Qander API

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	**merchantId** *required*	Merchant ID	string	`"bob"`
Body	**body** *required*		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	**merchantId** *required*	Merchant ID	string	`"bob"`

Responses

HTTP Code	Description	Schema
200	Successful response.	< string > array
400	Error response	errorResponse

Security

Type	Name
apiKey	**apiKey**

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	**merchantId** *required*	Merchant ID	string	`"bob"`
Path	**serviceId** *required*	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	**merchantId** *required*	Merchant ID	string	`"bob"`
Path	**serviceId** *required*	Service ID	string	
Body	**body** *required*		serviceCalculationsInput	

Responses

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

Security

Type	Name
apiKey	**apiKey**

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
alimonyToPay *optional*	Alimony paid per month. **Example** : `"object"`	object
alimonyToReceive *optional*	Alimony received per month. **Example** : `"object"`	object
grossIncome *optional*	Gross income per month as per salary slip. Cannot be used in combination with netIncome. **Example** : `"object"`	object
grossIncomePartner *optional*	Gross income per month partner as per salary slip. **Example** : `"object"`	object
livingTogether *optional*	Living alone or together with other. **Example** : `true`	boolean
netIncome *optional*	Net base income per month without travel expenses and other additions. Cannot be used in combination with grossIncome. **Example** : `"object"`	object
netIncome13thMonth *optional*	Net bonus (13th month). **Example** : `true`	boolean
netIncome13thMonthPartner *optional*	Net bonus (13th month) of partner. **Example** : `true`	boolean
netIncomePartner *optional*	Net income per month partner without travel expenses and other additions. **Example** : `"object"`	object
nrOfChildren *optional*	Number of children under 18 living at home. **Example** : `0`	integer
otherExpenditures *optional*	Other monthly expenses. **Example** : `"object"`	object
rentMortgage *optional*	Amount paid in rent or mortgage per month (gross). **Example** : `"object"`	object

capacityCalculationOutput

Output for a single capacity calculation.

Name	Description	Schema
maxAllowedLoanAmount *optional*	Maximum amount that the customer can borrow. **Example** : `"object"`	object
netIncome *optional*	Calculated net income per month. **Example** : `"object"`	object
principalNorm *optional*	basisnorm **Example** : `"object"`	object
standardOfLiving *optional*	levensstandaard **Example** : `"object"`	object

capacityCalculationsInput

Type : < capacityCalculationInput > array

capacityCalculationsOutput

Type : < capacityCalculationOutput > array

error

Name	Description	Schema
code *optional*	An error code. This code will not change and can be used to base UI logic on. **Example** : `"string"`	string
message *optional*	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. **Example** : `"string"`	string

errorResponse

Error response

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

moneyAmount

Name	Description	Schema
amountInSmallestUnit *optional*	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. **Example** : `0`	integer
currencyCode *optional*	A ISO 4217 currency code consisting of three characters. **Example** : `"string"`	string

percentage

Name	Description	Schema
decimals *optional*	The number of decimals in the percentage value. **Example** : `0`	integer
value *optional*	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. **Example** : `0`	integer

serviceCalculationOutput

Name	Description	Schema
annualPercentRate *optional*	APR (interest per year). **Example** : `"object"`	object
loanAmount *optional*	Loan amount that the calculation was based on. **Example** : `"object"`	object
monthlyPaymentAmount *optional*	Amount to be paid per month. **Example** : `"object"`	object

Name	Description	Schema
monthlyPercentRate *optional*	MPR (interest per month). **Example** : `"object"`	object
nrOfTerms *optional*	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. **Example** : `0`	integer
serviceId *optional*	**Example** : `"string"`	string
totalAmount *optional*	todo **Example** : `"object"`	object
totalCreditFee *optional*	Total amount of interest and administration cost to be paid by the customer. **Example** : `"object"`	object
totalLoanCost *optional*	Total amount to be paid by the customer made up of principal (loan) amount, administration cost and interest. **Example** : `"object"`	object
totalTerms *optional*	Number of installments (in months) to repay the loan. **Example** : `0`	integer
yearlyCostPercentage *optional*	Total cost expressed as a yearly percentage of the total credit amount. This indicator allows customers to compare offers. **Example** : `"object"`	object

serviceCalculationOutputOrError

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

Name	Description	Schema
calculationError *optional*	The reason why the calculation failed. **Example** : `"object"`	object
calculationResult *optional*	The result of the calculation. **Example** : `"object"`	object
nrOfTerms *optional*	**Example** : `0`	integer

serviceCalculationsInput

Name	Description	Schema
amount *optional*	The loan amount. **Example** : `"object"`	object
nrOfTermsToCalculate *optional*	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. **Example** : `[ 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
amountGranularity *optional*	The advised granularity for the loan amount to use for sliders etc. This value is not enforced. **Example** : `"object"`	object
initializationAmount *optional*	The advised initialization amount for sliders etc. **Example** : `"object"`	object
maxAmount *optional*	Maximum loan amount. **Example** : `"object"`	object
minAmount *optional*	Minimum loan amount. **Example** : `"object"`	object
possibleNrOfTerms *optional*	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. **Example** : `[ 0 ]`	< integer > array

Security

apiKey

Type : apiKey
Name : Authorization
In : HEADER