



APIs & Products List

Onboarding Suite - KYC, KYB and Asset Validations

KYC Validations

PAN Basic Validation (NSDL - V2)	Validate PAN as per NSDL input and output (Only status is provided and Name / DOB / Father's name are validated with Yes / No)
Aadhaar Basic Validation	Aadhaar Basic Validation API
Aadhaar Advanced Validation	Validate Aadhaar and also get additional details (linked phone number which is masked, age group etc.)
PAN Aadhaar Link Validation	Takes PAN and Aadhaar as input and provides the output as Yes / No if those two are linked or not
Voter Id Validation	Validate VoterID number and get associated details
Passport Validation	Validate Passport through the File number
DL Validation	Validate Driving License and get associated details
PAN 206AB Compliance Status Validation	Checks the Section 206AB and 206CCA compliance status for the given PAN Number
PAN to Masked Aadhaar Validation	Gets the masked Aadhaar number which is linked to the input PAN number
Aadhaar to Masked PAN Validation	Gets the masked pan number which is linked to the input Aadhaar number
CKYC Search	Search and Retrieve ID with KYC Doc number(s)
CKYC Download	Download the docs from CKYC based on CKYC ID
Paperless Aadhaar (Offline KYC)	Offline verification of Aadhaar through XML. Available in SDK(Android/iOS/Web) and Backend, with Auto Captcha or Manual Captcha
Digilocker Service	Get Digitally Certified Docs from Digilocker. Available in SDK(Android/iOS/Web) and Backend, with Auto Captcha or Manual Captcha

KYB Validations

GST Search by PAN	Search the GST number associated with a PAN and also get the status of the GST number. Can be used for both individuals as well as companies.
GST Authentication	Validate whether the GST number is active and get GST details like address, HSN Codes, return file status etc.
GST Advanced Authentication	Validate whether the GST number is active, get details mentioned in GST Authentication and additional details like exact turnover, director details and all business places
GST Contact Details	Give GST Contact Details
CIN (COI) Validation	Certificate of Incorporation (COI) Validation
CIN (COI) Validation Advanced	It provides detailed company descriptions, including CIRP status, active compliance, charges, and main division descriptions. It also offers comprehensive information on all current and past directors.
CIN (COI) Validation Enhanced	Along with the COI Advanced output additional get contact details on Directors
Udhyam Authentication Basic	Validate the Udhyam number and obtain details pertaining to the business without any OTP
Udhyam Authentication Advanced	Obtain advanced details of the business using the mobile number and Udhyam number. Additional details obtained include Turnover etc.
Mobile to Udhyam Lookup	Obtain the linked Udhyam number of the business from the mobile number with OTP authentication
DIN to PAN	By taking a Director Identification Number (DIN) as input, this API returns the corresponding Permanent Account Number (PAN).
PAN to DIN	By taking a Permanent Account Number (PAN) as input, this API returns the corresponding Director Identification Number (DIN).
Company Search by Name	This API retrieves a list of companies along with their matching scores based on the input keyword.

OCR	
OCR-PAN	Extract Details from various formats of PAN card (old PAN, new PAN, ePAN, etc). Also detect whether black & white or not, detect the fake watermark and other frauds.
OCR-Aadhaar	Extract Details from various formats of Aadhaar Document (front & back, full Aadhaar Card, Digilocker). Can output masked Aadhaar image, detect Black & White or not, fake watermark and other frauds.
OCR-VoterId	Extract Details from various formats of VoterID.
OCR-Passport	Extract Details from Passport image (Front & Back)
OCR-Cheque	Extract Details from Cheque (useful for getting details from Cancelled Cheque).
OCR-Bank Passbook (BSPB)	Extract Account Details from Bank Statement, Passbook or Cheque. Also get the type of document
OCR-GST	Extract Details from GST Certificate
OCR-NACH	Validate whether the image is Physical NACH form and detect the presence of signature
OCR- COI	Extract Details from COI/CIN Document
OCR - FSSAI	Extract Details from FSSAI Certificate image
OCR - Payslip (Custom)	Extract Details from PaySlip documents (custom build)
Generic KYC detection	Detect the KYC doc type

Asset & Utility Validation APIs	
Vehicle RC Validation	Vehicle RC validation
Reverse RC Validation	Obtain the vehicle number from the Engine no or Chassis number
EB Bill Validation	Validates the Consumer Bill Number for the Electricity Board. (Coverage is for few Electricity Boards)
RC to Contact	Obtain the vehicle owner contact number from the RC number

Bank Verification	
Penny Drop	Bank Account verification solution via IMPS Penndrop
IMPS Penniless	Bank Account verification solution via IMPS Penniless
UPI Penniless	Bank Account verification solution via UPI Penniless
VPA (UPI handle) validation	Verify if the vpa provided is valid or not including the name associated with the bank account
Reverse Penny Drop	Validate Bank Account of Customers using UPI ID

Repayment Setup APIs	
Physical Mandate	Setup recurring payments using Physical NACH
E-Mandate	Set up recurring payments using net banking or debit card with auto-debit transactions via NACH presentations.
Auto-Debit	Auto debit transaction / NACH presentations

VKYC and Video Utilities	
Full Stack VKYC	RBI Compliant Video KYC (V-CIP) Solution
Video PD	Solution to record the video between Agent and customer based on a flow
Video Recording	Solution to record the video consent to the term & conditions. This solution is a DIY journey.

Digital Agreement	
e-Sign Service	Aadhaar based document signing
OTP Based e-Sign	OTP Based e-Sign - Clickwap

Face Liveness & Face Match (FL-FM)	
Face match	Face match between Selfie and photos in KYC Docs, or between photos in two KYC Docs
Face liveness SDK	Solution to capture the Selfie and check the Face liveness
Face Liveness BE API	API to check the face liveness in the given image
Face Detection	Face Detection

Credit Bureau Analytics	
Credit Bureau Analytics	With Mobile Number as input, credit report and analytics related to the user can be retrieved

Account Aggregator TSP and Bank Statement Analytics

Bank Statement Analyzer	
Bank Statement PDF UI	Bank Statement parsing using Digitap UI to upload PDF statements. Support 1600+ Banks
Bank Statement PDF BE	Bank Statement parsing of PDF statements through Backend API. Support 1600+ Banks
Bank Statement PDF Fraud Check	Check the geniuness of the PDF statement provided by the Customer. Support 1600+ Banks
Bank Statement Net Banking UI	Bank Statement parsing using Digitap Net banking UI to download statements from Net banking. Support 30+ Banks
Bank Data AA Analytics API	Provides the bank account data with the analytics report with AA Raw Data as input. Report includes 800+ financial and credit variables, fraud and suspicious transactions checks
Bank Statement Data Check	Solution to get the Statement(s) Date Range for the uploaded PDF Statements

Account Aggregator	
AA TSP - FIU : Banking Data	FIU (RE) Module for AA solution. Can integrate with multiple AAs. Also available as integrated solution containing Net banking, PDF & AA
AA TSP - FIU : Other Data	FIU (RE) Module for AA solution for GST, Insurance, Mutual Funds and Equity Data

Alternate Data Based Risk Management

Employment Verification	
UAN Basic	Verify the Employment through UAN and Mobile / PAN / Name as inputs
UAN Advanced	Verify the Employment through both the UAN Details and EPFO PF Filings.
EV through EPFO	Verify the Employment through the EPFO PF Filings Check
EPFO Passbook API	EPFO Passbook extraction API
TDS Quarterly Filings	Verify the employment by checking the TDS credits happening to the given PAN number from the company or not.
UAN Lookup	Get the UAN number of the user through various lookup parameters (like Mobile, PAN, Name & DOB).

Mobile Number Validation	
Mobile Number Verification (with OTP)	Get access to the telecom operator data, post OTP authentication by the user. Get the customer's demographic detail, Device Details, SIM Details including activation date, recharge history & payment history too.
Mobile Lookup (without OTP)	Verify whether the given number is a valid mobile number and also get the associated details like Name, SIM Vintage, Circle and Porting History

Ecommerce Data	
eCom Analytics	Get the access to the ecom data of the customer (Amazon, Flipkart, Paytm, etc) post Customer Authentication. Get access to the customer's demographic details, address details, order details, wallet details & transaction details .

Mobile Based Data Enrichment	
Mobile Name Lookup	The "Mobile Name Lookup" API quickly identifies Customer Name from phone number
Mobile to Multiple UPI Basic	The Mobile to Multiple UPI Basic API enables instant, multi-account UPI transactions
Mobile to Multiple UPI Advanced	The "Mobile to Multiple UPI Advanced" API enables efficient multi-UPI transactions
Mobile to Multiple UPI Enhanced	The "Mobile to Multiple UPI Enhanced" API enables streamlined multi-transaction processing via mobile
Mobile to Address	The "Mobile to Address" API converts phone numbers into accurate addresses
Mobile Number Vintage	The Mobile Vintage API takes a mobile number as input and returns the tenure of the mobile number.
Mobile to PAN	Get the PAN number linked to the given mobile number or email ID

PAN Based Data Enrichment	
PAN Details	Obtain Name, DOB, issue date, address and linked Aadhaar no (last 4 digits) from the PAN.
PAN Details Plus API	Obtain Name, DOB, address and linked Aadhaar no from the PAN and additional details like signatory details, sole proprietor information, directorship information, salaried information and allotment date
PAN to Name Check API	API checks the name for the given PAN Number
PAN Basic Validation V1	PAN Basic Validation (validate PAN and get the name)

Social Data	
Common Account Detection	Detect whether the account is present in various social platforms (like WhatsApp, Amazon, Flipkart, Paytm, Facebook, Instagram, Twitter, LinkedIn, Apple ID etc). Support both mobile & email.
WhatsApp number check	Check if the mobile number has WhatsApp enabled or not along with "last seen" and "profile photo"

Device Sync	
Device Sync	Gain insights into the customer's financial profile through the Device Data like SMS, App List, Location, etc. Get AI driven Credit Score & 1400+ variables of User financial health.

Location Data	
Lat-Long to Address	The "Lat-Long to Address" API converts coordinates into precise addresses
Address to Lat-Long	The Address to Lat-Long API converts addresses into precise geographic coordinates
Distance between two locations	To get straight line distance between two addresses or geo-tags

Alternate Risk Modelling (ARM)	
Alternate Risk Modelling (ARM)	Alternative credit scoring models enhance credit assessment by using diverse data points beyond traditional financial metrics, allowing for more accurate evaluations and broader lender reach.

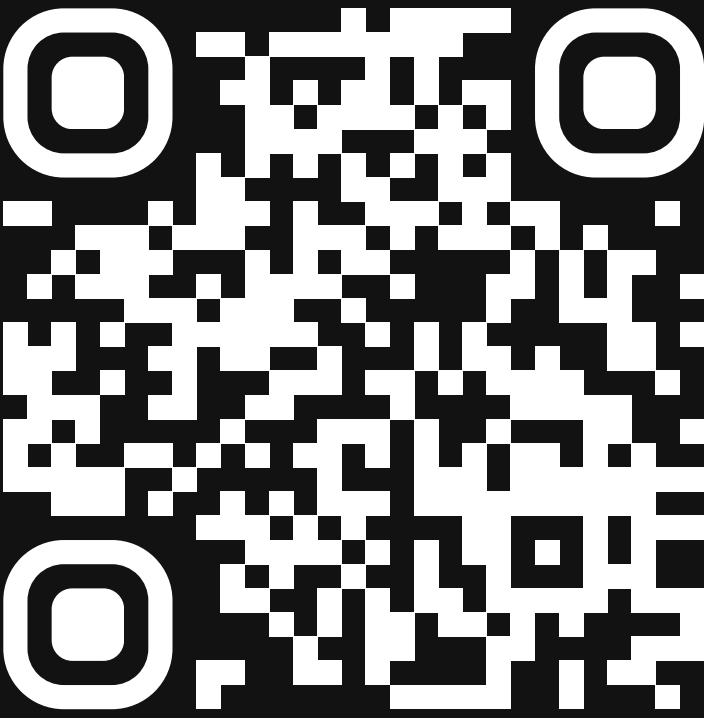
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