

OFFICIAL API SPECIFICATION

ENTERPRISE GRADE SPEC

Leads API for lenders

Receive applications from customers who chose your offer, and report progress back.

DOCUMENT VERSION	STATUTORY STANDARD
v1	RBI Digital Lending Directions, 2025 · DPDP Act 2023
CLASSIFICATION	EFFECTIVE DATE
STRICTLY CONFIDENTIAL / B2B PARTNER	24 October 2026

Notice: This document provides binding technical specifications, cryptographic protocols, idempotency requirements, and regulatory compliance workflows under the Digital Personal Data Protection Act, 2023 and Reserve Bank of India Master Directions.

OVERVIEW

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SECTION 1

1.0 EXECUTIVE OVERVIEW & ARCHITECTURE

Eligify is a digital lead platform, not a lender. Customers check eligibility on Eligify (with explicit consent to a credit check), see every matching lender's published terms, and choose who to apply with. Only then are their details shared, with that lender alone.

New leads reach you by webhook (`lead.created`), or by email if you have no webhook. Use this API to list your leads and report what happened, so customers see live status and referral fees can be reconciled.

Your published APR range, loan amounts, tenure and processing fee are shown on every offer. Keep them accurate in your partner profile.

SECTION 2

2.0 CRYPTOGRAPHIC AUTHENTICATION & SECURITY

Use the partner API key Eligify issues to your lending account. Leads are only visible to the lender they were shared with.

Required Security Request Headers

Authorization — Bearer elg_pk_<prefix>_<secret>: your partner API key (issued by Eligify, shown once)

Content-Type — application/json for POST requests

HMAC-SHA256 Request Signing Algorithm

```
// Verify an Eligify webhook (Node.js)
import crypto from 'crypto';

function verifyEligifyWebhook(rawBody, signatureHeader, webhookSecret) {
  // X-Eligify-Signature: t=1760262000,v1=5f2c...
  const parts = Object.fromEntries(signatureHeader.split(',').map((p) => p.split('=')));
  const t = Number(parts.t);
  if (!t || Math.abs(Date.now() / 1000 - t) > 300) return false; // reject replays older than 5 minutes
  const expected = crypto.createHmac('sha256', webhookSecret).update(`${t}.${rawBody}`).digest('hex');
  return crypto.timingSafeEqual(Buffer.from(expected), Buffer.from(parts.v1 || ''));
}
```

Anti-Replay & Zero-Trust Defense Principles

- Webhook signature: X-Eligify-Signature: t=<unix seconds>,v1=HMAC-SHA256 of "<t>.<raw body>" using your webhook secret.
- Reject webhooks whose timestamp is more than 5 minutes old.
- Statuses only move forward; invalid moves return 409 INVALID_TRANSITION.

SECTION 3

3.0 API REFERENCE CATALOG & SCHEMAS

GET

/v1/partner/leads

1. List your leads

Newest first, 50 per page. Filter with `?status=` (SHARED, CONTACTED, APPLIED, SANCTIONED, DISBURSED, REJECTED, WITHDRAWN) and `?since=<ISO date>`. Withdrawn leads no longer include applicant details.

SAMPLE REQUEST

GET /api/v1/partner/leads?status=SHARED

SAMPLE RESPONSE (HTTP 200)

```
{
  "success": true,
  "data": [
    {
      "leadId": "lead_7c1e9a2f04b3",
      "status": "SHARED",
      "product": "PERSONAL_LOAN",
      "applicant": {
        "name": "Asha Rao",
        "phone": "9876543210",
        "email": "asha@example.com",
        "pan": "ABCPR1234K",
        "dob": "1992-04-18",
        "city": "Bengaluru",
        "pincode": "560038",
        "employmentType": "SALARIED",
        "monthlyIncome": 85000,
        "amount": 300000,
        "tenureMonths": 36
      },
      "consent": {
        "version": "2026.3-LEAD",
        "acceptedAt": "2026-10-12T09:41:00.000Z"
      },
      "createdAt": "2026-10-12T09:41:00.000Z"
    }
  ]
}
... (truncated for brevity)
```

POST

/v1/partner/leads/{leadId}

2. Report progress

Move a lead forward: CONTACTED !' APPLIED !' SANCTIONED !' DISBURSED, or REJECTED at any point before disbursal. Include amounts and APR when sanctioned or disbursed.

REQUEST PARAMETERS

FIELD	TYPE / REQ	DESCRIPTION
status	string *	CONTACTED, APPLIED, SANCTIONED, DISBURSED or REJECTED
note	string	Up to 300 characters, shown to Eligify staff
sanctionedAmount	number	Rupees, when SANCTIONED or DISBURSED
disbursedAmount	number	Rupees, when DISBURSED
apr	number	Annual percentage rate offered

SAMPLE REQUEST

```
{
  "status": "SANCTIONED",
  "sanctionedAmount": 250000,
  "apr": 14.5
}
```

SAMPLE RESPONSE (HTTP 200)

```
{
  "success": true,
  "data": {
    "status": "SANCTIONED"
  }
}
```

SECTION 4

4.0 BEST PRACTICES, CONCURRENCY & OCC

Contact quickly

Customers chose you from a list. Call within a working day and report CONTACTED.

Give the Key Fact Statement first

Share your KFS with the exact APR and charges before the customer accepts any loan.

Keep published terms current

Offers on Eligify show your APR range and fees. If they change, tell your Eligify account manager.

SECTION 5

5.0 IMPLEMENTATION DO'S AND DON'TS

RECOMMENDED PRACTICES (DO'S)

- 'Disburse only to the borrower's own bank account
- 'Report rejections too, so customers aren't left waiting
- 'Handle withdrawn leads (lead.withdrawn webhook) by stopping contact

CRITICAL PITFALLS TO AVOID (DON'TS)

- 'Never charge the customer anything on Eligify's behalf
- 'Don't use lead data for anything except this application
- 'Don't contact customers whose lead was withdrawn

SECTION 6

6.0 STATUTORY COMPLIANCE & EXPIRY MANAGEMENT

Multi-lender fairness

Eligify assesses every lender with the same rules, shows every matching offer ordered by lowest published APR, and names lenders that don't match. Ranking never depends on referral fees.

Lender decides

Eligify does not lend, underwrite or disburse. Credit decisions, KFS, disbursal and recovery are the lender's responsibility under the RBI Digital Lending Directions, 2025.

Fees paid by the lender

Referral fees are paid by the lender to Eligify and are never charged to the borrower.

Consent per lender

Each lead carries the customer's consent to share with you specifically (version and timestamp are included). Use the data only for that application.

Grievances

Keep your grievance officer details current in your partner profile; they are shown to customers alongside your offer.
