

API /api/v2/submit-application for Partners

v2 (October 2021)

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Purpose of this API

We have updated this API to account for new industry requirements around consent and validation.

Properly validated data is essential for our business. When the partner and customer together provide high quality information, the customer's search for a loan product has the best chance of success. Success means matching the customer to the best lender and our matching algorithms do this best when we receive complete, quality data. When this happens, all parties share in the success.

The "submit-application" method receives the Customer Information Package (CIP) as either an HTTPS GET or HTTPS POST and returns a JSON list of loans that the Customer qualifies for. The data can be POSTed as JSON or application/x-www-form-urlencoded.

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

At LoanConnect we follow industry best practices for consent management in all respects. For more information, please see <https://loanconnect.ca/privacy-statement> and <https://loanconnect.ca/terms-of-use>.

Changes

This version v2 is an update of /api/submit-application (v1.4).

- It has a new endpoint <https://loanconnect.ca/api/v2/submit-application>
- It adds a required validation layer that will
 - Return 400 (validation) or 401 (authentication) status code errors
 - Return a list of validation errors
- It adds informative ``isError``, ``meta``, and other fields to the response.
- Requires ``ext_pid`` for the partner's ``user_id``
- Requires ``terms``, ``subscriber``, ``newsletter``

Parameters

This represents the input parameters by HTTP query string or by embedded Javascript.

Fields are **required** unless otherwise specified.

Parameter	Type	Description
<i>affid</i>	string	Partner data. This will be a unique alphanumeric value, which will identify the white label partner. Provided by LoanConnect on the Partner Dashboard
<i>key</i>	string	Partner data. This is the unique shared secret that grants access to the API for this Partner. Provided by LoanConnect on the Partner Dashboard.
amount	number	Loan amount. Between 300 and 50000
bankrupt_last7	boolean	1, 0, true, false (Only if credit_score = Poor) Bankruptcy in the last 7 years.
citizen_status	number or string	1 / "Canadian Citizen", 2 / "Permanent Resident", 3 / "Work Permit", 4 / "International Student", 5 / "Visitor", 0 / "Other"
city	string	
credit_proposal	boolean	Consumer Proposal in the last 3 years.

		1, 0, true, false (Only if credit_score = Poor)
credit_score	string	1 / "Excellent", 2 / "Good", 3 / "Fair", 4 / "Poor"
dob	string	Date of Birth. Pattern: YYYY-MM-DD 2021-01-31
email	string	
employment_status	number or string	1 / "Full Time Employment", 2 / "Part Time Employment", 3 / "Self Employed", 4 / "Retired", 5 / "Social Assistance", 6 / "Unemployed", 7 / "Disabled", 0 / "Other"
ext_consent	string	(Optional) New in v2. This field is for extra, optional information a partner may need to provide to help with storing client consent. It will be data in a semi-structured or CSV format.
firstname	string	Min 2 characters
housing_status	number or string	1 / "Rent", 2 / "Own", 0 / "Neither"
income	number	E.g. 20000

lastname	string	Min 2 characters
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monthly_payment	number	Monthly expenses.
newsletter	boolean	Opt-in flag for subscribing to newsletter and marketing email. 1, 0, true, false This is a consent field.
p_and_c	boolean	Past Bankruptcy or Consumer Proposal. 1, 0, true, false (Only if credit_score = Poor)
pc	string	Postal code. 6 characters - E.g. "V2X6M2"
phone	number or string	10 digits - E.g. 5555555555
province	string	Province two-letter abbreviation. AB, BC, MB, NB, NL, NT, NS, NU, ON, PE, QC, SK, YT
rent_payment	number	Housing Costs.
salutation	string	(Optional) Mr, Mrs, Ms
subscriber	boolean	Opt-in flag for subscribing to loan offer notifications email. 1, 0, true, false This is a consent field.
terms	boolean	Acceptance of Terms and Conditions. 1, 0, true, false Must be 1 or true to continue because customer consent must be given. This is a consent field.

type	number or string	Loan purpose type. 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"
unit	string	(Optional) E.g. 301, 4F, Suite 204

Tracking Parameters

Notes:

- *utm_* fields may be overwritten by subsequent marketing campaigns. No assurances are made that what you store in the UTM fields will be preserved.
- *ext_* fields are private and protected from change. Anything you store in these fields will be returned in the reports
- *ext_pid* has changed in v2 to become a required field

Parameter	Type	Description
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_content	string	(Optional) See utm_campaign
utm_medium	string	(Optional) See utm_campaign
utm_source	string	(Optional) See utm_campaign
utm_term	string	(Optional) See utm_campaign
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) See ext_a
ext_c	string	(Optional) See ext_a

ext_gid	string	<p>(Optional)</p> <p>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.</p>
ext_pid	string	<p>New in v2: Required.</p> <p>This is intended for the Partner to store their Internal Customer ID reference so that during reporting they may link back to their records.</p> <p>Must be unique per applicant.</p> <p>Not longer than 100 characters</p>

Examples

Response JSON

isError	boolean	Indicates error.
error	string	deprecated
userStatus	int	1 = New User, 2 = Existing User
status	boolean	<p>Deprecated</p> <p>True = success False = error</p>
result	array	Array of pre-approved loan

		product details.
messages	array	May contain extra information
meta	array	May contain extra information
data	array	May contain extra information
client_id	string	A representation of the customer's id

Example Request

https://sandbox.loanconnect.ca/api/v2/submit-application?address=1234%20Main%20Street&amount=101&email=tester%2Btest%40assetdirect.io&citizen_status=3&phone=555-555-5555&dob=2002-10-22&pc=a1a1a9&sin=121121123&p_and_c=y&bankrupt_last7=No&city=Vernon-sur-le-Lac&credit_proposal=No&credit_score=2&employment_status=0&firstname=testerfirstname&lastname=testerlastname&housing_status=rent&income=42024&monthly_payment=400&province=bc&rent_payment=800&subscriber=y&terms=y&type=4&affid=7cb06444-1bc8-4e7a-8505-8a70e72a569a&key=keyherekeyherekeyhere&ext_pid=ce3f4f04-2dee-4bad-b2d5-b1473218c096&ext_consent=20211021T151413,extra,extra&newsletter=n

Example:

```
{
  "isError": false, // boolean indicating error
  "error": "", // string
  "status": false, // @deprecated true = success; false = failure
  "userStatus": 2, // 1 = New User, 2 = Existing User
  "messages": [], // May contain string errors or array of validation errors
  "meta": [], // May contain extra information
  "result": [] // May contain array of pre-approved loan product details
  "data": [], // May contain other information
  "client_id": "<string>" // a representation of the customer's ID
}
```

Example: Validation Failure

```
{
  "isError": true,
  "error": "",
  "status": false,
  "userStatus": 0,
  "messages": [
```

```

{
  "amount": [
    "amount between 100 and 50000 required"
  ],
  "pc": [
    "pc (postal code) is required"
  ]
}
],
"meta": [],
"result": [],
"data": [],
"timestamp": "2021-10-25T04:16:29+00:00"
}

```

Example: Successful Response

```

{
  "isError": false,
  "error": "",
  "status": false,
  "userStatus": 2,
  "messages": "",
  "meta": [],
  "result": [
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "46.93",
      "company_type": "lender",
      "has_applied": false,
      "lender_logo": "https://local.loanconnect.ca/img/1507303472Unknown-6__scaled_225_100.png",
      "lender_name": "LendDirect",
      "monthly_payment_range_high": 0,
      "monthly_payment_range_low": 173.83,
      "preapproved": true,
      "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/7i035zrt_69IvLP1bjeU0a8e7QCDAIFFljmN-JIthR8/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
      "term": "60"
    },
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "15",
      "company_type": "lender",
      "has_applied": false,
      "lender_logo":
"https://local.loanconnect.ca/img/1535576621warning-icon-hi[1]__scaled_225_100.png",
      "lender_name": "INTEGRATION_TEST_LOANS",
      "monthly_payment_range_high": 0,
      "monthly_payment_range_low": 830.25,
      "preapproved": true,

```

```

      "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/GuNFu87oG6gftxONgr6Re0Q4cIFiZdZ0zjheuL8oft4/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
      "term": "5"
    },
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "15",
      "company_type": "lender",
      "has_applied": false,
      "lender_logo":
"https://local.loanconnect.ca/img/1535576621warning-icon-hi[1]__scaled_225_100.png",
      "lender_name": "INTEGRATION_TEST_LOANS",
      "monthly_payment_range_high": 0,
      "monthly_payment_range_low": 830.25,
      "preapproved": true,
      "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/SCs-88ax0TxdwAXJeWUsio7gJd7wvXVuNOBZn2YvNtY/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
      "term": "5"
    },
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "15",
      "company_type": "lender",
      "has_applied": false,
      "lender_logo":
"https://local.loanconnect.ca/img/1535576621warning-icon-hi[1]__scaled_225_100.png",
      "lender_name": "INTEGRATION_TEST_LOANS",
      "monthly_payment_range_high": 0,
      "monthly_payment_range_low": 830.25,
      "preapproved": true,
      "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/QdQu9x1X73izL9zI71bJU9krmToZiF5qMVfLR88s5pI/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
      "term": "5"
    },
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "15",
      "company_type": "lender",
      "has_applied": false,
      "lender_logo":
"https://local.loanconnect.ca/img/1535576621warning-icon-hi[1]__scaled_225_100.png",
      "lender_name": "INTEGRATION_TEST_LOANS",
      "monthly_payment_range_high": 0,
      "monthly_payment_range_low": 1366.8,
      "preapproved": true,
      "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/Oj0k_MHVfpnf7aahHIi0R7xLawYctHIUM-AKckL9vdA/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
      "term": "3"
    },
    {
      "amount": "4000",
      "apr_range_high": "",
      "apr_range_low": "15",

```

```

    "company_type": "lender",
    "has_applied": false,
    "lender_logo":
"https://local.loanconnect.ca/img/1535576621warning-icon-hi[1]__scaled_225_100.png",
    "lender_name": "INTEGRATION_TEST_LOANS",
    "monthly_payment_range_high": 0,
    "monthly_payment_range_low": 1366.8,
    "preapproved": true,
    "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/z2mN05x076AZgvjEXDXl4rCicB_cbx0PGBCCAdQd9A0/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/4000",
    "term": "3"
  },
  {
    "amount": "1500",
    "apr_range_high": "15",
    "apr_range_low": "12",
    "company_type": "lender",
    "has_applied": false,
    "lender_logo": "https://local.loanconnect.ca/img/1631287877icash-logo__scaled_225_100.png",
    "lender_name": "iCash",
    "monthly_payment_range_high": 764.09,
    "monthly_payment_range_low": 761.27,
    "preapproved": true,
    "select_url":
"https://local.loanconnect.ca/api/makeWebRequestjson/2laSq10JGSpEFWbVUwHw9sNnt7Ue90XwITsDpd3SwgU/v
t9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ/1500",
    "term": "2"
  }
],
"data": [],
"timestamp": "2021-12-03T16:24:44+00:00",
"client_id": "vt9wRAYTyS88VSdRVGRnDb8YhfMNVFjJdjhhU3MQufQ"
}

```