

# CreditLinks Partner API v2.0

Personal partner **APIKEY** is required to use CreditLinks Partner API. It is provided personally for PROD. For UAT use the following

**UAT APIKEY:** 11111111-1111-1111-1111-111111111111

## 1. Dedupe API

The API is used to check if a customer is already registered in the system. If a costumer is already registered it makes no sense to continue the application.

***This API call is not mandatory. Create Lead (API #2) does the same check and it's possible to start with it.***

<b>UAT API URL</b>	https://loannet.in:8000/api/partner/dedupe
<b>PROD API URL</b>	https://l.creditlinks.in:8000/api/partner/dedupe
<b>METHOD TYPE</b>	POST
<b>HEADERS</b>	apikey: xxxxxxxx-xxxx-xxxx-xxxxxxxxxxxxx Content-Type: application/json

### REQUEST PARAMETER

FIELD	DATA TYPE	MANDATORY	DESCRIPTION
mobileNumber	String	Yes	Customer mobile phone number. (10 digits)

### REQUEST EXAMPLE

<b>BODY</b>	{ "mobileNumber": "1234567890" }
-------------	--

## RESPONSE EXAMPLE

<b>SUCCESS</b>	{ "success": "true", "message": "The mobile phone number is not registered in the system." }
<b>FAILURE</b>	{ "success": "false", "message": "The mobile phone number is already registered in the system." }

## 2. Create Lead API

This API is used to register a new customer and collect all the necessary customer's data.

<b>UAT API URL</b>	https://loannet.in:8000/api/partner/create-lead
<b>PROD API URL</b>	https://l.creditlinks.in:8000/api/partner/create-lead
<b>METHOD TYPE</b>	POST
<b>HEADERS</b>	apikey: xxxxxxxx-xxxx-xxxx-xxxxxxxxxxxx Content-Type: application/json

## REQUEST PARAMETERS

FIELD	DATA TYPE	MANDATORY	DESCRIPTION
mobileNumber	String	Yes	Customer mobile phone number. (10 digits)
firstName	String	Yes	First name
lastName	String	Yes	Last name
pan	String	Yes	PAN number
dob	String	Yes	Customer's date of birth (YYYY-MM-DD)
email	String	Yes	Customer's email
pincode	String	Yes	Customer's pincode
monthlyIncome	Integer	Yes	Customer's monthly income
consumerConsentDate	String	Yes	Date & time when the customer accepted the consent (YYYY-MM-DD HH-MM-SS)

consumerConsentIp	String	Yes	Customer's consent acceptance device IP address (X.X.X.X)
employmentStatus	Integer	Yes	Customer's employment status: 1 = Salaried 2 = Self employed
employerName	String	Yes, if employmentStatus = 1 (Salaried).	Employer name
officePincode	String	Yes, if employmentStatus = 1 (Salaried).	Office pincode
businessRegistrationType	Integer	Yes, if employmentStatus = 2 (Self employed).	Business registration type: 1 = GST 2 = Shop & establishment 3 = Municipal corporation/ Mahanagr 4 = Palika Gramapanchayat 5 = Udyog Aadhar 6 = Drugs license/food and drugs control certificate 7 = Other 8 = No business proof
residenceType	Integer	Yes, if employmentStatus = 2 (Self employed) & businessRegistrationType != 8 (have business registration 1-7)	Residence type: 1 = Rented 2 = Owned
businessCurrentTurnover	Integer	Yes, if employmentStatus = 2 (Self employed) & businessRegistrationType != 8 (have business registration 1-7)	Business or professional current turnover: 1 = Up to 6 lacs 2 = 6-12 lacs 3 = 12-20 lacs 4 = Above 20 lacs
businessYears	Integer	Yes, if employmentStatus = 2 (Self employed) & businessRegistrationType != 8 (have business registration 1-7)	Years in current business or profession: 1 = Less than 1 year 2 = 1-2 years 3 = More than 2 years
businessAccount	Integer	Yes, if employmentStatus = 2 (Self employed) & businessRegistrationType != 8 (have business registration 1-7)	Do you have a current account in the name of business? 1 = Yes 2 = No

### REQUEST EXAMPLE

BODY	{ "mobileNumber": "9999999999", "firstName": "John", "lastName": "Doe", "pan": "XXXPX0000X", "dob": "1990-01-31", "email": "john@doe.com", "pincode": "110001", "monthlyIncome": 50000, "consumerConsentDate": "2024-01-31 00:00:00", "consumerConsentIp": "0.0.0.0", "employmentStatus": 1, "employerName": "X-Company", "officePincode": "111111" }
------	---

### RESPONSE EXAMPLE

SUCCESS	{ "success": "true", "message": "Lead created successfully.", "leadId": "4b32e31f-b5d1-45h7-98a1-ed74d492ec05" }
FAILURE	{ "success": "false", "message": "'email' parameter is mandatory." }

## 3. Get Offers API

The API is used to apply for loans and get offers. It is also used to get updated applications statuses. It can't be used for leads created for redirection only (if not all the data sent.)

***Note that it can take up to 1 minute to apply for the first time. Further API calls require much less time.***

UAT API URL	https://loannet.in:8000/api/partner/get-offers/{leadId}
PROD API URL	https://l.creditlinks.in:8000/api/partner/get-offers/{leadId}
METHOD TYPE	GET
HEADERS	apikey: xxxxxxxx-xxxx-xxxx-xxxxxxxxxxxxx Content-Type: application/json

## REQUEST PARAMETER

FIELD	DATA TYPE	MANDATORY	DESCRIPTION
leadId	String	Yes	Customer's Lead ID received in the Create Lead (#2 API) success response.

## RESPONSE EXAMPLE

<b>GET OFFERS</b>	<pre>{   "success": "true",   "offers": [     {       "lenderId": 50,       "lenderName": "Lender1",       "lenderLogo": "https://creditlinks.in/static/lender1-logo.webp",       "offerAmountUpTo": "500000",       "offerTenure": "36 months",       "offerInterestRate": "13% to 20%",       "offerProcessingFees": "2.00% of loan amount",       "status": "Application Started",       "offerLink": "https://lender1.com/apply?x=xxxxxx"     },     {       "lenderId": 65,       "lenderName": "Lender2",       "lenderLogo": "https://creditlinks.in/static/lender2-logo.webp",       "offerAmountUpTo": "300000",       "offerTenure": "6-48 months",       "offerInterestRate": "15% to 36% per annum",       "offerProcessingFees": "4.00% of loan amount",       "status": "Application Not Started",       "offerLink": "https://lender2.com/apply?x=xxxxxx"     }   ] }</pre>
<b>NO OFFERS</b>	<pre>{   "success": "true",   "offers": [] }</pre>
<b>FAILURE</b>	<pre>{   "success": "false",   "message": "leadId not found." }</pre>
<b>FAILURE (REDIRECT ONLY)</b>	<pre>{   "success": "false",   "message": "The lead is created only fore redirection. Use getSummary API." }</pre>

## RESPONSE PARAMETERS

FIELD	DATA TYPE	DESCRIPTION
-------	-----------	-------------

lenderId	Integer	Lender ID
lenderName	String	Lender name
lenderLogo	String	Lender logo url
offerAmountUpTo	String	Offer amount up to
offerTenure	String	Offer tenure
offerInterestRate	String	Offer interest rate
offerProcessingFees	String	Offer processing fees
status	String	Offer status on the first call: Application Started = the application is started Application Not Started = the application will start after clicking the <b>offerLink</b>  on later updates: Approved, Pending, Disbursed, etc...
offerLink	String	A personal customer's link to continue the offer application.

## 4. Get Summary API

Get pre-qualified offers info and redirection URL.

<b>UAT API URL</b>	https://loanet.in:8000/api/partner/get-summary/{leadId}
<b>PROD API URL</b>	https://l.creditlinks.in:8000/api/partner/get-summary/{leadId}
<b>METHOD TYPE</b>	GET
<b>HEADERS</b>	apikey: xxxxxxxx-xxxx-xxxx-xxxxxxxxxxxx Content-Type: application/json

### REQUEST PARAMETER

FIELD	DATA TYPE	MANDATORY	DESCRIPTION
leadId	String	Yes	Customer's Lead ID received in the Create Lead (#2 API) success response.

### RESPONSE EXAMPLE

<b>GET</b>	{
------------	---

<b>SUMMARY</b>	<pre> "success": "true", "summary": {   "offersTotal": 11,   "minMPR": 12.55,   "maxMPR": 30.25 }, "redirectionUrl": "https://loans.creditlinks.in/" } </pre>
<b>NO OFFERS</b>	[]
<b>FAILURE</b>	<pre> {   "success": "false",   "message": "leadId not found." } </pre>

## RESPONSE PARAMETERS

FIELD	DATA TYPE	DESCRIPTION
offersTotal	Integer	Total number of pre-qualified offers.
maxLoanAmount	Integer	Maximal loan amount.
minMPR	Numeric	Minimal monthly percent rate.
maxMPR	Numeric	Maximal monthly percent rate.
redirectionUrl	String	Redirection link to continue application on Creditlinks side.