Partner API Integration v1.4.0

Partner (Affiliate) Account Creation

At both the Live and Test endpoints you must apply to be a Partner in order to gain access to the Partner Dashboard.

- TEST = https://sandbox.loanconnect.ca/our-partners
- LIVE = https://loanconnect.ca/our-partners

After applying online we recommend you email your LoanConnect representative to expedite the account activation. Once your account is approved you will be able to login and view your "affid" and "key" that are required to use the API and other documentation to get you started.

Guiding Principles of Courtesy

During development of your software you will of course need to make use of the sandbox server to conduct various forms of testing. Please note that following the "select_url" / Apply Links in your test search results will transmit information to our Lending partners. We ask you to consider this before making test automation systems or perform excessive use of the API.

Lenders who have integrated with LoanConnect may receive your test applications and task call center operators to adjudicate or otherwise engage in activities associated with your phantom applications. We don't want to burden our Lenders with additional service costs associated with API testing.

So as a helpful indicator to our Lenders we advise that your test case personas carry some combination of TEST indicators in the payloads:

- **firstname / lastname**: Consider adding "_TEST" or some form of visual cue that this record is not a real application
- **phone**: using area code "555" or exchange of "555" will most often cause auto-dailers in call centers reject the number and move on to the next account
- **pc**: "X0X 0X0" is handy to indicate a fake address
- **email**: All "@example.com" emails will be excluded from mailing lists

Also, if you can avoid clicking on the Lender's Apply Link ("select_url") then there is no problem. You can query the API without traversing the results and this will not affect the Lenders' systems.

Caveats

The LoanConnect v1.x system is designed to reduce all friction for the Applicant. In pursuit of this goal LoanConnect does not enforce strong association or ownership of accounts within the system. The result of this design decision is that two key indicators of Identity emerge within the system:

- Phone Number
- Email Address

If either of these fields match an existing record in the LoanConnect v1.x system then we make the assumption that this is a returning customer and update the existing record with the new data supplied in the API call.

It is important that you avoid using your Partner login account as test data in the API or on the LoanConnect website. Do not use your phone number or email address as test data. And of course you won't be the first to think about using "test@example.com" or "555-555-5555" either…

Partner Links

The primary purpose of utilizing the LoanConnect Partner Links or the API is to claim credit for the Lead and ensure revenue is tracked back to the Partner who delivered the Customer. The LoanConnect tracking system employs a combination of Cookie and Session based tracking of anonymous users until an account is created.

In order for your Leads to be tracked while they navigate the LoanConnect website is it important they arrive in a manner that allows us to identify your account as the source of the Lead. We accomplish this through a number of tagged links that are unique to your account or by explicitly adding your "affid" or "pd" to any LoanConnect URL.

In your partner dashboard you will find a list of your direct links that you can use in marketing email or as links from your website to LoanConnect.

- https://loanconnect.ca/?pd={{ your-partner-domain }}
- https://loanconnect.ca/apply?pd={{ your-partner-domain }}

Our system will detect your leads if anywhere in the query string of the URL you've included either your Partner Domain as "pd" or your Affiliate Id as "affid". This allows you to land leads anywhere on the site. Most Partners go directly to the application form, but you are free to link to a Blog article or the home page, or our FAQ if you wish. If the "pd" or "affid" is included, then we'll track your anonymous lead throughout their lifecycle.

If you append industry standard UTM parameters to these links or the "EXT_" fields listed in the API sections, they too will be attached to the Lead so that you can track campaign metrics and conversion rates in your LoanConnect Partner Reports.

NOTE: Partner links are an easy integration but they lack cohesion in user experience. We see considerable improvements in conversion rates when deeper integration is deployed using API Methods. LoanConnect strongly encourages deep integration through the API Methods.

Debugging and Troubleshooting Session Tracking

We recognize your need for tracking transparency to establish trust that LoanConnect is properly servicing your lead traffic. If you are concerned that we may lose your lead while they are browsing anonymously, you can verify that our tracking system is working by using an Incognito Window, landing on LoanConnect via your designated "pd" or "affid" links and then browse around the LoanConnect site. On all pages we have embedded a Debug Comment in the HTML source showing which partner the lead is attributed to.

If you "View Source" you'll find your Company Name listed as the Partner for the session at the top of the <body> block.

API Methods

Test Endpoint: https://sandbox.loanconnect.ca
Live Endpoint: https://loanconnect.ca

/api/dropSignup

The "dropSignup" method receives the Customer Information Package as either an HTTPS GET and drops the Lead on the LoanConnect Application form pre-filled with the supplied customer information. Optionally it can pass through directly to the search results for the Customer if all the required fields are provided.

This method is an excellent way to ease the transition from your site to ours. The customer arrives with a sense of trust because their information is already entered for them into the LoanConnect system.

NEW in v1.4.0 - All of the "dropSignup" parameters are sticky and will be recorded on any page on the LoanConnect site. Examples:
- https://loanconnect.ca/apply?phone=555-555-5555
- https://loanconnect.ca/blog?phone=666-666-6666
  (then hit the apply call to action and you'll see the 666-666-6666 phone number was captured in the session)

Parameter List

pt	integer	This is the passthrough intention flag. If it's set to true, it will automatically submit the data, and go to search results. Defaults to 0 (false). Not required for POST requests. **Values:** 0 = false 1 = true

ext_pid	string	(Optional) This is intended for the Partner to store their Internal Customer ID reference so that during reporting they may link back to their records. Must be unique per applicant. Not longer than 100 characters
ext_gid	string	(Optional) This is intended for the Partner to store a Group ID reference so that during reporting they may link back to their records. Handy for tracking campaigns. This may be shared among many applicants. Not longer than 100 characters
ext_a	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
ext_b	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
ext_c	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters

utm_source[1]	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_medium	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_campaign	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_term	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_content	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters

[1] NOTE: the UTM fields may be overwritten by subsequent marketing campaigns. No assurances are made that what you store in the UTM fields will be preserved.

affid	string	This will be a unique alphanumeric value, which will identify you as the affiliate partner. Provided by LoanConnect on the Partner Dashboard
title	integer or string	**Values:** 1=Mr 2=Ms 3=Mrs Note: API accepts either the index value or the string
firstname	string	
lastname	string	
email	string	
residence	integer or string	**Values:** 1=Canadian Citizen 2=Permanent Resident 3=Work Permit 4=International Student 5=Visitor 0=Other Note: API accepts either the index value or the string
dob	string	**Format:** dd/mm/yyyy or dd-mm-yyyy or yyyy/mm/dd or yyyy-mm-dd
phone	string	**Format:** 555-555-5555
street	string	
city	string	

province	string	**Values:** Alberta or AB British Columbia or BC Ontario or ON Manitoba or MB Newfoundland & Labrador or NL New Brunswick or NB Nova Scotia or NS PEI or PE Quebec or QC Saskatchewan or SK Northwest Territories or NT Nunavut or NU Yukon or YT
language	string	(optional) Use 2 or 3 letter ISO 639 codes. Note: if the user's preferred language is not available or not supplied the default language is English
pc	string	**Format:** T3P 5B5
housing	string	**Values:** 1=Own 2=Rent 0=Neither Note: API accepts either the index value or the string
rent	integer	Housing expenses per month
employment	integer or string	**Values:** 1=Full Time Employment 2=Part Time Employment 3=Self Employed 4=Unemployed 5=Retired 6=Disabled 7=Social Assistance 0=Other Note: API accepts either the index value or the string

income	integer	annual income
payments	integer	sum of monthly expenses excluding rent
credit	integer or string	**Values:** 1=Excellent 2=Good 3=Fair 4=Poor Note: API accepts either the index value or the string
amount	integer	loan amount requested
type	integer or string	**Values:** 1 = Debt Consolidation 2 = Pay off Credit Cards 3 = Home Improvement 4 = Purchase an Item 5 = Grow Your Business 6 = Cover Medical Expenses 7 = Pay for a Wedding 8 = Buy a Car 9 = Take a Vacation 10 = Bills and Expenses 11 = Rebuild Your Credit 12 = Other Note: API accepts either the index value or the string

GET Examples

<u>Passthrough Example</u>

https://sandbox.loanconnect.ca/api/dropSignup?pt=1&affid=XXXXXXXX&title=Mr&firstname=bob&lastname=mutch&email=bob@example.com&residence=Canadian%20Citizen&dob=11/11/1981&phone=555-555-5553&street=1%20match%20ave&city=london&province=Ontario&pc=n6k5b5&housing=Rent&rent=800&employment=Full%20Time%20Employment&income=60000&payments=1200&credit=Good&amount=5000&type=8

<u>Form Drop-on Example</u>

https://sandbox.loanconnect.ca/api/dropSignup?pt=0&affid=XXXXXXXX&title=Mr&firstname=bob&lastname=mutch&email=bob@example.com&residence=Canadian%20Citizen&dob=11/11/1981&phone=555-555-5553&street=1%20match%20ave&city=london&province=Ontario&pc=n6k5b5&rent=800&employment=Full%20Time%20Employment&income=60000&payments=1200&credit=Good&amount=5000&type=8

/api/submit-application

The "submit-application" method receives the Customer Information Package as either a HTTPS GET or HTTPS POST and returns a **JSON** list of Loans that the Customer qualifies for.

This method provides the greatest flexibility in UX and allows you to control the experience entirely within your own website.

Parameters (All required unless otherwise noted)

affid	string	This will be a unique alphanumeric value, which will identify the white label partner. Provided by LoanConnect on the Partner Dashboard
key	string	This is the unique shared secret that grants access to the API for this Partner. Provided by LoanConnect on the Partner Dashboard
ext_pid[2]	string	(Optional) This is intended for the Partner to store their Internal Customer ID reference so that during reporting they may link back to their records. As a convention this should be unique per applicant. Not longer than 100 characters

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[2] NOTE: The "EXT" fields are private and protected from change. Anything you store in these fields will be returned in the reports.

ext_gid	string	(Optional) This is intended for the Partner to store a Group ID reference so that during reporting they may link back to their records. Handy for tracking campaigns. By convention this may be shared among many applicants. Not longer than 100 characters
ext_a	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
ext_b	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
ext_c	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters

utm_source[3]	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_medium	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_campaign	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_term	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters
utm_content	string	(Optional) This is intended for the Partner to store any reference so that during reporting they may link back to their records. Handy for tracking campaigns. Not longer than 100 characters

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[3] NOTE: the UTM fields may be overwritten by subsequent marketing campaigns. No assurances are made that what you store in the UTM fields will be preserved.

salutation	integer or string	**Values:** 1=Mr 2=Ms 3=Mrs Note: API accepts either the index value or the string
firstname	string	
lastname	string	
email	string	
citizenship_status	integer or string	**Values:** 1=Canadian Citizen 2=Permanent Resident 3=Work Permit 4=International Student 5=Visitor 0=Other Note: API accepts either the index value or the string
dob	string	**Format:** dd/mm/yyyy or dd-mm-yyyy or yyyy/mm/dd or yyyy-mm-dd
phone	string	**Format:** 555-555-5555
address	string	
city	string	
province	string	Use 2 letter abbreviation for the province (ie. ON for Ontario).

language	string	(optional) Use 2 or 3 letter ISO 639 codes. Note: if the user's preferred language is not available or not supplied the default language is English.
pc	string	**Format:** T3P 5B5
housing_status	integer or string	**Values:** 1=Own 2=Rent 0=Neither Note: API accepts either the index value or the string
rent_payment	integer	Monthly House costs
employment_status	integer or string	**Values:** 1=Full Time Employment 2=Part Time Employment 3=Self Employed 4=Unemployed 5=Retired 6=Disabled 7=Social Assistance 0=Other Note: API accepts either the index value or the string
income	integer	Annual Income
monthly_payment	integer	Sum of all other Monthly payments excluding housing costs
credit_score	integer or string	**Values:** 1=Excellent 2=Good 3=Fair 4=Poor Note: API accepts either the index value or the string
amount	integer	loan amount requested

type	integer or string	**Values:** 1 = Debt Consolidation 2 = Pay off Credit Cards 3 = Home Improvement 4 = Purchase an Item 5 = Grow Your Business 6 = Cover Medical Expenses 7 = Pay for a Wedding 8 = Buy a Car 9 = Take a Vacation 10 = Bills and Expenses 11 = Rebuild Your Credit 12 = Other 13 = Student Note: API accepts either the index value or the string
sin	integer	(OPTIONAL) Social Insurance Number **Format:** 123123123
p_and_c	integer or string	Past Bankruptcy or Consumer Proposal **Values:** 0 = No 1 = Yes
bankrupt_last7	integer or string	(Optional) Bankruptcy in the last 7 years **Values:** 0 = No 1 = Yes
credit_proposal	integer or string	(Optional) Consumer Proposal in the last 3 years **Values:** 0 = No 1 = Yes

subscriber	integer or string	(Optional)
		Opt-In flag for subscribing to loan offer notifications email
		Values: 0 = No 1 = Yes
newsletter	integer or string	(Optional)
		Opt-In flag for subscribing to newsletter and marketing email
		Values: 0 = No 1 = Yes
terms	integer	(Optional)
		User has accepted Terms and Conditions. Access to API implies acceptance of T&C.
		Values:
		Must be "1"

Result JSON

status	boolean	true = success false = error
error	string	descriptive message explaining reason for errro or warning
userStatus	int	1 = New User 2 = Existing User
result	array	Array of pre-approved loan product details

IMPORTANT: Error Handling for "select_url"

When a user clicks through the "select_url" link from the LoanConnect Search they pass through our site and we try to connect them with the lender. When we can determine that the Lender has declined the user or that the Lender's site is

offline, we redirect the User back to the referer URL based on how they came to LoanConnect.

NOTE: If you open their loan applications in a new window / tab then the referer value will be empty. In this case please add a query parameter of "decline_url" to the "select_url" value as demonstrated here:

> https://sandbox.loanconnect.ca/api/makeWebRequestjson/tn3pAddJus-An5bQrPiA6KwsYnbdNq3LGocngDV9KPg/bY_fqRvrQ3T7yLWlxogww4rXFfOaSyIure0EFTj9n8w/15000?decline_url={{ YOUR DEEP LINK BACK TO USER SEARCH RESULTS}}

When we send the user back up the referer chain we add a Header value of "X-LC-ERROR: Declined" to the request and we add the query parameter of "LC-ERROR=Declined" to the URL.

This is to help you detect that this is a returning user and the reason why based on either of the LC-ERROR indicators. If you can manage it you should try to pick up the existing User Session as this only happens instantly off of just one click action by the user.

It is an important user experience consideration and we ask you to handle this situation as best you can. The best practice is to encourage the user to apply again to another lender from their search results.

GET Example

> https://sandbox.loanconnect.ca/api/submit-application?ext_pid=18998&email=da0fe841a17017a9a97a6d5dace6f854%40example.com&phone=%2B1-555-246-6808&firstname=Adam-Fake-Data-790&lastname=Alice-Testify-3553&dob=6-7-1970&salutation=mr&province=Yukon&citizenship_status=Canadian%20Citizen&housing_status=own&employment_status=Full%20Time%20Employment&credit_score=excellent&p_and_c=No&bankrupt_last7=No&credit_proposal=No&newsletter=yes&subscriber=no&terms=1&city=Halifax&address=99%20Walter%20Blvd&pc=M0M0M0&income=96076&monthly_payment=930&rent_payment=314&amount=5000&sin=123%20321%20123&affid=-999999&key=359bdfdc890472f0fac467ec0e9b77b9&type=12

Response (JSON)

If successful, the response will be a list of search results to display.

Example Success:

```json
{
    "status": true,
    "userStatus": 2,
    "messages": "",
    "result": [
        {
            "lender_logo":
"https://sandbox.loanconnect.ca/img/15409215161-34[1]__scaled_225_100.png",
            "lender_name": "_Test_ Loans That Succeed",
            "amount": "5000",
            "term": "36",
            "apr_range_low": "15",
            "apr_range_high": "",
            "monthly_payment_range_low": 173.33,
            "monthly_payment_range_high": 0,
            "company_type": "lender",
            "select_url":
"https://sandbox.loanconnect.ca/api/makeWebRequestjson/hD1I5K28DSsZK_GgQfG
y6msB4iVCavnYheeyIJBjcHI/O66jizElCLhkZ3UxEhR5Xfumya-b_F8AfXfRZOrzhTY/5
000",
            "has_applied": false,
            "preapproved": false
        },
        {
            "lender_logo":
"https://sandbox.loanconnect.ca/img/15409215161-34[1]__scaled_225_100.png",
            "lender_name": "_Test_ Loans That Succeed",
            "amount": "5000",
            "term": "2",
            "apr_range_low": "2",
            "apr_range_high": "",
            "monthly_payment_range_low": 2506.25,
            "monthly_payment_range_high": 0,
            "company_type": "lender",
            "select_url":
"https://sandbox.loanconnect.ca/api/makeWebRequestjson/W363jlCSUa-dYv12GUEo
p_unArwe4N12XsZaiYIDEzk/O66jizElCLhkZ3UxEhR5Xfumya-b_F8AfXfRZOrzhTY/5
000",
            "has_applied": false,
            "preapproved": false
        },
        {
```

        "lender_logo":
"https://sandbox.loanconnect.ca/img/1540921677entrevista-de-trabajo-respuestas[1]_
_scaled_225_100.jpg",
        "lender_name": "_Test_ Loans That Fail",
        "amount": "5000",
        "term": "99",
        "apr_range_low": "1",
        "apr_range_high": "",
        "monthly_payment_range_low": 52.64,
        "monthly_payment_range_high": 0,
        "company_type": "lender",
        "select_url":
"https://sandbox.loanconnect.ca/api/makeWebRequestjson/WFflgiD_u3vd7tsHVUT0C
gVhC9iIwWlFd3zoHsxo4NI/O66jizElCLhkZ3UxEhR5Xfumya-b_F8AfXfRZOrzhTY/500
0",
        "has_applied": true,
        "preapproved": false
    },
  ],
    "client_id": "O66jizElCLhkZ3UxEhR5Xfumya-b_F8AfXfRZOrzhTY"
}

Example Failure:

{
  "status": false,
  "userStatus": 1,
  "messages": "Under age in Alberta = 16 years",
  "result": [],
  "client_id": "vKQJwaQae3LKgE-P9AXwPXabYFtI4HByYEePGCgwQ58"
}

API Change Log:

v1.4.0
- /api/dropSignup and /api/submit-application parameters are sticky and can be used to pass customer information to any page on the LoanConnect website
- Removing Pixel Tracking as 3rd Party Cookies are coming to an end

v1.3.3
- No changes, simply keeping version in sync with the Lender API spec

v1.3.2
- Clarifying details around LC-ERROR
- Aligning dropSignup and submit-application API fields and acceptable values
- Syncing Version numbers with the Lender Spec.
- Deprecating loans.lc and .../partner/{{domain}} landing links to improve clarity
- Troubleshooting section added

v1.0.1
- Additional clarifying details for "dropSignup" API

v1.0.0
- New test integration server location: sandbox.loanconnect.ca
- Language preference field
- Subscriber preference field
- Merged in "DropOn" and "Partner Links" from legacy documents
- API v1.0 finalized

v0.9.4
- Additional Optional Partner Tracking Parameters (ext_a, ext_b, ext_c,)
- Support for capturing UTM parameters

v0.9.3
- select_url Note: Instant Decline Response Header

v0.9.2
- Added simple instructions for creating API affid and key

- submit-application: new optional parameter pid
- submit-application: new optional parameter gid

v0.9.1

- Live API URL moved to https://loanconnect.ca/api (removed the "www")
- submit-application: added new required parameter "key"
- submit-application: The select from list type of parameters now accept indexes or the string values. Strings are parsed as best match case insensitive, whitespace, underscores, hyphens are removed prior to match. Ex "work_permit" will match "Work Permit"
- submit-application: parameter "dob" now additional formats
- submit-application: parameter "sin" now has a defined format
- submit-application: JSON results now include a "messages" string that contains description of any errors or warnings encountered.
- submit-application: new parameter p_and_c
- submit-application: new parameter bankrupt_last7
- submit-application: new parameter credit_proposal
- submit-application: new parameter newsletter
- submit-application: new parameter terms

v0.9

- Initial version