



Qander API

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## Overview

Qander API

## Version information

*Version* : 1.0.0

## URI scheme

*Host* : apigee.qander.nl

*BasePath* : /v1

*Schemes* : HTTPS

## Consumes

- `application/json`

## Produces

- `application/json`

## Paths

### POST

### /merchants/{merchantId}/calculators/capacity/calculations

#### Description

Perform calculations to check how much can be borrowed.

#### Parameters

Type	Name	Description	Schema	Default
Path	<b>merchantId</b> <i>required</i>	Merchant ID	string	"bob"
Body	<b>body</b> <i>required</i>		capacityCalculationsInput	

#### Responses

HTTP Code	Description	Schema
200	Successful response	capacityCalculationsOutput
400	Error response	errorResponse

#### Security

Type	Name
apiKey	apiKey

#### Example HTTP request

##### Request path

```
"/merchants/string/calculators/capacity/calculations"
```

## Request body

```
{ }
```

## Example HTTP response

### Response 200

```
{ }
```

### Response 400

```
{
  "errorResponseId" : "string",
  "errors" : [ [ {
    "code" : "string",
    "message" : "string"
  } ] ]
}
```

## This is a summary!

```
GET /merchants/{merchantId}/calculators/services
```

## Description

Get a list of all calculator services for the merchant.

## Parameters

Type	Name	Description	Schema	Default
Path	<b>merchantId</b> <i>required</i>	Merchant ID	string	"bob"

## Responses

HTTP Code	Description	Schema
200	Successful response.	< string > array
400	Error response	<a href="#">errorResponse</a>

## Security

Type	Name
apiKey	<a href="#">apiKey</a>

## Example HTTP request

### Request path

```
"/merchants/string/calculators/services"
```

## Example HTTP response

### Response 200

```
"array"
```

### Response 400

```
{
  "errorResponseId" : "string",
  "errors" : [ [ {
    "code" : "string",
    "message" : "string"
  } ] ]
}
```

## GET

[/merchants/{merchantId}/calculators/services/{serviceId}](#)

## Description

Get the details of a calculator service.

## Parameters

Type	Name	Description	Schema	Default
Path	<b>merchantId</b> <i>required</i>	Merchant ID	string	"bob"
Path	<b>serviceId</b> <i>required</i>	Service ID	string	

## Responses

HTTP Code	Description	Schema
200	Successful response	serviceConfiguration
400	Error response	errorResponse

## Security

Type	Name
apiKey	apiKey

## Example HTTP request

### Request path

```
"/merchants/string/calculators/services/string"
```

## Example HTTP response

### Response 200

```
{
  "minAmount" : "object",
  "maxAmount" : "object",
  "initializationAmount" : "object",
  "amountGranularity" : "object",
  "possibleNrOfTerms" : [ 0 ]
}
```

## Response 400

```
{
  "errorResponseId" : "string",
  "errors" : [ [ {
    "code" : "string",
    "message" : "string"
  } ] ]
}
```

## POST

### /merchants/{merchantId}/calculators/services/{serviceId}/calculations

## Description

Performs calculations for a service. Only returns results for valid calculations. For example, it is possible that the amount is so high that the lower number of terms values would result in a monthly payment which is too high.

## Parameters

Type	Name	Description	Schema	Default
Path	<b>merchantId</b> <i>required</i>	Merchant ID	string	"bob"
Path	<b>serviceId</b> <i>required</i>	Service ID	string	
Body	<b>body</b> <i>required</i>		<a href="#">serviceCalculationsInput</a>	



## Responses

HTTP Code	Description	Schema
200	Successful response	<a href="#">serviceCalculationsOutput</a>
400	Error response	<a href="#">errorResponse</a>

## Security

Type	Name
apiKey	<a href="#">apiKey</a>

## Example HTTP request

### Request path

```
"/merchants/string/calculators/services/string/calculations"
```

### Request body

```
{
  "amount" : "object",
  "nrOfTermsToCalculate" : [ 0 ]
}
```

## Example HTTP response

### Response 200

```
{ }
```

### Response 400

```
{  
  "errorResponseId" : "string",  
  "errors" : [ [ {  
    "code" : "string",  
    "message" : "string"  
  } ] ]  
}
```

## Definitions

### capacityCalculationInput

Input for a single capacity calculation.

Name	Description	Schema
<b>alimonyToPay</b> <i>optional</i>	Alimony paid per month. <b>Example</b> : "object"	object
<b>alimonyToReceive</b> <i>optional</i>	Alimony received per month. <b>Example</b> : "object"	object
<b>grossIncome</b> <i>optional</i>	Gross income per month as per salary slip. Cannot be used in combination with netIncome. <b>Example</b> : "object"	object
<b>grossIncomePartner</b> <i>optional</i>	Gross income per month partner as per salary slip. <b>Example</b> : "object"	object
<b>livingTogether</b> <i>optional</i>	Living alone or together with other. <b>Example</b> : true	boolean
<b>netIncome</b> <i>optional</i>	Net base income per month without travel expenses and other additions. Cannot be used in combination with grossIncome. <b>Example</b> : "object"	object
<b>netIncome13thMonth</b> <i>optional</i>	Net bonus (13th month). <b>Example</b> : true	boolean
<b>netIncome13thMonthPartner</b> <i>optional</i>	Net bonus (13th month) of partner. <b>Example</b> : true	boolean
<b>netIncomePartner</b> <i>optional</i>	Net income per month partner without travel expenses and other additions. <b>Example</b> : "object"	object
<b>nrOfChildren</b> <i>optional</i>	Number of children under 18 living at home. <b>Example</b> : 0	integer

Name	Description	Schema
<b>otherExpenditures</b> <i>optional</i>	Other monthly expenses. <b>Example :</b> "object"	object
<b>rentMortgage</b> <i>optional</i>	Amount paid in rent or mortgage per month (gross). <b>Example :</b> "object"	object

## capacityCalculationOutput

Output for a single capacity calculation.

Name	Description	Schema
<b>maxAllowedLoanAmount</b> <i>optional</i>	Maximum amount that the customer can borrow. <b>Example :</b> "object"	object
<b>netIncome</b> <i>optional</i>	Calculated net income per month. <b>Example :</b> "object"	object
<b>principalNorm</b> <i>optional</i>	basisnorm <b>Example :</b> "object"	object
<b>standardOfLiving</b> <i>optional</i>	levensstandaard <b>Example :</b> "object"	object

## capacityCalculationsInput

Type : < [capacityCalculationInput](#) > array

## capacityCalculationsOutput

Type : < [capacityCalculationOutput](#) > array

## error

Name	Description	Schema
<b>code</b> <i>optional</i>	An error code. This code will not change and can be used to base UI logic on. <b>Example :</b> "string"	string

Name	Description	Schema
<b>message</b> <i>optional</i>	A description of the error. May contain information which can be useful for troubleshooting. This message is not intended to be displayed to the end user. <b>Example</b> : "string"	string

## errorResponse

Error response

Name	Description	Schema
<b>errorResponseId</b> <i>optional</i>	An unique error ID which can be used by Qander to locate related error information. <b>Example</b> : "string"	string
<b>errors</b> <i>optional</i>	A list of errors <b>Example</b> : [ "array" ]	< < error > array > array

## moneyAmount

Name	Description	Schema
<b>amountInSmallestUnit</b> <i>optional</i>	The amount represented in the smallest unit. For example, a amountInSmallestUnit of 1250 and a currencyCode of EUR represent 1250 eurocents or 12 euro. And a amountInSmallestUnit of 1250 and a currencyCode of JPY represent 1250 Japanese yen. <b>Example</b> : 0	integer
<b>currencyCode</b> <i>optional</i>	A ISO 4217 currency code consisting of three characters. <b>Example</b> : "string"	string

## percentage

Name	Description	Schema
<b>decimals</b> <i>optional</i>	The number of decimals in the percentage value. <b>Example</b> : 0	integer

Name	Description	Schema
<b>value</b> <i>optional</i>	The percentage value. This includes the decimals. For example, if the value is 1201 and decimals is 2 then this object represents 12.01%. This number is exposed as a whole number because that is easier for calculations and custom formatting rules. <b>Example :</b> 0	integer

## serviceCalculationOutput

Name	Description	Schema
<b>annualPercentageRate</b> <i>optional</i>	APR (interest per year). <b>Example :</b> "object"	object
<b>loanAmount</b> <i>optional</i>	Loan amount that the calculation was based on. <b>Example :</b> "object"	object
<b>monthlyPaymentAmount</b> <i>optional</i>	Amount to be paid per month. <b>Example :</b> "object"	object
<b>monthlyPercentageRate</b> <i>optional</i>	MPR (interest per month). <b>Example :</b> "object"	object
<b>nrOfTerms</b> <i>optional</i>	The number of terms used as input for the calculation. This value can be used to correlate the result with the input. totalTerms is the actual calculated number of terms and might differ slightly from nrOfTerms. <b>Example :</b> 0	integer
<b>serviceId</b> <i>optional</i>	<b>Example :</b> "string"	string
<b>totalAmount</b> <i>optional</i>	todo <b>Example :</b> "object"	object
<b>totalCreditFee</b> <i>optional</i>	Total amount of interest and administration cost to be paid by the customer. <b>Example :</b> "object"	object
<b>totalLoanCost</b> <i>optional</i>	Total amount to be paid by the customer made up of principal (loan) amount, administration cost and interest. <b>Example :</b> "object"	object

Name	Description	Schema
<b>totalTerms</b> <i>optional</i>	Number of installments (in months) to repay the loan. <b>Example</b> : 0	integer
<b>yearlyCostPercentage</b> <i>optional</i>	Total cost expressed as a yearly percentage of the total credit amount. This indicator allows customers to compare offers. <b>Example</b> : "object"	object

## serviceCalculationOutputOrError

Contains the result of the calculation or an error, never both.

Name	Description	Schema
<b>calculationError</b> <i>optional</i>	The reason why the calculation failed. <b>Example</b> : "object"	object
<b>calculationResult</b> <i>optional</i>	The result of the calculation. <b>Example</b> : "object"	object
<b>nrOfTerms</b> <i>optional</i>	<b>Example</b> : 0	integer

## serviceCalculationsInput

Name	Description	Schema
<b>amount</b> <i>optional</i>	The loan amount. <b>Example</b> : "object"	object
<b>nrOfTermsToCalculate</b> <i>optional</i>	The number of terms to perform calculations for. If this value is left empty a calculation will be performed for all possible terms for this service. <b>Example</b> : [ 0 ]	< integer > array

## serviceCalculationsOutput

The results of the calculations. The order of the calculation results will correspond to the order of the nrOfTermsToCalculate input, so if the first nrOfTerms of the input was 24 the first calculation result will be for 24 terms. If no nrOfTermsToCalculate input was provided the calculation results will be ordered by nrOfTerms descending.

Type : < [serviceCalculationOutputOrError](#) > array

## serviceConfiguration

Name	Description	Schema
<b>amountGranularity</b> <i>optional</i>	The advised granularity for the loan amount to use for sliders etc. This value is not enforced. <b>Example</b> : "object"	object
<b>initializationAmount</b> <i>optional</i>	The advised initialization amount for sliders etc. <b>Example</b> : "object"	object
<b>maxAmount</b> <i>optional</i>	Maximum loan amount. <b>Example</b> : "object"	object
<b>minAmount</b> <i>optional</i>	Minimum loan amount. <b>Example</b> : "object"	object
<b>possibleNrOfTerms</b> <i>optional</i>	The number of terms values which can be used for this service. Note that not all number of terms values can be used in combination with all values. <b>Example</b> : [ 0 ]	< integer > array



## Security

### apiKey

*Type* : apiKey

*Name* : Authorization

*In* : HEADER