Onemoney AA
PLATFORM ASSETS

FINSEC AA SOLUTIONS PVT LTD

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OVERVIEW

This document describes the various applications and UX assets of the Onemoney AA platform, their features and workflows with illustrations as to how an FIU application (web or mobile) can integrate with these assets for seameless end to end customer journey

Onemoney AA APPLICATIONS

Onemoney offers Account Aggregator solutions to citizens of India through an Android mobile app and a responsive web application. These Apps enable them to perform a one-time registration, link financial accounts in banks, asset management, insurance and stockbroking companies, and pension funds for real-time consent-based data sharing in a secure, regulatory/legally compliant manner. Onemoney is a consent management platform and helps customers manage their consents throughout the consent lifecycle.

Features

The features of the Onemoney responsive web application and Android Mobile app are given below.

User Registration

As per regulation, every customer who wants to avail of account aggregator services has to register with an application (web or mobile) provided by an account aggregator. In Onemoney, User registration is a very simple process. The process involves taking the customer's name and mobile number, verifying the customer's mobile number with OTP and issuing the Onemoney ID similar to a UPI ID. Onemoney recommended ID is mobilenumber@onemoney which the customer can modify as per his choice.

Account Discovery & Linking

Once a customer registers with Onemoney, he has to link his financial accounts held with his financial institutions. Onemoney applications display a list of participating financial institutions, also known as financial information providers FIPs which customers can select to link their financial accounts. Account linking is a two-step process wherein first step the financial accounts in the masked form are returned by the financial information provider based on an identifier provided by the customer which could be a mobile number, CRN number, folio number, etc. and the second step involves authenticating the customer for account linking with an OTP. Onemoney applications facilitate theses actions for the customer. Further Onemoney application provides an option for the user to delink his financial account(s) and a dashboard to view his linked and delinked accounts.

Consent Management

One of the most important feature of Onemoney applications is the option to display the consent request and the standard consent parameters placed by a financial information user (FIU) to the customer so that he can either approve or reject the consent. Further Onemoney application provides the option for the customer to pause, resume, or revoke his active consents and a dashboard to view the summary and details of his active and inactive consents.

Application Dashboard

The application dashboard displays activity logs of all the events done by the user himself or is a result of his actions in the Onemoney application. All the consent flow events and data flow events are part of the activity logs.

Close Onemoney Account

A customer can close his Onemoney account from the Onemoney applications if he doesn't want to use AA services anymore or for any other reason. In such a scenario, all his existing active consents will be revoked and his linked accounts will be delinked.

Multilingual Support

Onemoney application provides language options in English(default) and in Hindi to cater to regional diversity in the country. Support for other regional languages will be added in the future.

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Key Benefits

The benefits of AA ecosystem for a customer include the following:

1. No need to visit a branch or office of any FI providing financial products or advisory
2. No need to upload PDF or scanned statements
3. No need to share or provide net banking or online portal credentials
4. Consent based data sharing offers complete control to customers on what and how much data they share with whom and for what purpose
5. A complete audit trail ensures prevention of data leaks and data misuse
6. 100% safe and secure

Onemoney UX ASSETS

Onemoney UX assets are the various integration options that Onemoney provides to FIUs to integrate their applications with Onemoney AA service for seamless end to end customer journeys. Both quick and deep integration options are available. Quick integration includes re-direct integration with Onemoney web application, whereas deep integration involves embedding Onemoney SDKs (Mobile & Web) into the FIU mobile application or web application. The details of the integration options are given below.

Onemoney Android Headless SDK integration

The Onemoney Android headless SDK is the Onemoney UX asset that can be embedded into any FIU self-service Android mobile application. It allows the consumer of the FIU application to complete the end-to-end user journey without leaving the FIU app at any stage. The SDK supports the functions of user registration with Onemoney, account discovery & linking and consent management for a new customer. For an existing customer, the SDK supports the function of login, a dashboard to view the active and inactive consents as well as linked and delinked accounts and consent management. The SDK only manages the backend API calls to Onemoney APIs, whereas the UI/UX is controlled by the FIU application according to the workflow. The SDK is designed to be flexible so that it can support the different workflows of different FIUs.

Features & Benefits

- Complete UI/UX control of the screens powered by SDK with the FIU.
- Flexible design to support various workflows of various FIUs
- Most seamless customer journeys as the customer would feel he is interacting only with one app.

User Journey Explained

The below user journey is of a new customer who has not yet registered with Onemoney.

1. Venkatesh applies for a business loan in the FIU application.
2. For the loan to be processed, it's required for Venkatesh to share the bank statements. He will select the account aggregator and provides the consent to fetch financial information for the selected accounts to the FIU. Once Venkatesh grants consent to the FIU, then FIU can fetch the Financial Information (FI) to process the loan application.
3. In the illustration explained below, Onemoney is considered as the account aggregator.
4. In the illustration explained below, we considered Venkatesh as a new user to Onemoney.
5. Venkatesh doesn't have an account with Onemoney. He can get it done in three simple steps below in FIU app powered by Onemoney SDK -
    a. He will register with Onemoney providing his mobile number
    b. Verify the mobile number using OTP
    c. Creating Onemoney ID or Onemoney VUA
6. Once Venkatesh is registered with Onemoney, the SDK will provide VUA of Venkatesh to FIU frontend which will be given to the FIU backend. From FIU backend, a consent request will be placed to the Onemoney backend. Parallelly Venkatesh will discover and link his financial accounts in the FIU app powered by Onemoney SDK.
7. After the account linking, the consent details will be shown to the user in the FIU app powered by Onemoney SDK to approve or reject the consent.

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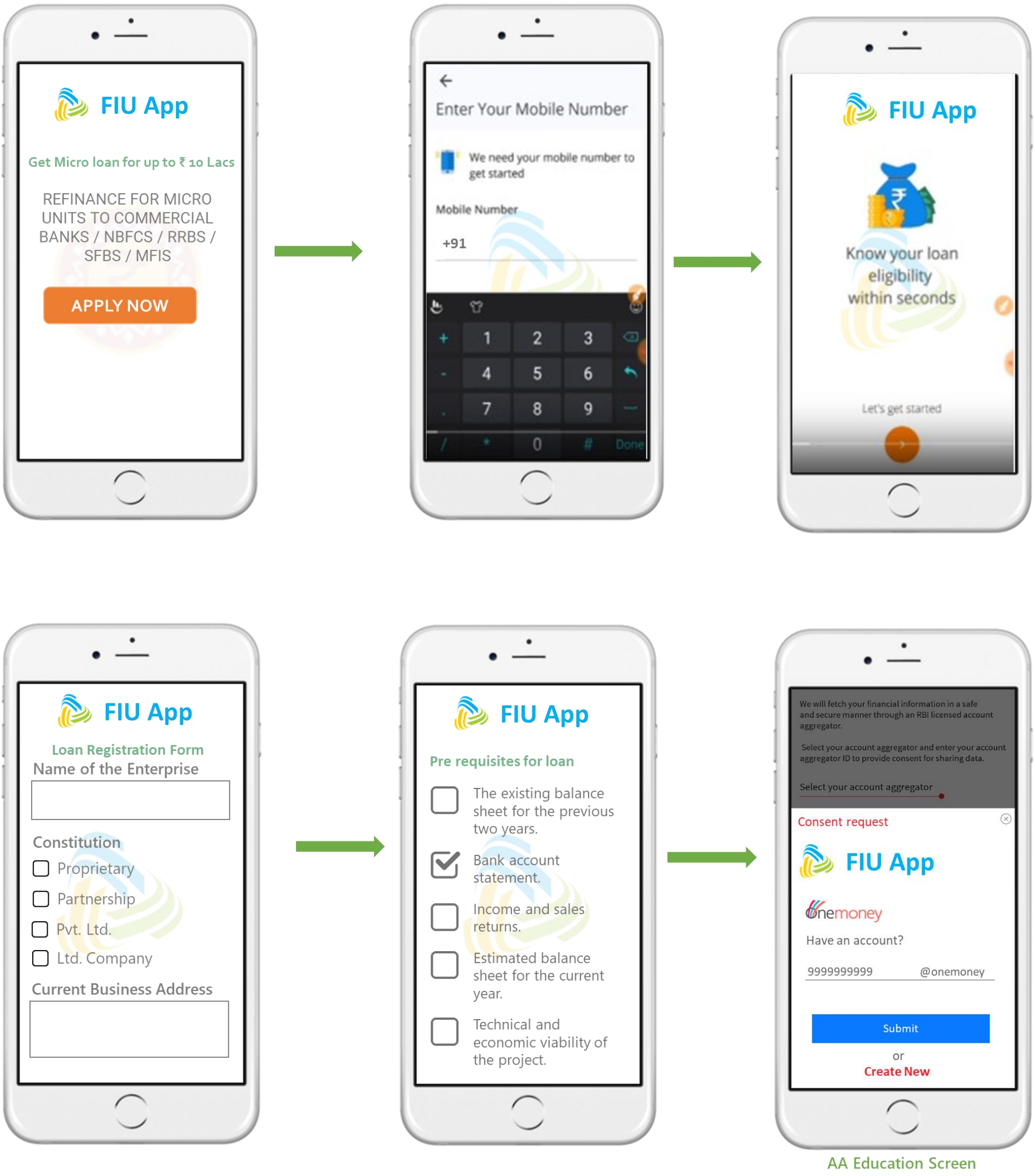
8. After approval of consent by Venkatesh, the SDK will close and Venkatesh will be navigated to a confirmation screen of the FIU application

User Journey Illustration

The illustration of the user journey with screenshots is given below.



AA Education Screen

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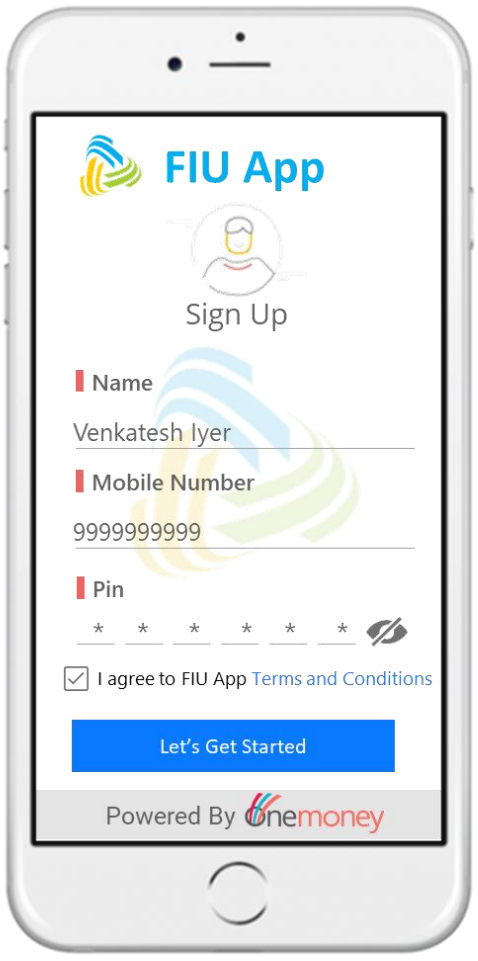
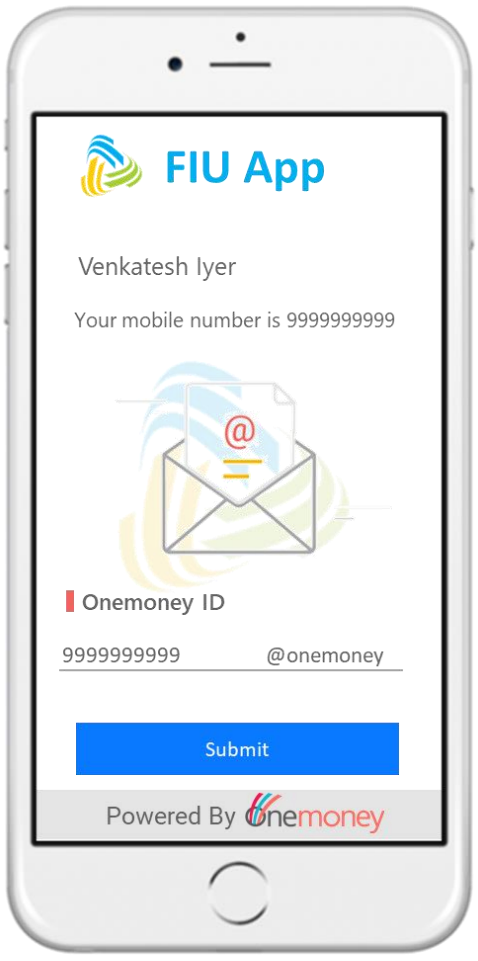
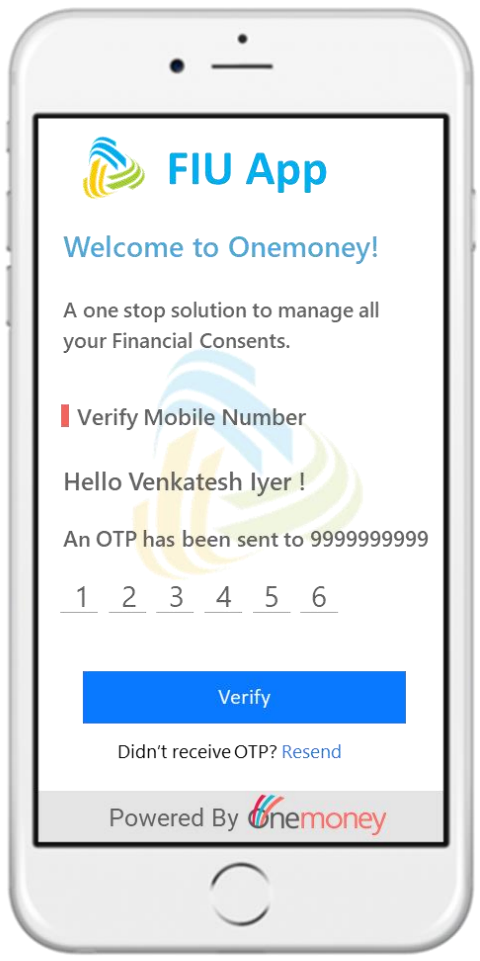


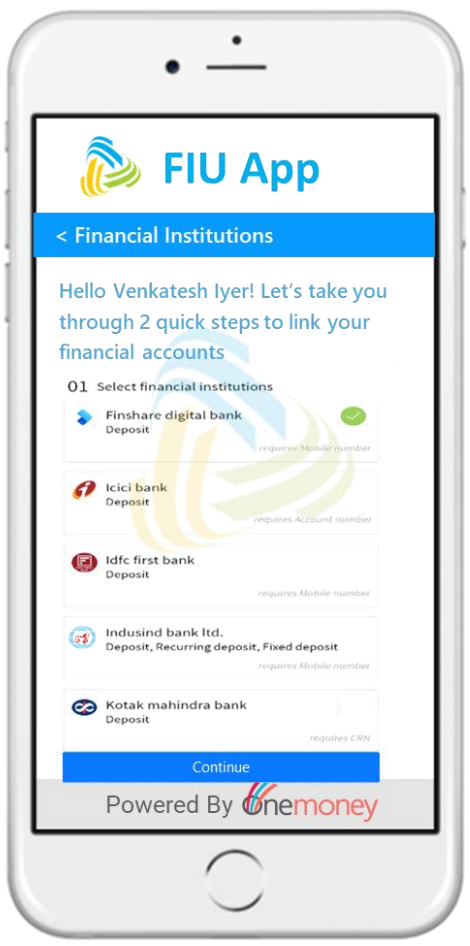
Signup to create Onemoney ID

Onemoney SDK Integration

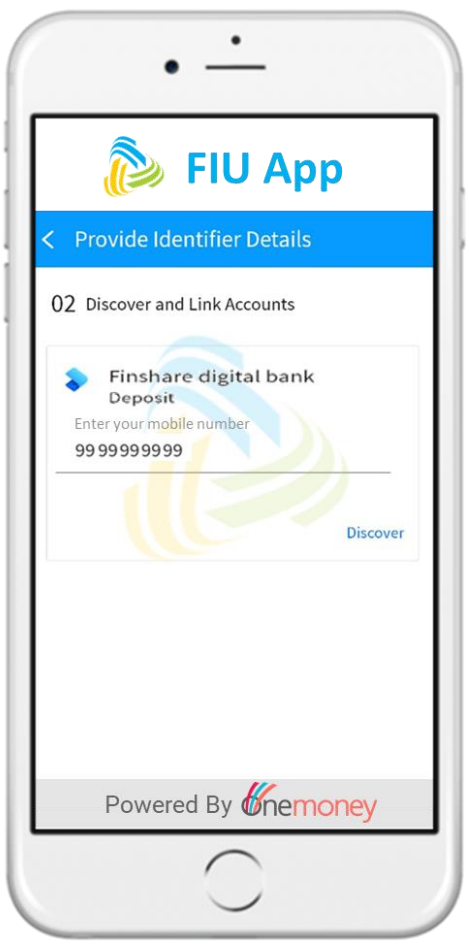


Mobile number as Onemoney ID

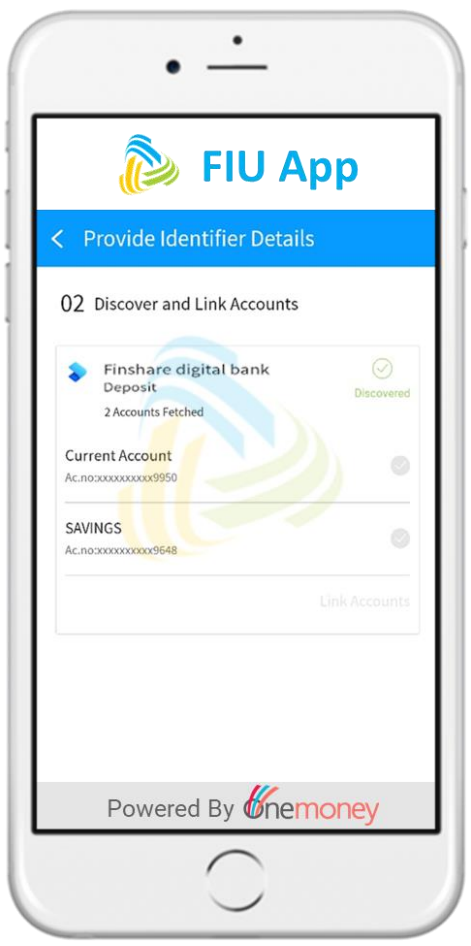




Account Discovery



Identifier to discover accounts



Link Accounts

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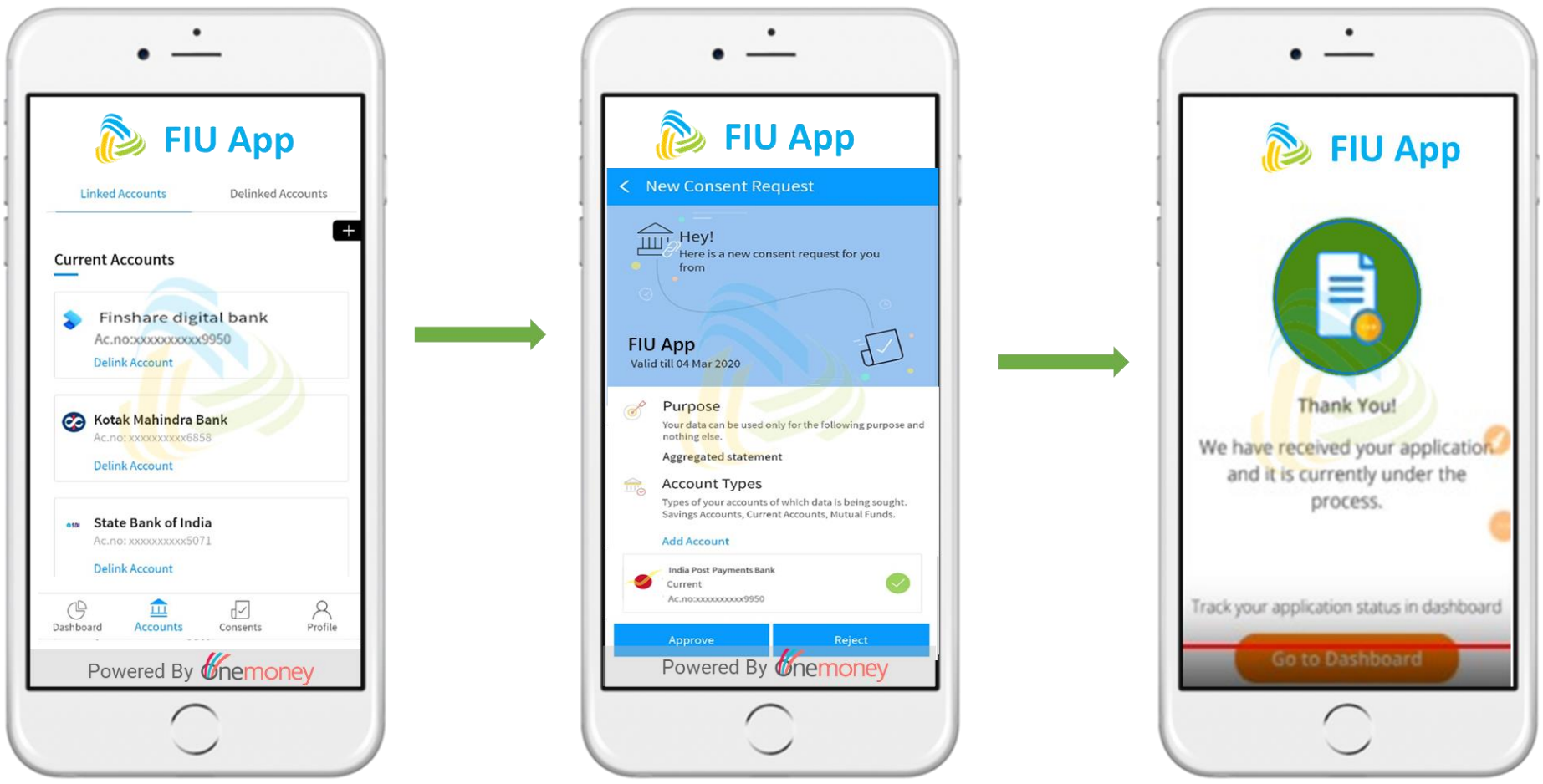

List of Linked Accounts — Consent Details Screen

Note: *Similar to Onemoney headless Android SDK Onemoney headless iOS SDK is also available which can be embedded in iOS mobile apps. The features and functionality of Onemoney iOS headless SDK is same as that of Onemoney headless Android SDK.*

Onemoney Standard WEB SDK Integration

The Onemoney standard Web SDK is the Onemoney UX asset that can be embedded into any FIU self-service web application. It allows the consumer of the FIU application to complete the end-to-end user journey. The Journey includes registration with Onemoney, account discovery, linking and consent approval without the need for the customer to be pre-registered with Onemoney. The Onemoney standard web SDK consists of javascript files and Onemoney web application screens for User registration, login, account discovery & linking and consent approval. It also includes functions to invoke the Onemoney web application screens for user registration, login and consent approval from the FIU web application. The respective Onemoney web application screens open within the FIU application, similar to an IFrame. The Onemoney standard web SDK also includes a call back mechanism that triggers on completion or non-completion of events of User Registration and Consent approval/rejection. Triggering of call back redirects the user from the Onemoney screen to the respective FIU application screen where the FIU wants the user to be re-directed to.

Features & Benefits

- Agnostic to the front-end platform of FIU web application. It can be embedded in any FIU web application irrespective of its front-end platform.
- Onemoney web application screens open within the FIU application without any redirect to another browser tab.
- Event-based callback mechanism redirects the user back to the FIU application from Onemoney application screens on completion or non-completion of events.
- Onemoney screens are customizable so that they look and feel similar to the FIU screens.
- Allows for seamless end-to-end user journeys, thus reducing drop-offs

User Journey Explained

1. Venkatesh applies for a business loan in the FIU application.
2. For the loan to be processed, it's required for Venkatesh to share the bank statements. He will select the account aggregator and provides the consent to fetch financial information for the selected accounts to the FIU. Once Venkatesh grants consent to the FIU, then FIU can fetch the Financial Information (FI) to process the loan application.
3. In the illustration explained below, Onemoney is considered as the account aggregator.
4. In the illustration explained below, we considered Venkatesh as a new user to Onemoney.
5. Venkatesh doesn't have an account with Onemoney. He can get it done in three simple steps below -

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a. He will register with Onemoney providing his mobile number
b. Verify the mobile number using OTP
c. Creating Onemoney ID or Onemoney VUA

6. Once Venkatesh is registered with Onemoney, the Onemoney WEB SDK will trigger a call back function and notify the FIU application that user registration is successfully completed and also provide the user's VUA. With the User's VUA, FIU will place a consent request. Simultaneously the FIU application will call a continue function for Venkatesh to approve the consent request.
7. The following are the steps involved with approving a consent request.
   a. At least one financial account of Venkatesh should be linked with Onemoney, so Venkatesh clicks on the add account link in the consent details screen. He is then navigated to the Financial institution selection screen.
   b. Once the institution (Financial Information Provider (FIP)) is selected (in the illustration IDFC First bank), he enters the identifier as requested by the institution (in this case, mobile number) and then proceeds to account discovery.
   c. All the accounts with the IDFC first bank associated with that mobile number are displayed.
   d. Venkatesh then links the selected account(s) and then enters the OTP sent by the bank (FIP) directly to the users registered mobile no. for the selected accounts.
   e. Once the accounts are linked successfully, Venkatesh navigates to the consent details screen to approve the consent request.
   f. Once the consent is approved, a call back function is triggered by Onemoney WEB SDK with a notification that the consent is approved successfully.
   g. The FIU application then calls a reset function which closes the Onemoney WEB SDK and the user is re-directed to a confirmation page of the FIU web application

User Journey Illustration

The illustration of the user journey with screenshots is given below

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1

Get Business Loan in 24 hours

0%

1 Personal Information

FULL NAME *
Aanirban Chowdhury

MOBILE NUMBER *
99XXXXXXXX

RESIDENTIAL PIN CODE *
400001

PERSONAL PAN CARD NUMBER *
ABCDE1234A

EMAIL ADDRESS *
example@gmail.com

DATE OF BIRTH *
Date - Month - Year

2 Business Information

NATURE OF BUSINESS *
Your business' nature

ANNUAL TURNOVER *
Your business' annual turnover

BUSINESS VINTAGE *
Your business' vintage

I agree to the terms and conditions *

SUBMIT

- Features and benefits +
- Eligibility and documents +
- Fees and charges +
- How it works? ↓

How it works?

1. **Fill-in the application form**
Enter your personal and business-related details on the Business Loan application form.

2. **Upload documents**
Attach your bank statements for the last 3 months along with GST returns' reports of your business.

3. **Receive a call for your business loan offer**
A sales representative gets in touch with you within 24 hours to inform you of your business loan offer.

4. **Loan disbursal in 24 hours**
Once you have met the eligibility criteria and credit checks, the money gets credited to your account in 24 hours.

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2

Business Loan

English
Change Language

10%

Account Aggregators

We will fetch your financial information in a safe and secure manner through an RBI licensed account aggregator.

Select your account aggregator and enter your account aggregator ID to provide consent for sharing data.

Finvu | Perfios | CAMS | onemoney | NeSL

ACCOUNTS AGGREGATOR ID*

Enter onemoney ID

Don't have an account? Register

SUBMIT

Call us

Answers to your queries +

What customers say? +

Eligibility and Documents +

What is next?

1. **Lorem ipsum dolor site amnet heading comes here**
   Many desktop publishing packages and web editors now use Lorem Ipsum
2. **Lorem ipsum dolor site amnet heading comes here**
   Many desktop publishing packages and web editors now use Lorem Ipsum
3. **Lorem ipsum dolor site amnet heading comes here**
   Many desktop publishing packages and web editors now use Lorem Ipsum
4. **Lorem ipsum dolor site amnet heading comes here**
   Many desktop publishing packages and web editors now use Lorem Ipsum

3

Welcome to Onemoney!
A one stop solution to manage all your Financial Consents.

Register

Venkatesh

9999999999

I agree to Onemoney Terms and Conditions

Register

Already Have an account? Login

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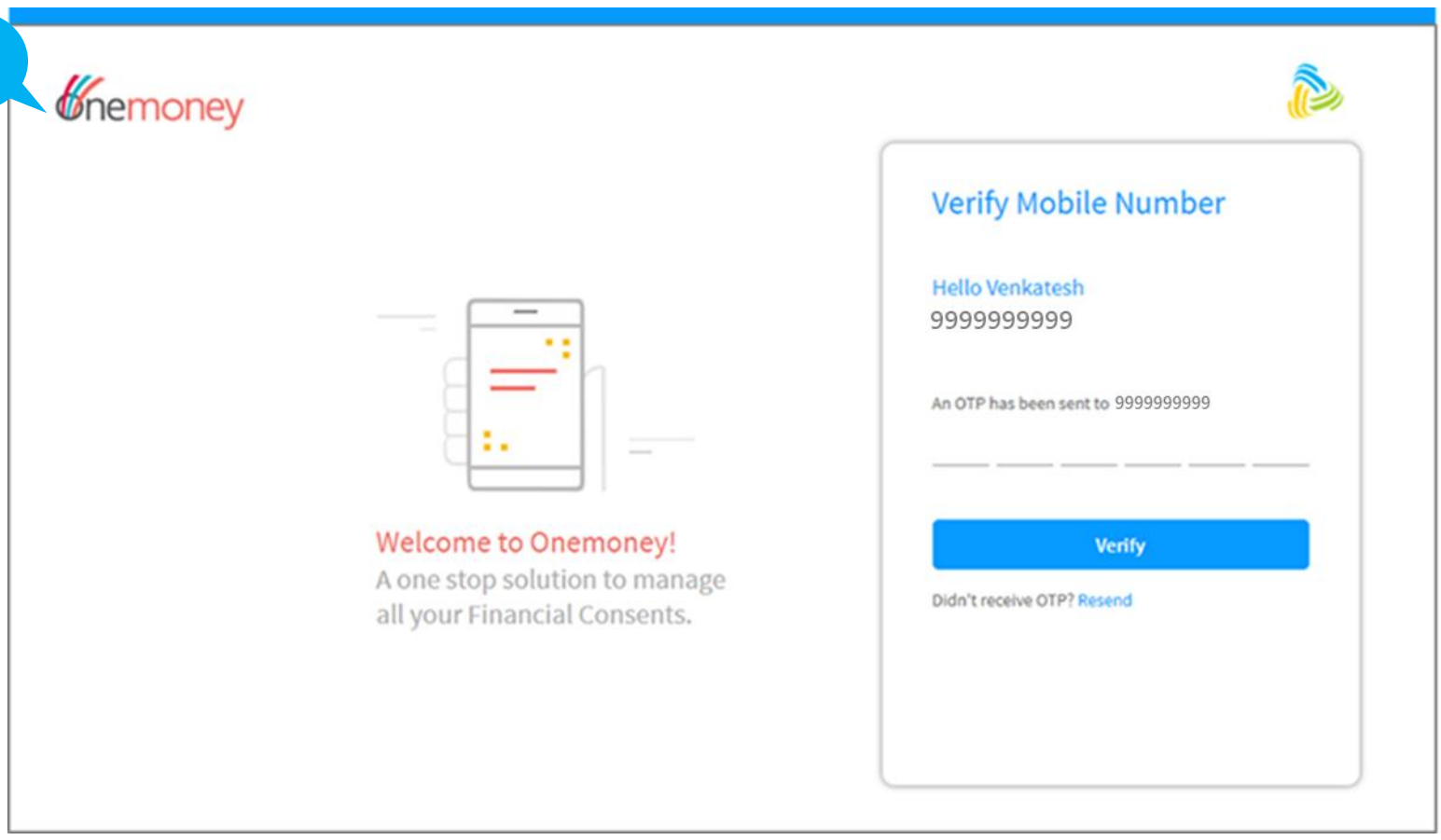

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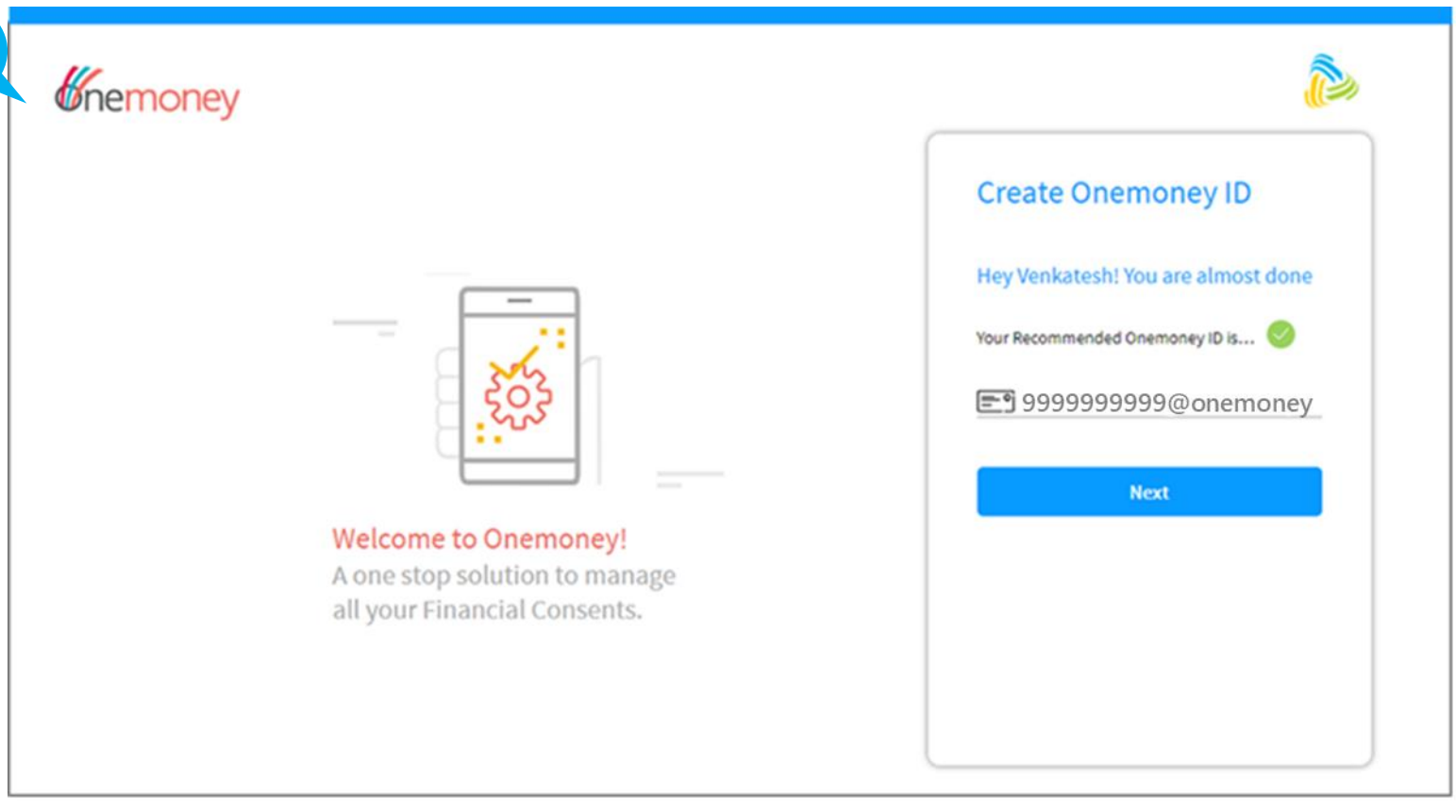

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6

onemoney

Purpose

Your data can be used only for the following purpose and nothing else.

Aggregated statement

Account Types

Types of your accounts of which data is being sought. Savings Accounts, Current Accounts, Mutual Funds etc.

Add Accounts

Types of Data Requested

The components of any Financial Account that is being sought.

Profile, Summary, Transactions

Data Range

The historical duration, such as the last 6 months (for example), for which your data is being sought.

From	To
16 Jan 2020	16 Jul 2020

Frequency of Data Pull

The number of times your data will be accessed, based on your acceptance of this consent request.

Onetime

Your data will be deleted after

After this duration, your data is expected to be deleted by this party.

7 Days from date of fetch

Your Consent will be valid

The time period between which data access is allowed and enabled

From	To
16 Jul 2020	23 Jul 2020

Approve Reject

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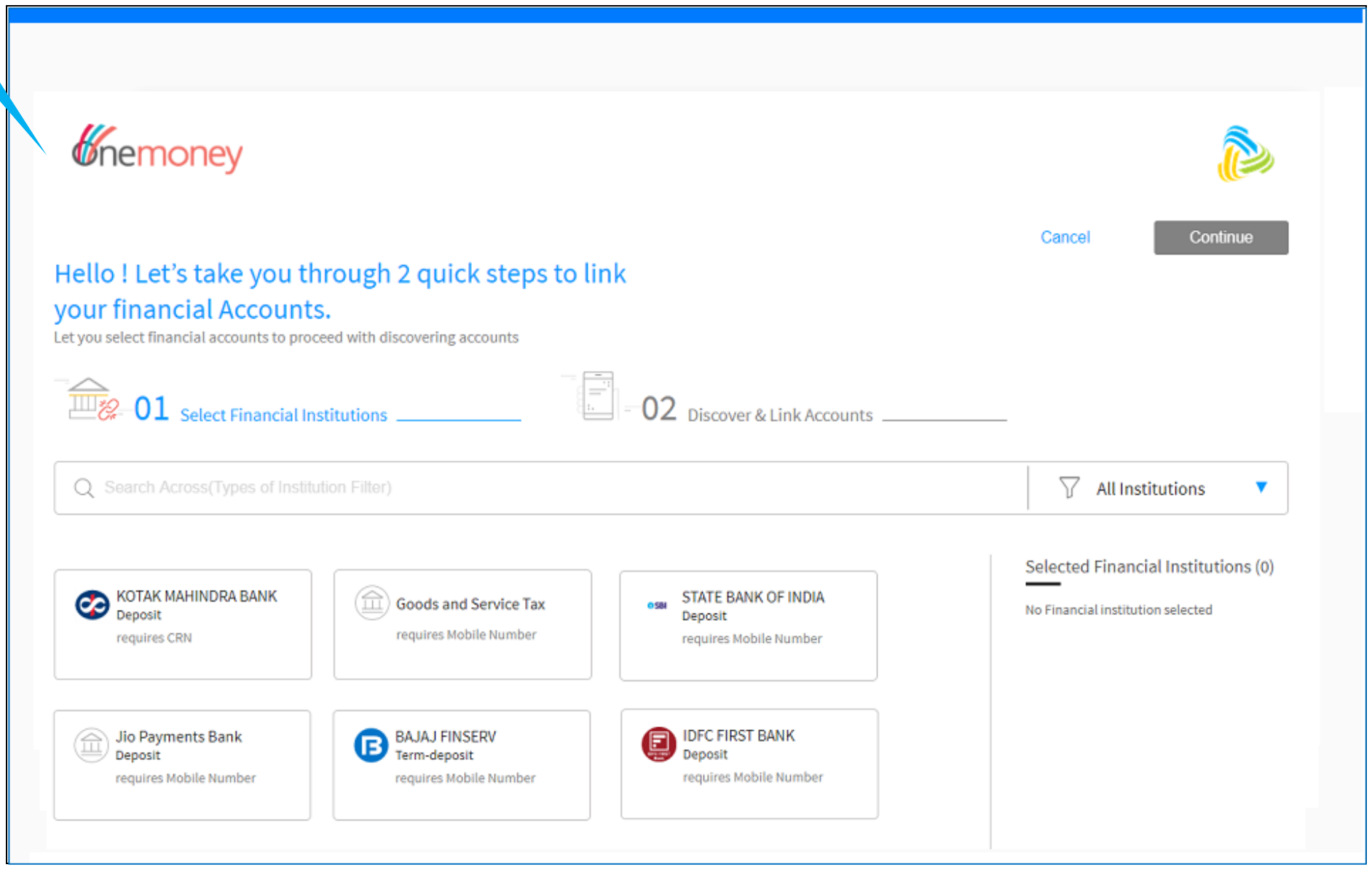

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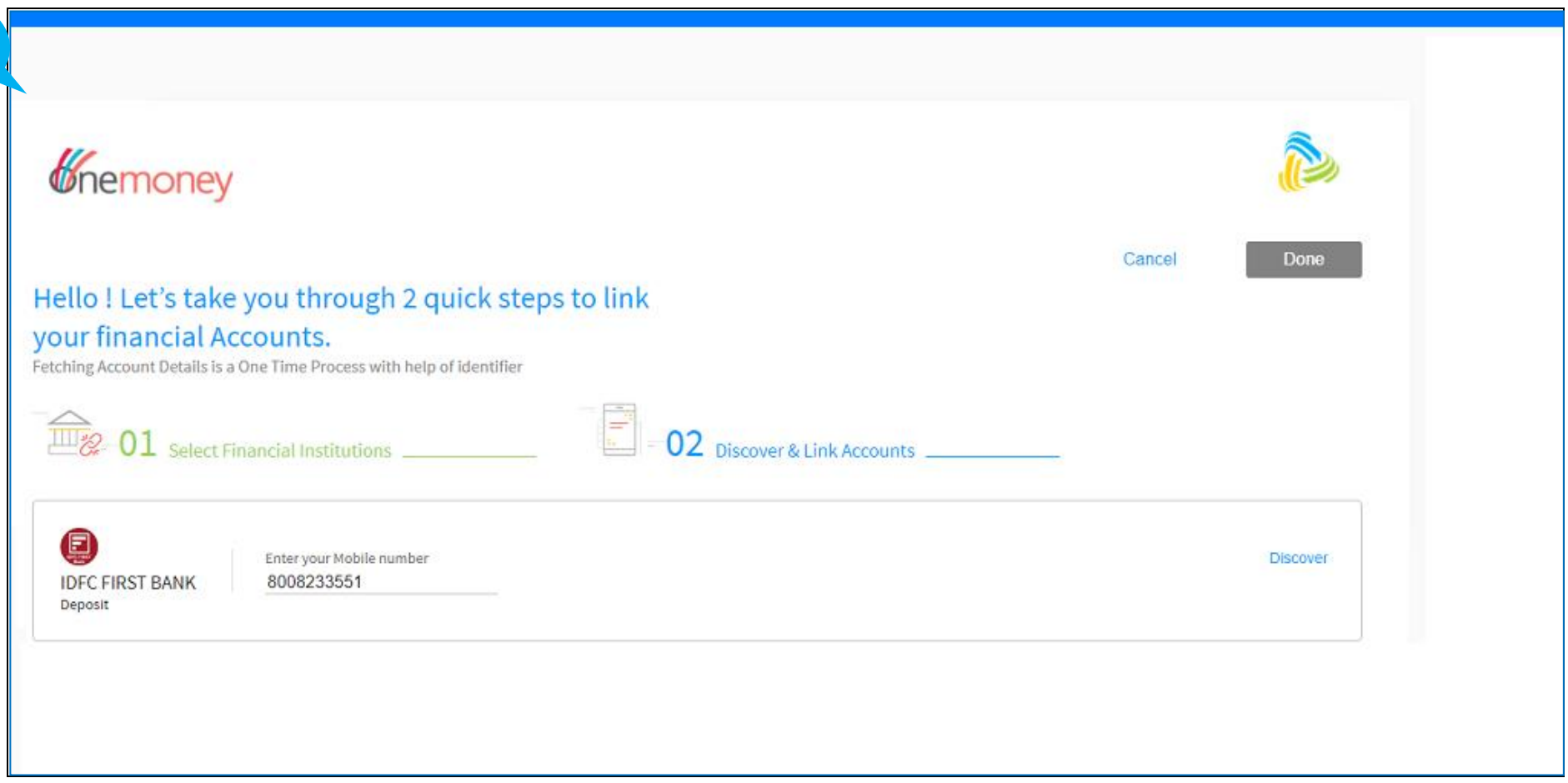

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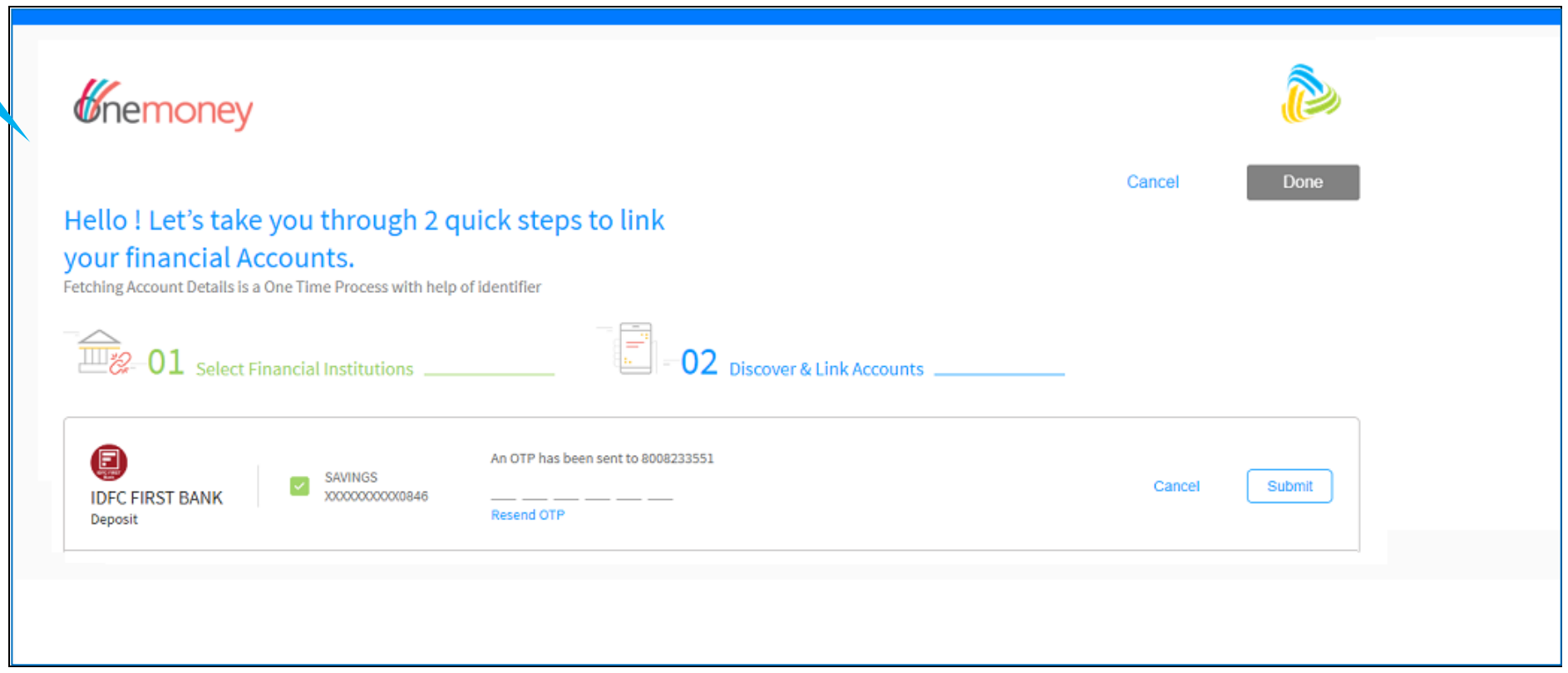

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10

onemoney

Hey !

Here is a new consent request for you from

Awesome digital bank

Valid till 23 Jul 2020

Purpose

Your data can be used only for the following purpose and nothing else.

Aggregated statement

Account Types

Types of your accounts of which data is being sought. Savings Accounts, Current Accounts, Mutual Funds etc.

Add Accounts

Universal Bank
Recurring_deposit
XXXXXXXXXX3551

Universal Bank
Term-deposit
XXXXXXXXXX3551

Universal Bank
Deposit
XXXXXXXXXX3551

Types of Data Requested

The components of any Financial Account that is being sought.

Profile, Summary, Transactions

Data Range

The historical duration, such as the last 6 months (for example), for which your data is being sought.

From	To
16 Jan 2020	16 Jul 2020

Frequency of Data Pull

The number of times your data will be accessed, based on your acceptance of this consent request.

Onetime

Your data will be deleted after

After this duration, your data is expected to be deleted by this party.

7 Days from date of fetch

Your Consent will be valid

The time period between which data access is allowed and enabled

From	To
16 Jul 2020	23 Jul 2020

Approve Reject

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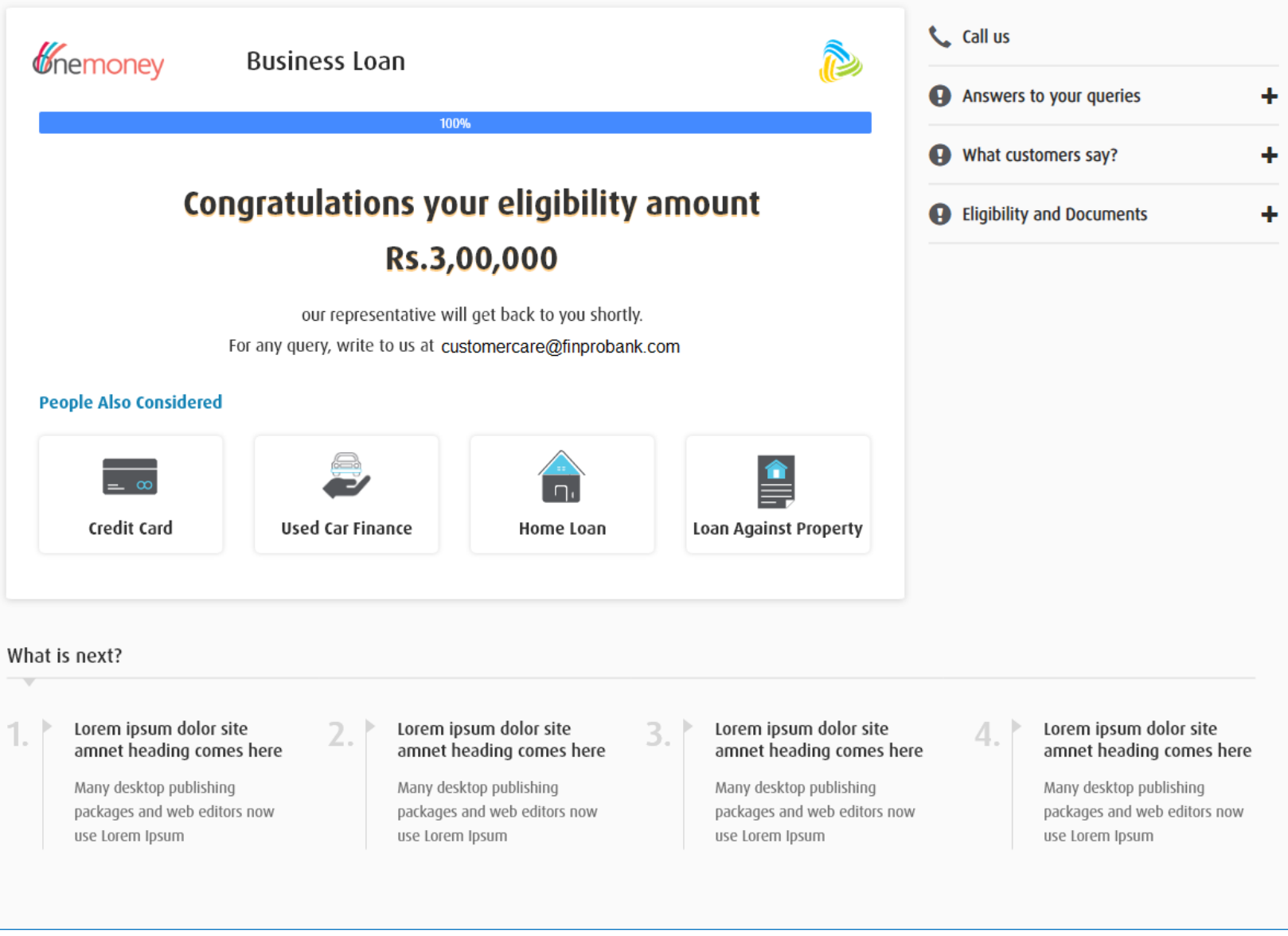

RE-DIRECT Integration with Onemoney WEB application

This is a quick integration mechanism in which the user will be re-directed to the Onemoney web application from FIU application for registration activities and consent management activities with redirection back to the FIU application. This integration mechanism can be implemented in both mobile and web FIU applications. FIU has to obtain Onemoney web application URL through an API call to central registry hosted by Sahamati. The redirection URL which is constructed, should include relevant parameters of registration flow or consent flow along with re-direct URL of the FIU app and certain other standard parameters like transaction Id, Session Id etc. The re-direction URL which is constructed, should be encrypted to maintain security and confidentiality. To implement this, the encryption keys need to be exchanged between the FIU and Onemoney AA.

Features & Benefits

- Easier integration than integrating with an SDK as it requires no update when SDK version changes.
- FIUs need not manage AA domain activities in their application if they are not sure about the regulatory aspects.
- Seamless end-to-end customer journey even though the customer navigates between two different applications.

User Journey Explained

The below user journey is of a new customer who has not yet registered with Onemoney.

2. Venkatesh applies for a business loan in the FIU application.
3. For the loan to be processed, it's required for Venkatesh to share the bank statements. He will select the account aggregator and provides the consent to fetch financial information for the selected accounts to the FIU. Once Venkatesh grants consent to the FIU, then FIU can fetch the Financial Information (FI) to process the loan application.
4. In the illustration explained below, Onemoney is considered as the account aggregator.
5. In the illustration explained below, we considered Venkatesh as a new user to Onemoney.
6. Venkatesh doesn't have an account with Onemoney. He will select Onemoney AA in the FIU application and click a button to register with Onemoney. He will be re-directed to the Onemoney web application where he will register with Onemoney in three simple steps -
    a. He will register with Onemoney providing his mobile number
    b. Onemoney will verify the mobile number using OTP

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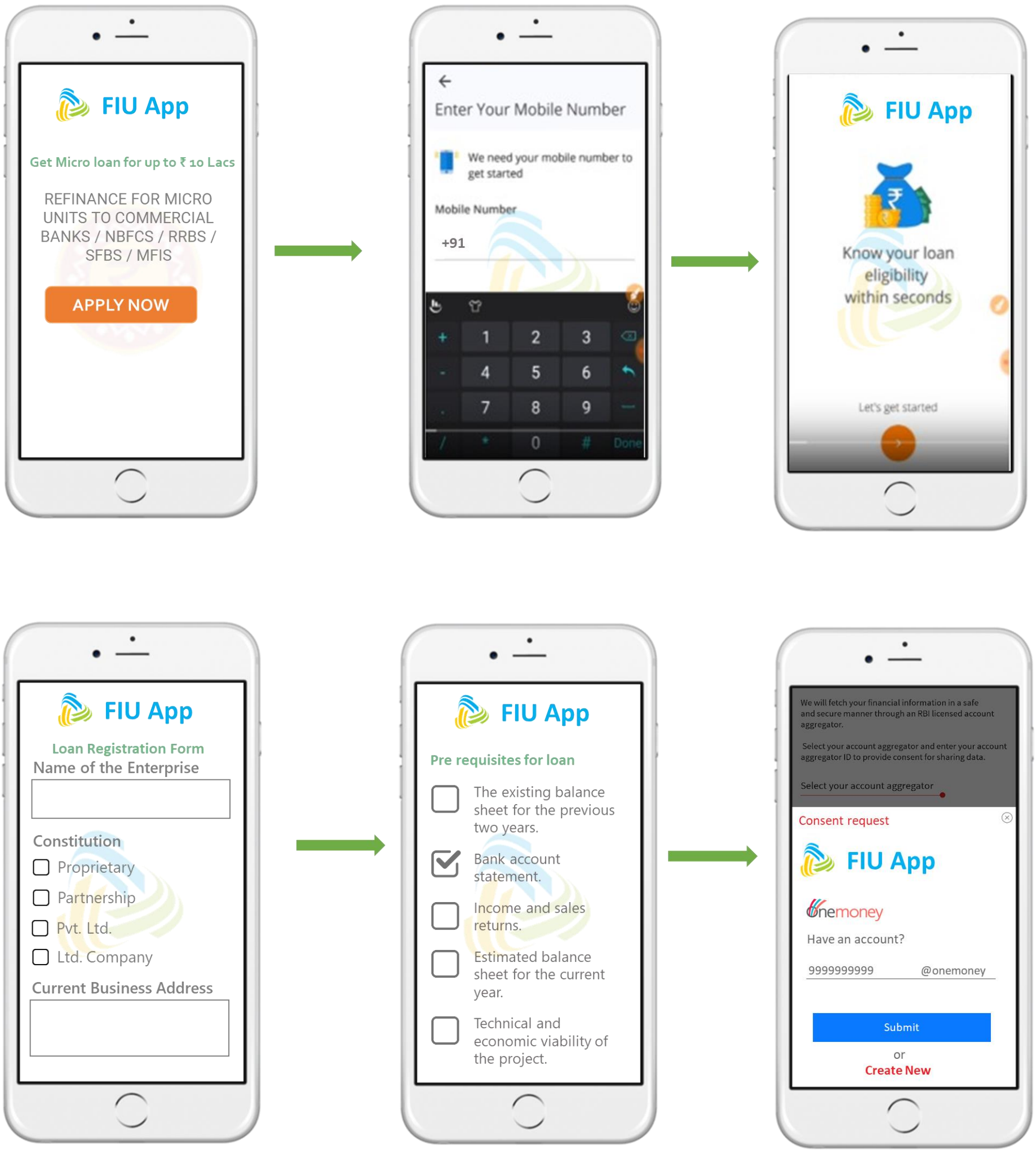
c. Onemoney will create his Onemoney ID

7. Once Venkatesh is registered with Onemoney, he will link his bank accounts in Onemoney application.
8. After account linking Venkatesh will be re-directed to the FIU application
9. Venkatesh will place a consent request. On clicking a submit button, Venkatesh will once again get re-directed to the Onemoney web application.
10. Venkatesh will log in with his credentials and view the consent details in the Onemoney application. He will then approve the consent request.
11. Once Venkatesh approves the consent request, he will once again get re-directed to the FIU application.

User Journey Illustration

The user journey illustration with screenshots are given below



AA Education Screen

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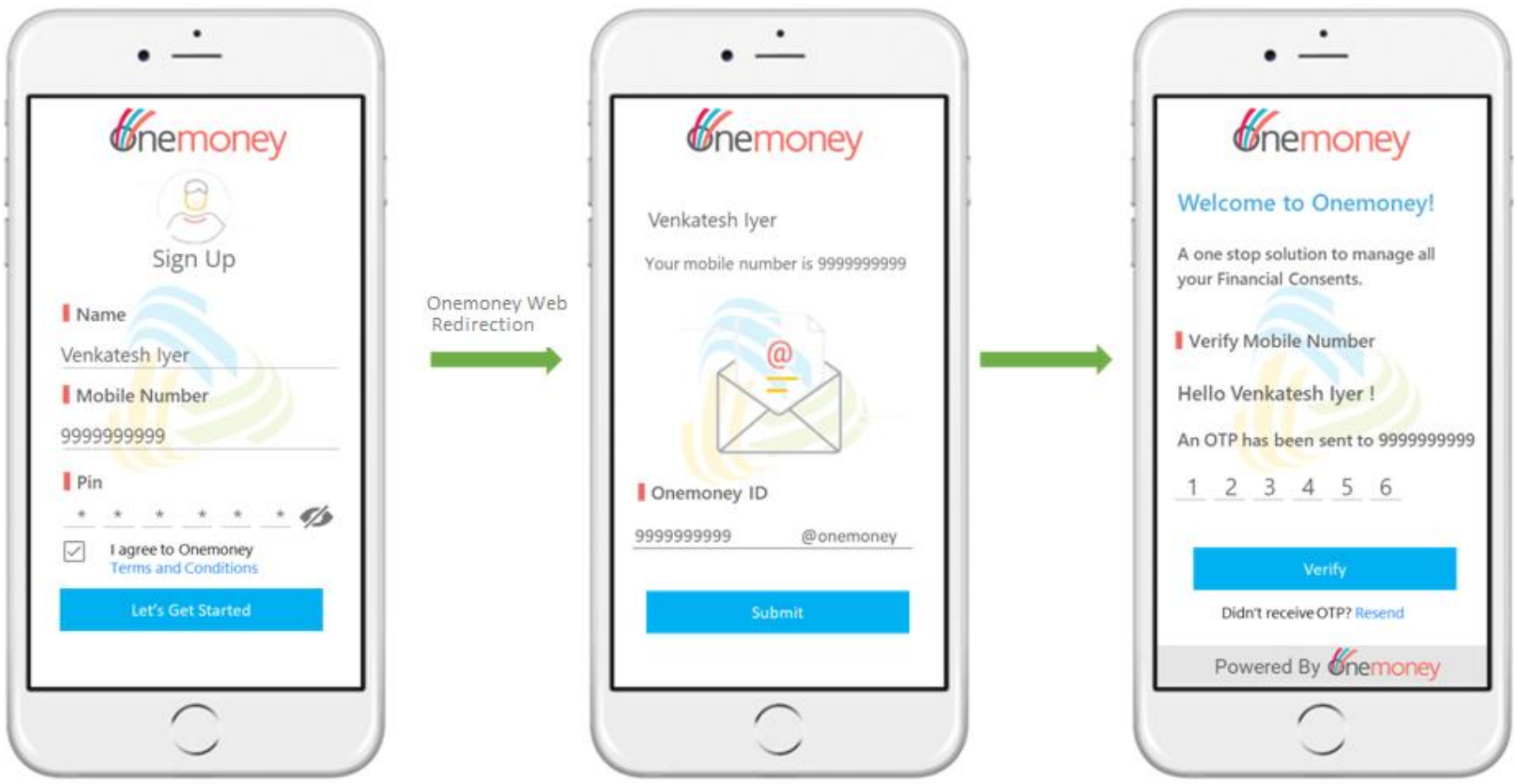
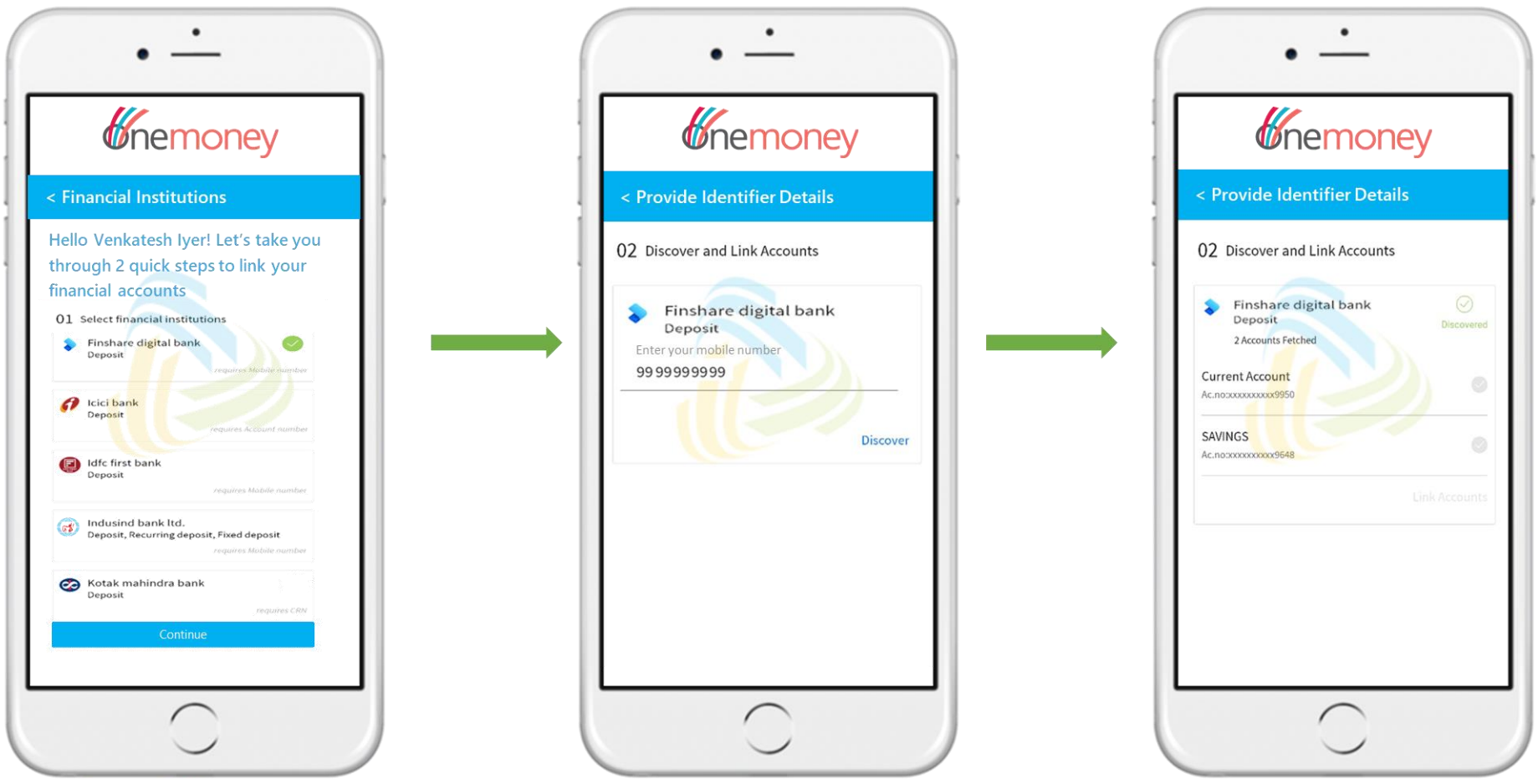


Signup to create Onemoney ID

Mobile number as Onemoney ID



Account Discovery

Identifier to discover accounts

Link Accounts

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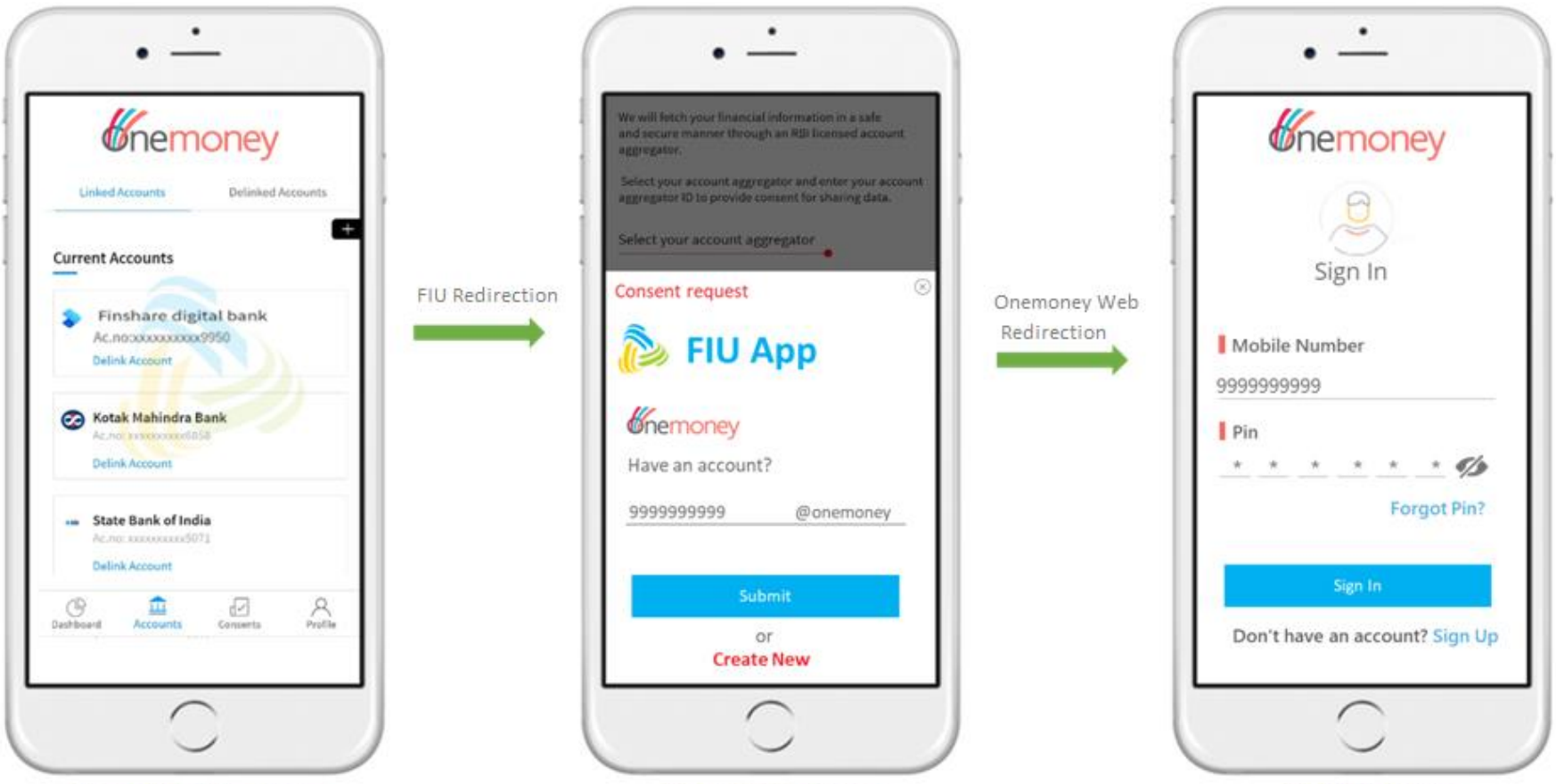
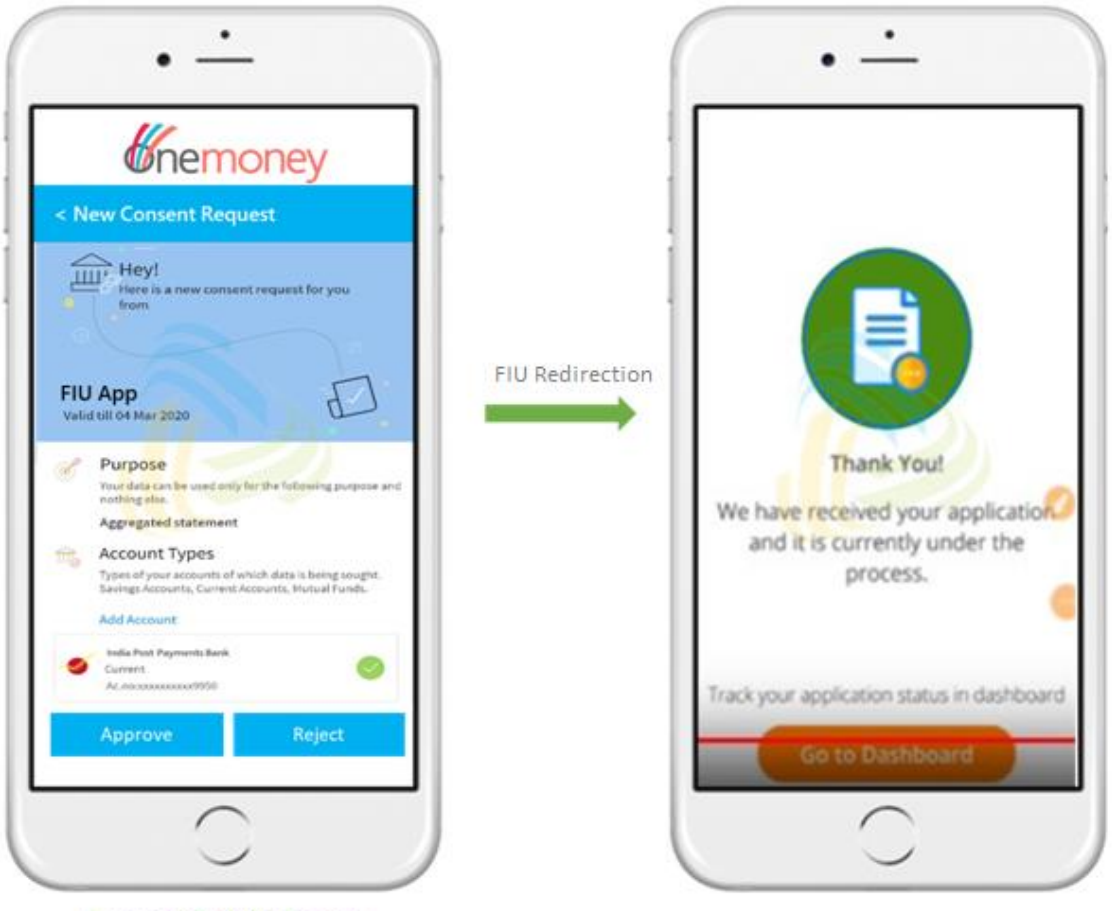


List of Linked Accounts | AA Education Screen | AA Login Screen



Consent Details Screen

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