

OFFICIAL API SPECIFICATION

ENTERPRISE GRADE SPEC

Wallet API

Show your users the coupons they have won: ready to use, used and expired.

DOCUMENT VERSION	STATUTORY STANDARD
v1	Rewards wallet · no stored money
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

The rewards wallet is a list of a user's coupons. It holds no money and no points: coupons are free rewards with no cash value. Use it to build a "My rewards" screen in your app. Only coupons your account issued are returned, keyed by the userRef you sent when issuing.

Users who chose to save coupons to Eligify (customer.consent) also see them in their Eligify account at eligify.in.

SECTION 2

2.0 CRYPTOGRAPHIC AUTHENTICATION & SECURITY

Same partner API key as the Voucher API.

Required Security Request Headers

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

HMAC-SHA256 Request Signing Algorithm

```
const res = await fetch(`https://eligify.in/api/v1/wallets/${encodeURIComponent(user.id)}?
status=ACTIVE`);
const headers = {
  Authorization: `Bearer ${process.env.ELIGIFY_API_KEY}`,
};
const { data } = await res.json();
// data.summary !' { active, redeemed, expired }; data.coupons !' list
```

Anti-Replay & Zero-Trust Defense Principles

- Shares the 6,000 requests per hour limit with the Voucher API.
- Cache results for a minute or two rather than calling on every screen render.

SECTION 3

3.0 API REFERENCE CATALOG & SCHEMAS

GET /v1/wallets/{userRef}

1. Get a user's coupons

Up to 200 coupons, newest first. Filter with `?status=ACTIVE|REDEEMED|EXPIRED`. Voided coupons are never returned.

SAMPLE REQUEST

```
GET /api/v1/wallets/user_48213?status=ACTIVE
```

SAMPLE RESPONSE (HTTP 200)

```
{
  "success": true,
  "data": {
    "userRef": "user_48213",
    "summary": {
      "active": 2,
      "redeemed": 5,
      "expired": 1
    },
    "coupons": [
      {
        "code": "K7QM-4XPA",
        "status": "ACTIVE",
        "url": "https://eligify.in/c/K7QM-4XPA",
        "store": "Brew Street Cafe",
        "title": "Weekend coffee treat",
        "offer": " ₹100 off on bills of ₹500 or more",
        "expiresAt": "2026-10-26T10:15:00.000Z"
      }
    ]
  }
}
```

SECTION 4

4.0 BEST PRACTICES, CONCURRENCY & OCC

Nudge before expiry

Remind users a day or two before a coupon expires. Expired coupons earn nobody anything.

Deep-link to the coupon page

Each coupon's `url` opens a page with the QR code and store directions.

SECTION 5

5.0 IMPLEMENTATION DO'S AND DON'TS

RECOMMENDED PRACTICES (DO'S)

'Show the store name, offer and expiry clearly

'Hide expired coupons by default

CRITICAL PITFALLS TO AVOID (DON'TS)

'Don't show coupons as a money balance

'Don't add up coupon values as "wallet balance"

SECTION 6

6.0 STATUTORY COMPLIANCE & EXPIRY MANAGEMENT

Not a payment wallet

Nothing in the rewards wallet can be spent like money, transferred or withdrawn. Present it as a list of rewards, never as a balance.

