

Welcome

We're glad to have you on-board! In order to successfully integrate our API to your internal lending platform, we've prepared a guide to getting started. If you have any question feel free to contact us.

Integration steps:

1. Generated a credit scoring model through an API. (Responsible: xxx) **[Completed]**
2. Integrating via API. **[Pending]**
3. Test model performance internally. **[Pending]**

Integrating via API:

Key points for the integration:

URL: https://api.xxx.ai

ENDPOINT: /scoring

HEADER: banca.com

APIKEY: ---

THRESHOLD: 0.66

POSSIBLE LABELS: APPROVED, REJECTED.

More technical details at

http://api.xxx.ai:5000/apidocs/#/default/pos_ml_api_v1_0_predict

Sample requests

Windows CLI: You could include more observations by adding them to the “data” array.

```
curl -X POST -H "Content-Type: application/json" -H "apikey: ---" -d '{"data": [{"APPLICANT_ID": "test006" , "IngresoMensual" : 2000000, "cantidad_Dependientes": 0, "Genero": "FEMALE", "score": 244, "edad": 36, "TiempoRelacionBanco": 10, "DescripcionIndustria": "AGRICULTURA", "ciudad" : "ARRAIJAN", "pais" : "PANAMA", "provincia" : "CHIRIQUI", "prom_saldo_actual":54914, "SALDO_PAS_UM":40358, "monto_cuotas":4634, "Estadocivil": "SINGLE", "Descripcion_Nivel_Educacion": "Maestria", "Cargo": "ABOGADO", "max_dias_atraso": 2, "antiguedad_empleo": 5}], "customer" : "banesco_panama"}'\n--url https://api.xxx/scoring --header 'Host: banca.com'
```

Linux CLI: You could include more observations by adding them to the “data” array.

```
curl -k -X POST -H "content-type: application/json" -H "apikey: ---" -d '{"data": [{"APPLICANT_ID": "test006" , "IngresoMensual" : 2000000, "cantidad_Dependientes": 0, "Genero": "FEMALE", "score": 244, "edad": 36, "TiempoRelacionBanco": 10, "DescripcionIndustria": "AGRICULTURA", "ciudad" : "ARRAIJAN", "pais" : "PANAMA", "provincia" : "CHIRIQUI", "prom_saldo_actual":54914, "SALDO_PAS_UM":40358, "monto_cuotas":4634, "Estadocivil": "SINGLE", "Descripcion_Nivel_Educacion": "Maestria", "Cargo": "ABOGADO", "max_dias_atraso": 2, "antiguedad_empleo": 5}], "customer" : "banesco_panama"}'\n--url https://api.xxx/scoring --header 'Host: banca.com'
```

Python example: The **data.json** file should be an array of **JSON** as “data” in “CLI examples”.

You could also include more observations by adding them to the **data.json** file.

```
import requests
import json
import fire

URL = "https://api.xxx.ai"
DATA = "data.json"
ENDPOINT = "/scoring"
APIKEY = "----"

def predict_test(url=URL,data=DATA,endpoint=ENDPOINT):
    with open(data,'r') as f:
        j_data = json.load(f)
    headers = {'content-type': 'application/json',
               'Accept-Charset': 'UTF-8',---,
               'Host': 'banca.com'}

    r = requests.post(url + endpoint, data=json.dumps(j_data), headers=headers)
    print(r, r.text)

if __name__ == "__main__":
    fire.Fire(predict_test)
```

Sample Requests

- 1) For two observations request, the response from the python example would look like this one:

```
<Response [200]> {  
  "prediction": "[{'approval_score': 0.3470, 'label': 'REJECTED'}]"  
}
```

Description: As the first observation received a score of *0.3470* by our model, and given the threshold specified at the beginning of this document, it was labeled as “REJECTED”.

- 1) For a single observation request, the response from the CURL example would look like this:

```
* Trying 54.164.58.239...  
* TCP_NODELAY set  
* Connected to api.xxx.ai (54.164.58.239) port 5000 (#0)  
> POST /scoring HTTPS/1.1  
> Host: banca.com  
> User-Agent: curl/7.58.0  
> Accept: */*  
> content-type: application/json  
> apikey:XXXX  
> Content-Length: 140  
>  
* upload completely sent off: 140 out of 140 bytes  
<< Content-Type: application/json  
< Content-Length: 186  
< Connection: keep-alive  
< Server: Werkzeug/0.15.5 Python/3.7.5  
< Date: Sun, 16 Aug 2020 21:28:57 GMT  
< X-RateLimit-Limit-Second: 3  
< X-RateLimit-Limit-Minute: 6  
< X-RateLimit-Limit-Hour: 100  
< RateLimit-Limit: 3  
< X-RateLimit-Remaining-Hour: 98  
< X-RateLimit-Remaining-Month: 998  
< X-RateLimit-Remaining-Minute: 5  
< X-RateLimit-Limit-Month: 1000  
< RateLimit-Reset: 1  
< RateLimit-Remaining: 2  
< X-RateLimit-Remaining-Second: 2  
< X-Kong-Upstream-Latency: 533  
< X-Kong-Proxy-Latency: 113  
< Via: kong/2.1.0  
<  
  
{  
  "prediction": "[{'approval_score': 0.3470, 'label': 'REJECTED'}]"  
}  
* Connection #0 to host xxx left intact
```