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Example request

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parameters

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Example response

```
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Permissions
Example request
Example response

POST /users/:userId/change-password
Permissions
Body parameters
Example request
Example response

DELETE /users/:userId
Permissions
Example response
```

GET /users

Get the list of all users on October.

Permissions

This route is accessible to connected users, depending on user $\ensuremath{{\tt type}}$:

- lender users can only list users referred by them
- partner users can only list users referred by them or their business
- admin users can list all users

Query parameters

| <u>Aa</u> Name | ✓ Required | i≣ Type | ■ Description |
|-------------------|------------|-------------------------|---|
| <u>query</u> | | string | Search users by name or wallet IDMinimum search length is 3 chars |
| <u>referredBy</u> | | string (ObjectId) | Filter by referrer IDDefault value is the current user ID for lender and broker users |
| <u>status</u> | | array of strings string | Filter by user statusCan be one of the user statuses |
| <u>type</u> | | array of strings string | Filter by user typeCan be one of the user types |



This route is paginated using the before rules Pagination.

Example response

```
"id": "5aafcf3d836e1a001aa09c88",
         "name": "Federico Galdangelo",
         "isFinsquare": false,
"creation": "2018-03-19T14:54:53.000Z",
         "email": "galdangelo@lendix.com",
"type": "admin",
         "phone": {
              "countryCode": "39",
              "number": "3339343522"
         },
"rights": [
              "create project",
              "edit_project",
              "validate_project"
         "gender": "male",
"slug": "fgaldangelo",
"taxResidency": "fr",
         "settings": {
              "language": "it",
              "agreements": []
"remaining": 20
```

GET /users/:userIdOrSlug

Get a single user. The <code>user.id</code> or <code>user.slug</code> can be used in the route parameter.

The user status can't be closed.

Permissions

This route is accessible to everyone, with additional data for admin users with the read_lender right.

Example response

```
"id": "54ef3e7dcb5c710a0091bd3f",
"name": "Julien Guepin",
"picture": "5a203ed52e559a003d7f8795",
"isFinsquare": false,
"creation": "2015-02-26T15:40:45.000Z",
"email": "julien@guepin.fr",
"type": "lender",
"birthdate": "15/04/1991",
"address": {
    "lng": 2.3515125
    "placeId": "ChIJVb0dMhFu5kcRvvlKjZsyrEI",
    "streetNumber": "8",
    "route": "Rue Chénier",
"city": "Paris",
    "zipCode": "75002",
"country": "fr",
"countryName": "France",
    "raw": "8 Rue Chénier, 75002 Paris, France"
"phone": {
    "countryCode": "33",
    "number": "603239114"
 "credit": 71,
"rights": [],
"gender": "male",
"slug": "jguepin",
"tax": 0.3,
"taxResidency": "fr",
"birthplace": {
    "location": {
         "lat": 48.6919789,
         "lng": 6.184307100000001
    },
"placeId": "ChIJy0w88WyYlEcRqPpkTGDkjIE",
```

```
"city": "Nancy",
    "country": "fr",
    "zipCode": "54000",
    "countryName": "France",
    "raw": "54000 Nancy, France"
},

"wallet": {
    "id": "HBKPAZ",
    "tunzId": "321001615875",
    "iban": "BOJSFRPYXX",
    "ibir": "BOJSFRPYXX",
    "ibanId": "16516"
},
    "quiz": true,
    "settings": {
        "language": "fr",
        "agreements": [
            "lendix-fr",
            "lemonway"
        ]
}
```

GET /users/:userId/summary

Get the transactions summary of a user:

- average rate
- · average rate net of defaults
- · repayments for next month
- list of investments grouped by project, including:
 - the project
 - o the total amount lent
 - the number of months remaining
 - o the amount already repaid
 - · the amount remaining
 - o the interests received
 - o the taxes paid on interests
- the input / output summary:
 - o sum of inputs
 - sum of outputs
 - amount of lost capital (lent on extinct projects
- the previous month, current month, and next 2 months activities:
 - sum of investments made
 - o sum of returns received or to be received
 - o sum of interests received or to be received
 - sum of taxes paid

The summary is kept in cache for 10 minutes. If the LITE_MODE is enable, this route will return an empty JSON object.

Permissions

This route is accessible to lender and admin users:

- lender users can access their own summary
- $\bullet \quad \text{admin} \ \, \text{users can access lenders summary with the right} \quad \text{$_{\text{read_lender}}$}$

Query parameters

| <u>Aa</u> Name | ✓ Required | :≣ Туре | ■ Description |
|------------------|------------|---------|---|
| <u>finsquare</u> | | boolean | Include Finsquare transactions in the summary |

Example response

```
"averageRate": 6.6,
"netAverageRate": 5.93,
"nextMonth": 21.69,
"investments": [
         "project": {
    "id": "560119827023130a002d003d",
    "status": "completed",
    "name": "Orexim",
               "slug": "orexim",
               "loanDuration": 60,
               "amount": 1000000,
               "totalInvested": 1000000,
"onlineDate": "2015-09-22T08:00:00.000Z",
               "expirationDate": "2015-09-30T21:59:00.000Z",
               "activity": "Properties",
               "rate": 7.5,
"grade": "B",
               "schedule": {
                    "type": "amortizing"
              },
"type": "loan",
"illustration": "560119c631fce60a009ded50",
                   "history": "A",
"balance": "A",
"profitability": "C"
               "health": "perfect",
               "deny": [],
               "isFinsquare": false,
               "business": {
    "id": "560115027023130a002d0034",
                    "name": "Orexim",
                    "code": {
    "type": "siren",
                        "id": "448285916"
                   },
"logo": "5601150c7023130a002d0035",
                    "creationYear": 2004,
"workforce": "",
                    "legalForm": "SCI",
                    "nace": "6820",
"equity": 7000,
                    "url": "https://www.societe.com/societe/sci-orexim-448285916.html",
                    "creator": "54eee10caf9e1b190079b8bd",
"address": {
                         "location": {
                              "lat": 47.711573,
                              "lng": -0.6749889000000001
                         "placeId": "ChIJR_cBbm-KCEgR2JCrt0rp4_Y",
                         "streetNumber": "",
                         "route": "Loncheray",
"city": "La Jaille-Yvon",
                         "zipCode": "49220",
                        "country": "fr",
"countryName": "France",
                         "raw": "Loncheray, 49220 La Jaille-Yvon, France"
                   }
               "signatory": {
    "since": 2004,
                    "position": "Manager",
                    "name": "Louis Ramé"
               "contract": {}
          },
"investment": {
              "monthsLeft": 31,
               "total": 20,
```

```
"remaining": 11.26,
               "interests": 2.85570697,
               "taxes": 1.1
         }
    }
],
"summary": {
     "input": 700,
     "output": 436.87,
     "bonus": 120,
"lost": 12.34
},
"activities": [
     {
          "date": "2018-03-05T00:00:00.000Z",
          "investments": 20,
         "returns": 21.41,
"interests": 2.28,
          "taxes": 0.7
     },
         "date": "2018-04-05T00:00:00.000Z",
          "investments": 0,
          "returns": 21.39,
"interests": 2.18,
          "taxes": 0
     },
          "date": "2018-05-05T00:00:00.000Z",
          "investments": 0,
          "returns": 21.28,
"interests": 2.22,
          "taxes": 0
     },
          "date": "2018-06-05T00:00:00.000Z",
          "investments": 0,
          "returns": 21.22,
"interests": 2.07,
          "taxes": 0
    }
]
```

POST /users

Create a new user account. This route can be called when a user signs up, or to allow admins to create an account for somebody else.

The default status for new users is incoming. An activationkey is set on the user, he will have to confirm his email address.

A unique slug is generated using the user firstname first letter + the user lastname.

A user profile is created on Intercom.

If an account is created for somebody else, a random password is generated, an email is sent to the user to reset the password.

If a borrower partner is created with the same email than existing requests, the requests collaborators are migrated to reference the new user ID instead of an external collaborator.

Permissions

This route is accessible to everyone.

If a user is connected, he must have the create_user right.

Body parameters



| <u>Aa</u> Name | Required | : ≣ Туре | ■ Description |
|---------------------|----------|-------------------|---|
| name | ~ | string | Fullname of the user (firstname lastname)If no user is connected, must match the regex /^.+ .+\$/, min. 4 chars, max 100 chars |
| <u>email</u> | ✓ | string | Email used to connect on the user accountNo existing user should exist with this email addressNo existing request should exist with this email address, except if a broker user is created |
| password | | string | Password to connect to the accountMust match the regex /^(?=.*[a-zA-Z])(?=.*[0-9]) [$x20-x7E$]{8,100}\$/ |
| source | | string | Tracking code to track the source of the signupMin 1 char, max 24 charsCan be any code, like adwords |
| <u>referredBy</u> | | string (ObjectId) | Slug of the referrer of the new userA non-closed user must exist with this slug |
| <u>bonus</u> | | integer | Bonus to be applied to the user after creation |
| <u>settings</u> | | Object | Settings of the new user |
| settings.agreements | | array of strings | Agreements already agreed by the new userCan be lendix, lendix-es, lendix-fr, lendix-it, lemonway |
| settings.language | | string | Language of the new userMust be a valid ISO alpha-2 country codelf not set, the accept-language header (browser language) value will be used |
| rights | | array of strings | Can be set only when an admin is creating a userCan be borrower_partner or lender_partner |
| <u>phone</u> | | Phone | Can be set only when an admin is creating a user |
| <u>business</u> | | string (ObjectId) | Can be set only when an admin is creating a userReference to a business related to the userThe business must exist and have the same type than the user ('broker' business for a broker user) |

```
{
   "name":"Julien Test",
   "email":"julien+wefrw@guepin.fr",
   "password":"testtest1",
   "type":"lender",
   "referredby":"jguepin",
   "settings":{
        "agreements":["lendix-fr"]
   },
   "picture":null,
   "business":null
}
```

Example response

```
"user": {
    "id": "5ac6286fcb67db001a74ac7e",
    "name": "Julien Test",
    "isFinsquare": false,
    "creation": "2018-04-05T13:45:19.0002",
    "email": "julien+wefrw@guepin.fr",
    "type": "lender",
    "referredBy": "582f3d80ecc36a000f250c5b",
    "credit": 0,
    "status": "incoming",
    "rights": [],
    "gender": "male",
    "bonus": 20,
    "slug": "jtest16",
    "tax": 0,
    "taxesidency": "fr",
    "settings": {
        "language": "fr",
        "agreements": [
            "lendix-fr"
        ]
    },
    "intercomHash": "9975622a75e91c46e7eb8157b7c67054eea50743a5a"
```

```
}
```

POST /users/:userId

Update fields on a user.

- When updating a lender status to registered, a wallet is created on Lemonway.
- When updating a lender status to pending_admin, the bank details are extracting using XRay.
- When updating a lender status to pending_bank, a Lemonway IBAN is created and the documents are sent on the Lemonway wallet.

Permissions

This route is accessible to connected users, following some rules:

- · a user can edit himself depending on his status
- an admin user can edit a lender user with the edit_lender right
- an admin user can edit other types of users

Update status rules

- · the session must be secured
- to set the registered status, some fields are required:
 - o user.phone
 - o user.birthdate
 - o user.birthplace
 - o user.address
 - o no user.digitCode
 - o user must be at least 18 years old
 - user.taxCode for Spanish users
- to set the pending_admin status, a user must answer the quiz
- to set the pending_bank status, user.taxcode must be set for Italian users

Update rights rules

- the session must be secured
- the current user must have the right edit_user_rights
- to add the unlimited_investment right, the user has to be Spanish
- to add the export_requests or export_users right, the user has to be admin or analyst
- to add the edit_user_sponsorship right, the user can't be lender, broker or borrower
- $\bullet~$ to add the ${\tt detect_fraud}$ or ${\tt create_project}$ rights, the user must be a team user
- to add the borrower_partner or lender_partner rights, the user must be a broker
- to add

the create_user, edit_project, validate_project, publish_project, close_project, edit_online_project, edit_user_wallet, edit_user the user must be an admin

Body parameters

| <u>Aa</u> Name | Required | ≡ Туре | ■ Description | ■ Specific permissions |
|------------------------|----------|-------------------|---|--|
| phone | | Phone | Phone number of the user. Can not be used by another October user. user.digitCode is generated and is sent by SMS to confirm the phone | Can be edited by a lender if no phone is set and no code is set, or if the lender is at least registered. Can be edited by an admin with the right edit_user_phone |
| slug | | string | Slug of the user for referralCan not be used by another Lendix userMin 3 chars, max 100 chars | Can only be set by an adminCan only be set on a borrower or lender or broker |
| <u>gender</u> | | string | Gender of the userCan be male or female | |
| <u>picture</u> | | string (ObjectId) | Profile picture of the userReference to an image medium | |
| <u>business</u> | | string (ObjectId) | Business related to the user (only for broker users)Reference to a business with the same type than the user | Can only be set by an adminCan only be set on a broker user |
| wallet | | Wallet | Wallet of the user on Lemonway | Can only be set by an admin if the edited user status is completed, the session must be secured and the current user must have the right edit_user_wallet |
| <u>status</u> | | string | Must be a valid user status and respect the status flow | See Update status rules |
| <u>birthdate</u> | | string | Birth date of the userMust follow the format DD/MM/YYYY | Can be edited by an admin or a lender user with status activated |
| <u>birthname</u> | | string | Birth (last) name of the user, used for tax declarationMin 2 chars, max 100 chars | |
| <u>birthplace</u> | | Address | Place of birth of the user, used for tax declaration | |
| <u>address</u> | | Address | Current address of the user | Can be edited by an admin with right edit_user_addressCan be edited by a lender with status activated |
| <u>nationality</u> | | string | Nationality of the userMust follow the ISO alpha-2 format | Can be edited by an adminCan be edited by a lender with status activated |
| bonus | | integer | Bonus to apply to the user (in euros)Min 0, max 100 | |
| name | | string | Full name of the userMin 5 chars, max 100 chars, must match the regex /^.+ .+\$/ | Can be edited by an admin |
| tax | | number | Tax rate of the user (ratio)Must match with the user tax residency | |
| <u>taxCode</u> | | string | Tax code of the user, used for tax declaration. For Spanish users, must be a NIF or a NIE. For Italian users, must be a Codice Fiscale | Can be edited by an admin or a lender. Can be edited by a lender with status activated. |
| taxResidency | | string | Set a tax residency country if different than the user address country. Must be a valid ISO alpha- 2 country code | Can be edited by an admin only, on a lender at least registered. |
| quiz | | array of strings | User answers to the quizMax 8 elements, max 50 chars by element | The user must be lender, with status registered |
| <u>rights</u> | | array of strings | Rights of the user | See the Update rights rules |
| <u>sponsorship</u> | | Object | Bonus sponsorship specific rules for the user | Can be edited by an admin with edit_user_sponsorship right |
| sponsorship.affiliates | | number | Amount receveid by the affiliate when minimumInput is reached (in euros)Between 0 and 100 | |

| <u>Aa</u> Name | ✓ Required | ≡ Туре | ■ Description | ■ Specific permissions |
|--------------------------|------------|---------------|--|---|
| sponsorship.referrer | | number | Amount received by the referrer when minimumInput is reached (in euros)Between 0 and 100 | |
| sponsorship.minimumInput | | number | Minimum amount that should be inputed on Lendix to win the bonus (in euros)Between 0 and 100 | |
| email | | string | Email of the userCan not be used by another user | The session must be securedThe current user must have the right edit_user_email |
| <u>settings</u> | | Object | Settings of the user | |
| settings.language | | string | User language Must be a valid ISO alpha-2 country code | |
| Untitled | | | | |

```
{ "nationality":"fr" }
```

Example response

POST /users/invite

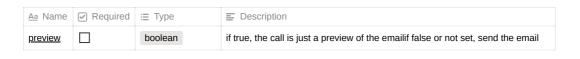
Invite new people to join October by sending an email. The email can be previewed before sending.

The email can be sent to **lender** or **borrower** potential users.

Permissions

This route is accessible to connected users.

Body parameters



| <u>Aa</u> Name | | : ≣ Туре | ■ Description |
|----------------|----------|------------------|---|
| <u>email</u> | ✓ | string | Email where to sent the invitationThe email must not be used by a Lendix user |
| <u>emails</u> | | array of strings | For broker users onlySend an email to a list of emails |
| <u>type</u> | | string | For broker users onlyCan be borrower or lender |
| <u>message</u> | | string | Custom message sent with the invitation |

```
{"type":"lender","message":"Hello","preview":true,"email":"julien+invite@guepin.fr"}
```

Example response (preview)

```
{
   "html": "<!DOCTYPE html PUBLIC \"-//W3C//DTD XHTML 1.0 Transitional//EN\" \"http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dt
   "from": "Lendix <support@lendix.com>",
   "subject": "Julien Guepin vous invite à le rejoindre sur Lendix"
}
```

Example response (send email)

{}

POST /users/confirm-email

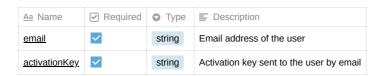
Confirm the email address of a user.

If the activation key is correct, this updates the user status from incoming to activated and returns a new session for the user.

Permissions

This route is accessible to everyone.

Body parameters



Example request

```
{
    "email": "julien@guepin.fr",
    "activationKey": "f13e93bc682ec68b894583c79140a7d5"
}
```

Example response

```
{
    "session": {
        "id": "5ac5e9dcc93f3a0d1c811fd4",
        "token": "c27e0f66d561868bb9ad561a981b1b0f",
        "secured": false,
        "location": {},
        "userAgent": "Mozilla/5.0 (Macintosh; Intel Mac OS X 10_13_3) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/64.0.3282.186 Safa "lastAccessDate": "2018-04-05T09:18:20.944Z",
```

POST /users/confirm-email/resend

Resend the confirmation email with the activation key to a user.

If the user was already activated (activationKey was deleted), an error is returned.

Permissions

This route is accessible to everyone.

Body parameters



Example request

```
{
    "email": "hello@lendix.com"
}
```

Example response

0

POST /users/confirm-phone

Confirm a user phone number. The user must have a phone, and can confirm his phone only once.

The user.code and session.code fields will be deleted, and the user session will be secured for 10 minutes.

Permissions

This route is accessible to connected users.

Body parameters



```
{
    "code": "123456"
}
```

Example response

{}

POST /users/confirm-phone/resend

Resend the phone confirmation code to a user by SMS. The user must have a phone and a code waiting for confirmation.

Permissions

This route is accessible to connected users.

Example request

{}

Example response

{}

POST /users/reset-password

Reset a user password.

This is a 4 steps process:

- 1. Ask a password reset => send an email with a link including the resetPasswordEmailKey that is generated
- 2. Send the <code>emailKey</code> => if the user has set a phone and no SMS was sent in the last minute, send an SMS including the <code>resetPasswordDigitCode</code> that is generated
- 3. Send the digitCode (only if an SMS was sent)
- $\textbf{4. Set the new user password, delete} \ \ \underline{\textbf{resetPasswordEmailKey}} \ \ \textbf{and} \ \ \underline{\textbf{resetPasswordDigitCode}}$

If the user status was <code>incoming</code>, it is updated to <code>activated</code>. All current user sessions are logged out, and a new session is created.

Permissions

This route is accessible to everyone, except closed users.

parameters



| <u>Aa</u> Name | ✓ Required | • Туре | ■ Description |
|----------------|------------|--------|---|
| digitCode | . 🗆 | string | Must be equal to user.resetPasswordDigitCode |
| password | ı 🗆 | string | New user passsword, must match the regex /^(?=.*[a-zA-Z])(?=.*[0-9])[x20-\x7E]{8,}\$/ |

Example request (step 1)

```
{
    "email": "julien@guepin.fr"
}
```

Example request (step 2)

```
{
    "email":"julien@guepin.fr",
    "emailKey":"920894a106bf91065c3be1ade81d4f1b"
}
```

Example request (step 3)

```
{
    "email":"julien@guepin.fr",
    "emailKey":"920894a106bf91065c3be1ade81d4f1b",
    "digitCode": "308841"
}
```

Example request (step 4)

```
{
   "email":"julien@guepin.fr",
   "emailkey":"920894a106bf91065c3be1ade81d4f1b",
   "digitCode": "308841",
   "password": "mypassword1"
}
```

Example response

```
"session": {
    "id":"5ac5fe71d994fb001afef3ca",
     "token": "a8d0de301ccc42c62da14a32154f77e8",
     "secured": false,
     "location": {
         "lng": 2.2003,
"lat": 48.8914,
         "name": "Nanterre, France"
    },
"userAgent": "Mozilla/5.0 (Macintosh; Intel Mac OS X 10_13_3) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/65.0.3325.181 Safa
     "lastAccessDate": "2018-04-05T10:46:09.660Z",
     "creation": "2018-04-05T10:46:09.000Z",
     "user": {
    "id": "5841992c5566ff0010e0a9eb",
          "name": "Julien Guepin",
          "isFinsquare": false,
          "creation":"2016-12-02T15:54:20.000Z",
          "email": "julien@guepin.fr",
"type": "lender",
"phone": { "countryCode":"33", "number":"603239114" },
          "credit": 0,
"status": "activated",
"rights": [],
          "gender": "male",
"slug": "jguepin1",
          "tax": 0,
          "taxResidency": "fr",
"settings": { "language": "fr", "agreements": [] },
"intercomHash":"280ec81ea6da990de734b57a96b2db2d47f034d3624967ee7965d58c537da0e3"
```

```
}
}
```

POST /users/:userId/reset-password

Send an email to a user to ask him to reset his password.

The user resetPasswordEmailKey is generated if it does not already exist.

Permissions

This route is accessible to admin users.

Example request

{}

Example response

{}

POST /users/:userId/change-password

Change the password of a user.

Permissions

This route is accessible to all users, a user can only change his own password.

The session has to be secured.

Body parameters



Example request

```
{"oldPassword":"testtest1","password":"testtest2"}
```

Example response

```
"user": {
    "id": "5841992c5566ff0010e0a9eb",
    "name": "Julien Guepin",
    "isFinsquare": false,
    "creation": "2016-12-02T15:54:20.000Z",
    "email": "julien@guepin.fr",
    "type": "lender",
    "phone": {
        "countryCode": "33",
        "number": "603239114"
    },
    "credit": 0,
    "status": "activated",
    "rights": [],
```

```
"gender": "male",
    "slug": "jguepin1",
    "tax": 0,
    "taxResidency": "fr",
    "settings": {
        "language": "fr",
        "agreements": []
    },
    "intercomHash": "280ec81ea6da990de734b57a96b2db2d47f034d3624967ee7965d58c537da0e3"
}
```

DELETE /users/:userId

Delete an October account.

A lender user can be deleted if:

- \bullet the user has no ${\tt incoming}$, ${\tt pending}$, ${\tt processing}$ transactions
- the user has no credit
- the Lemonway wallet balance is 0

All the user sessions will be logged out, the user Intercom profile will be deleted.

Permissions

This route is accessible to connected users:

- admin can delete lender users with the edit_lender right, all other types with no right
- other users can delete themselves

The user session has to be secured.

Example response

{}