or digio process is done or not if it is done congratulation popup will be shown and if not It will create PDF file of that user with given details.
4. After creating pdf file that file will upload in our server using **uploadKYCPdfFile** Api and **wait for the stage complete to 7 or complete the digio signed and file download** **in our server**
5. On success upload response now 2 pdf will merge (user uploaded documents pdf and personal details pdf) in our server using **pdfMerger** Api
6. In **pdfMerger** api it will take bank proof pdf and income proof pdf and merge with name of pan numner and “merge.pdf” eg(BWXPP5879Amerge.pdf)
7. After merging bank proof and income proof now it will merge user personal details pdf nad merge pdf with the name of pannumber +”FinalKycDocument.pdf” eg (BWXPP5879AFinalKycDocument.pdf)
8. After merge success response from frontend **uploadpdftodigio** Api will be call in this api it will take pdf file (BWXPP5879AFinalKycDocument.pdf) and upload to digio with below request
9. var request = require('request');
10. var fs = require('fs');
11. var options = {
12. 'method': 'POST',
13. 'url': digioDocumentUpload,
14. 'headers': {
15. 'Authorization': enviromentKey
16. },
17. formData: {
18. 'file': {
19. 'value': fs.createReadStream(imagePath),
20. 'options': {
21. 'filename': pdfpath,
22. 'contentType': null
23. }
24. },
25. 'request': '{"signers":[{"identifier":"' + email\_id + '","name":"' + name + '","sign\_type":"aadhaar","reason":"Loan Agreement"}],"expire\_in\_days":10,"display\_on\_page":"all"}'
26. }
27. };
28. request(options, function (error, response) {
29. if (error) {
30. console.log(error);
31. func(1, error);
32. } else {
34. func(0, response.body);
35. console.log(response.body);
36. }

By giving pdf path and email id and name it will return below response

{

    "id": "DID210104222331448SRAQT22GMIB33B",

    "is\_agreement": true,

    "agreement\_type": "outbound",

    "agreement\_status": "requested",

    "file\_name": "Test.pdf",

    "created\_at": "2021-01-04 22:23:33",

    "self\_signed": false,

    "self\_sign\_type": "aadhaar",

    "no\_of\_pages": 3,

    "signing\_parties": [

        {

            "name": "<signer 1 name>",

            "status": "requested",

            "type": "self",

            "signature\_type": "aadhaar",

            "identifier": "<signer 1 email/mobile>",

            "reason": "<Reason for signing document>",

            "expire\_on": "2021-01-14 23:59:59"

        },

        {

            "name": "<signer 2 name>",

            "status": "requested",

            "type": "self",

            "signature\_type": "aadhaar",

            "identifier": "<signer 2 email/mobile>",

            "reason": "<Reason for signing document>",

            "expire\_on": "2021-01-14 23:59:59"

        }

    ],

    "sign\_request\_details": {

        "name": "<Business\_name>",

        "requested\_on": "2021-01-04 22:23:35",

        "expire\_on": "2021-01-14 23:59:59",

        "identifier": "<Business\_email>",

        "requester\_type": "org"

    },

    "channel": "api",

    "other\_doc\_details": {}

}

1. After getting response from digio we have to create one for digio with below example
2. <https://app.digio.in/#/gateway/login/>DID170829163815543Q3LG28D8BCZ2PK/vI3atY/[sanket@digio.in?redirect\_url=https://my\_redirection\_url](http://sanket@digio.in/?redirect_url=https://my_redirection_url)
3. In this url we have to pass that doc id which we get from digio response and then we add random number and email id and redirect url and that is **digioReturnResponse**
4. After creating utl we hit that url in chrome and we have to complete digio sign process via aadhhar otp verification after success return url will call and depend upon success and fail it will show success or fail html page
5. After showing success html page we use this docid to download signed pdf for user and saved in our server also
6. After stage complete to 7 or file get download we download file from our serer by using **downloadUserDoc**.
7. After download it will show congratulation popup window
8. After download all details will be send cdsl via **SendDatatoCDSLKYC** api
9. After sending details to cdsl will show the message kra submitted popup
10. Done

Below credential in production for vishwas

 Client Id : AIIVC4C471SA2C7BOZQLZEIXL4QFT273  
 Client Secret : IQJ1ANWUER2EOF4YH3IZAH2S1325US4M

Below credential in sandbox for vishwas

 Client Id : AIO8OSMQ7UQGLZFBE4YRACFHTOOKEP9B  
 Client Secret : 48LGPX5ZIPWNUQ1F52PSGQA9WVDGQD4R

Below is the digio process document

**https://docs.google.com/document/d/1e2swIytXaHRZl\_pYeMysn0DS85vBiY9TXEsb2og2D8M/edit**

penny drop - [**API documentation**](https://docs.google.com/document/d/1GGP0U0b4g_rKB7JNdYJ8fFDYcDiRZks7CibU2a9Dhq0/edit?ts=5e662e92#heading=h.wb4itml2isxy)[**https://docs.google.com/document/d/1GGP0U0b4g\_rKB7JNdYJ8fFDYcDiRZks7CibU2a9Dhq0/edit#heading=h.wb4itml2isxy**](https://docs.google.com/document/d/1GGP0U0b4g_rKB7JNdYJ8fFDYcDiRZks7CibU2a9Dhq0/edit%23heading=h.wb4itml2isxy )

production ID [dp@vishwasfincap.com](javascript:top.openWin('%2FWorldClient.dll%3FSession%3DNY475743RZW2G%26View%3DCompose%26New%3DYes%26To%3Ddp%2540vishwasfincap.com','Compose',800,600,'yes');)

URL - <https://enterprise.digio.in/#/authenticate>

Password - P@$$w0rd12345 (type-in)

**2.    Fetching docs from DIGILocker for  [API document](https://docs.google.com/document/d/1i8o8S0_vR2xglXLW2cOAnqH5TW7XtC4QnXA_LJiJ2A0/edit?usp=sharing" \t "_blank)**

<https://docs.google.com/document/d/1i8o8S0_vR2xglXLW2cOAnqH5TW7XtC4QnXA_LJiJ2A0/edit>

**3.    KRA API** [here](https://docs.google.com/document/d/1i2mhj7flLW2Nt9L_MIBW67yPMWC6hakG6UiTsW6M5Q4/edit) as well.

<https://docs.google.com/document/d/1i2mhj7flLW2Nt9L_MIBW67yPMWC6hakG6UiTsW6M5Q4/edit>

**4.    DIGIKYC**

A   User Manual - [Documentation](https://docs.google.com/document/d/1FOvzgiQ9IA9yXXhHAcnmfub22cviBbwqCJbpXPGu4kU/edit#heading=h.ws773i8ogh2f)

[https://docs.google.com/document/d/1FOvzgiQ9IA9yXXhHAcnmfub22cviBbwqCJbpXPGu4kU/edit#heading=h.ws773i8ogh2f](https://docs.google.com/document/d/1FOvzgiQ9IA9yXXhHAcnmfub22cviBbwqCJbpXPGu4kU/edit%23heading=h.ws773i8ogh2f)

B    Master Onboarding API (v2 API) - [Documentation](https://docs.google.com/document/d/1HUNMG2rKFLo1GSslo-kpsQbyU0xzDKjx0NyOlobEXn0/edit?ts=5eda19b6)

<https://docs.google.com/document/d/1HUNMG2rKFLo1GSslo-kpsQbyU0xzDKjx0NyOlobEXn0/edit>

C    Stateless API : - [Documentation](https://docs.google.com/document/d/1S1_WbaIGgWeiJMipxKPzYxhAHTW3w1bxxPld9yQxxNA/edit)

<https://docs.google.com/document/d/1S1_WbaIGgWeiJMipxKPzYxhAHTW3w1bxxPld9yQxxNA/edit>

**5.    DIGISign**

A   Sign Base API - [Documentation](https://docs.google.com/document/d/1e2swIytXaHRZl_pYeMysn0DS85vBiY9TXEsb2og2D8M/edit#heading=h.eckxwo1bjv2k)

[https://docs.google.com/document/d/1e2swIytXaHRZl\_pYeMysn0DS85vBiY9TXEsb2og2D8M/edit#heading=h.eckxwo1bjv2k](https://docs.google.com/document/d/1e2swIytXaHRZl_pYeMysn0DS85vBiY9TXEsb2og2D8M/edit%23heading=h.eckxwo1bjv2k)

B    Sample Postman [Collection link](https://www.getpostman.com/collections/11b80356ee34b9eb9148)

<https://www.postman.com/collections/11b80356ee34b9eb9148>

Webhook FAQs - [Documentation](https://docs.google.com/document/d/1KFy2Ai0QafvBGky8d9FrANT9Abog12ufrTxToiosmXI/edit)

<https://docs.google.com/document/d/1KFy2Ai0QafvBGky8d9FrANT9Abog12ufrTxToiosmXI/edit>

**6.    PAN**[**verification API**](https://docs.google.com/document/d/1pjy_sj5C2EIQ0bNx0B-5alzmrv2tmSoJM7pHooncFBU/edit)

<https://docs.google.com/document/d/1pjy_sj5C2EIQ0bNx0B-5alzmrv2tmSoJM7pHooncFBU/edit>

**7.** <https://www.cvlkra.com/PANInquiry.asmx>

**8.** [https://www.cvlkra.com/PANInquiry.asmx?WSDL](%20https:/www.cvlkra.com/PANInquiry.asmx?WSDL)

**Note:- if url doesn’t open copy url and paste google chrome and hit**