**API DISPONIBILIDADE DE CRÉDITO**



API DOCUMENTATION

Versioning

|  |  |  |
| --- | --- | --- |
| Version | Author | Date |
| V1 | Daniel David Orlandi | 05/22/2023 |

Method Name

An API called Disponibilidade de Crédito that receives the “CPF” of the client and returns the best credit opportunity.

Syntax

* From Client’s Side

|  |  |  |
| --- | --- | --- |
| Server | Method Call | Authentication |
| Local | http://127.0.0.1:8000/api/consulta-ofertas | none |

* From Gosat’s Side

Credit Offer Inquiry

|  |  |  |
| --- | --- | --- |
| Server | Method Call | Authentication |
| Gosat | https://dev.gosat.org/api/v1/simulacao/credito | none |

Credit Offer Simulation

|  |  |  |
| --- | --- | --- |
| Server | Method Call | Authentication |
| Gosat | https://dev.gosat.org/api/v1/simulacao/oferta | none |

Description

The API Disponibilidade de Crédito uses a parameter of eleven numbers. It calls Gosat’s Credit Offer Inquiry API using the eleven number parameter and separate each financial institution available credits in an array. Each available credit in the array is used to call Gosat’s Credit Offer Simulation using the cpf, institution id and institution code as parameters. The return is then used to calculate up to three best credits offers for the client in question. The API Disponibilidade de Crédito returns a Json data with the financial institution name, type of credit, total amount to pay, amount loaned, interest rate and total installments.

Parameters

* From Client’s Side

|  |  |  |  |
| --- | --- | --- | --- |
| Parameter | Optional/Required | Description | Data Type |
| cpf | required | Clients identification number | string |

* From Gosat’s Side

Credit Offer Inquiry

|  |  |  |  |
| --- | --- | --- | --- |
| Parameter | Optional/Required | Description | Data Type |
| cpf | required | Clients identification number | string |

Credit Offer Simulation

|  |  |  |  |
| --- | --- | --- | --- |
| Parameter | Optional/Required | Description | Data Type |
| cpf | required | Client’s identification number | string |
| Instituicao\_id | required | Institution Id | string |
| codModalidade | required | Institution Credit Code | string |

Return Value

* From Client’s Side

|  |  |
| --- | --- |
| Value | Description |
| instituicaoFinanceira | The name of the financial institution. |
| modalidadeCredito | The type of credit offered. |
| valorAPagar | The total amount to pay with interest. |
| valorSolicitado | The total amount loaned. |
| taxaJuros | The interest rate. |
| qntParcelas | The total amount of installments. |

* From Gosat’s Side

Credit Offer Inquiry

|  |  |
| --- | --- |
| Value | Description |
| instituicoes | An array with all the available institutions. |
| id | The id of the institution. |
| nome | The name of the institution. |
| modalidades | An array with all the available credits. |
| nome | The name of the available credit. |
| cod | The code of the institution credit. |

Credit Offer Simulation

|  |  |
| --- | --- |
| Value | Description |
| QntParcelaMin | The minimum installments possible. |
| QntParcelaMax | The maximum installments possible. |
| valorMin | The minimum loan possible. |
| valorMax | The maximum loan possible. |
| jurosMes | The monthly interest rate. |

Examples

* From Client’s Side

[

    {

        "instituicaoFinanceira": "Banco ATR SA",

        "modalidadeCredito": "crédito pessoal",

        "valorAPagar": 117175.97,

        "valorSolicitado": 18250,

        "taxaJuros": 0.0395,

        "qntParcelas": 48

    },

    {

        "instituicaoFinanceira": "Financeira Assert",

        "modalidadeCredito": "Saque FGTS",

        "valorAPagar": 69250.12,

        "valorSolicitado": 6250,

        "taxaJuros": 0.0409,

        "qntParcelas": 60

    },

    {

        "instituicaoFinanceira": "Financeira Assert",

        "modalidadeCredito": "crédito pessoal",

        "valorAPagar": 399207.27,

        "valorSolicitado": 21250,

        "taxaJuros": 0.0501,

        "qntParcelas": 60

    }

]

* From Gosat’s Side

Credit Offer Inquiry

{

    "instituicoes": [

        {

            "id": 1,

            "nome": "Banco PingApp",

            "modalidades": [

                {

                    "nome": "crédito pessoal",

                    "cod": "3"

                },

                {

                    "nome": "crédito consignado",

                    "cod": "13"

                }

            ]

        },

        {

            "id": 2,

            "nome": "Financeira Assert",

            "modalidades": [

                {

                    "nome": "crédito pessoal",

                    "cod": "a50ed2ed-2b8b-4cc7-ac95-71a5568b34ce"

                }

            ]

        }

    ]

}

Credit Offer Simulation

{

    "QntParcelaMin": 12,

    "QntParcelaMax": 48,

    "valorMin": 5000,

    "valorMax": 8000,

    "jurosMes": 0.0495

}

Errors

Client inform wrong “cpf”:

Status 404 Not Found

{

     "error": "CPF não encontrado"

}

Server is down:

Status 500 Internal Server Error