CreditLinks Partner API v1.2

Update logs.

V1.2. New Get Summary API. Now leads can be created with less parameters for redirection to CreditLinks using Summary API without Get Offers API. Get Offers API mandatory fields are updated.

V1.1. Create Lead API. businessCurrentTurnover values update:

businessCurrentTurnover	Integer	Yes, if haveBusinessRegistration = 1 (Yes)	Business or professional current turnover: 1 = Up to 6 lacs 2 = 6-12 lacs 3 = 12-24 lacs 4 = Above 24 lacs

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.

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

REQUEST PARAMETER

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

REQUEST EXAMPLE

BODY	{
	
	    "mobileNumber": "1234567890"
	
	 }

RESPONSE EXAMPLE

SUCCESS	{
	    "success": "true",
	    "message": "The mobile phone number is not registered in the system."
	 }

FAILURE	{
	    "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.

UAT API URL	https://loannet.in:8000/api/partner/create-lead
PROD API URL	https://l.creditlinks.in:8000/api/partner/create-lead
METHOD TYPE	POST
HEADERS	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

gender	Integer	Yes	Gender: 1 = Male 2 = Female
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
addressLine1	String	Yes to apply. No to redirect.	Customer's address line 1
addressLine2	String	Yes to apply. No to redirect.	Customer's address line 2
monthlyIncome	Integer	Yes	Customer's monthly income
household	Integer	Yes to apply, if montlyIncome <= 25000. No to redirect.	1 = total household income including that of my spouse and children is less than or equal to 300000 per year 2 = total household income including that of my spouse and children is more than or equal to 300000 per year.
desiredLoanAmount	Integer	Yes to apply. No to redirect.	Desired loan amount
residenceType	Integer	Yes to apply. No to redirect.	Residence type: 1 = Rented 2 = Owned
monthlyRent	Integer	Yes to apply, if residenceType = 1 (Rented). No to redirect.	Montly rent amount
emi	Integer	No	Existing Debts (Total EMI)
educationalLevel	Integer	Yes to apply. No to redirect.	Educational level: 1 = LESS THAN 10TH 2 = PASSED 10TH 3 = PASSED 12TH 4 = DIPLOMA 5 = GRADUATION 6 = POST GRADUATION 7 = PHD
creditScore	Integer	No	Credit score
preferNetBanking	Integer	Yes to apply. No to redirect.	Prefer net banking: 1 = Yes 2 = No
communicationPreferences	Integer	Yes to apply. No to redirect.	Communication preferences: 1 = SMS 2 = Email

				3 = Both
consumerConsentDate	String	Yes to apply. No to redirect.		Date & time when the customer accepted the consent (YYYY-MM-DD HH-MM-SS)
consumerConsentIp	String	Yes to apply. No to redirect.		Customer's consent acception device IP address (X.X.X.X)
employmentStatus	Integer	Yes		Customer's employment status: 1 = Salaried 2 = Self employed – Business 3 = Self employed - Professional
employerName	String	Yes to apply, if employmentStatus = 1 (Salaried). No to redirect.		Employer name
officePincode	String	Yes to apply, if employmentStatus = 1 (Salaried). No to redirect.		Office pincode
salaryMode	Integer	Yes to apply, if employmentStatus = 1 (Salaried). No to redirect.		Salary mode: 1 = Direct credit to bank by NEFT 2 = Cheque 3 = IMPS credit 4 = Cash
haveBusinessRegistration	Integer	Yes, if employmentStatus = 2 (Self employed – Business), or = 3 (Self employed – Professional)		Does the customer have business registration? 1 = Yes 2 = No
businessRegistrationType	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes). No to redirect.		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
businessCurrentTurnover	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes). No to redirect.		Business or professional current turnover: 1 = Up to 6 lacs 2 = 6-12 lacs 3 = 12-24 lacs 4 = Above 24 lacs
businessYears	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes). No to redirect.		Years in current business or profession: 1 = Less than 1 year 2 = 1-2 years 3 = More than 2 years

businessCompanyType	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes) and employmentStatus = 2 (Self employed – Business). No to redirect.	Company type: 1 = Propertiorship 2 = Partnership 3 = Private ltd 4 = Public ltd 5 = Limited liability partnership 6 = Director applying individually
businessNature	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes) and employmentStatus = 2 (Self employed – Business). No to redirect.	Nature of business: 1 = Manufacturer 2 = Trader/Wholesaler 3 = Retailer 4 = Service provider 5 = Others
businessGrossProfit	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes) and employmentStatus = 2 (Self employed – Business). No to redirect.	Gross profit: 1 = Up to 1 lacs 2 = 1-3 lacs 3 = 3-5 lacs 4 = 5-8 lacs 5 = 8-10 lacs 6 = More than 10 lacs
professionalType	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes) and employmentStatus = 3 (Self employed – Professional). No to redirect.	Type of profession: 1 = Auditor/Cost accountant 2 = Doctor/Paramedical 3 = Engineer/Architect 4 = Consultant
professionalEmi	Integer	Yes to apply, if haveBusinessRegistration = 1 (Yes) and employmentStatus = 3 (Self employed – Professional). No to redirect.	Current EMI
applyOnly	Integer	No	1 = Return error if not all the mandatory fields are sent. 0 = (DEFAULT) Return redirect url without apply if not all the mandatory fields are sent.

REQUEST EXAMPLE

BODY	{
	
	    "mobileNumber": "9999999999",
	    "firstName": "John",
	    "lastName": "Doe",

```
      "gender": 1,
      "pan": "XXXPX0000X",
      "dob": "1990-01-31",
      "email": "john@doe.com",
      "pincode": "110001",
      "addressLine1": "Address Line 1",
      "addressLine2": "Address Line 2",
      "monthlyIncome": 50000,
      "household": 1,
      "desiredLoanAmount": 500000,
      "residenceType": 1,
      "monthlyRent": 5000,
      "emi": 5000,
      "educationalLevel": 1,
      "creditScore": 500,
      "preferNetBanking": 1,
      "communicationPreferences": 1,
      "consumerConsentDate": "2024-01-31 00:00:00",
      "consumerConsentIp": "0.0.0.0",
      "employmentStatus": 1,
      "employerName": "X-Company",
      "officePincode": "111111",
      "salaryMode": 1,
      "haveBusinessRegistration": 1,
      "businessRegistrationType": 1,
      "businessCurrentTurnover": 1,
      "businessYears": 1,
      "businessCompanyType": 1,
      "businessNature": 1,
      "businessGrossProfit": 1,
      "professionalType": 1,
      "professionalEmi": 1000
    }
```

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-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

| GET OFFERS | ```json
{
  "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"
    }
  ]
}
``` |
|---|---|
| NO OFFERS | ```json
{
  "success": "true",
  "offers": []
}
``` |
| FAILURE | ```json
{
  "success": "false",
  "message": "leadId not found."
}
``` |

	}

FAILURE (REDIRECT ONLY)	{
	  "success": "false",
	   "message": "The lead is created only fore redirection. Use getSummary API."
	}

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 **offerLink** 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.

UAT API URL	https://loannet.in:8000/api/partner/get-summary/{**leadId**}
PROD API URL	https://l.creditlinks.in:8000/api/partner/get-summary/{**leadId**}
METHOD TYPE	GET
HEADERS	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

GET SUMMARY	{
	  "success": "true",
	  "summary": {
	    "offersTotal": 11,
	    "minMPR": 12.55,
	    "maxMPR": 30.25
	  },
	  "redirectionUrl": "https://loans.creditlinks.in/"
	}

NO OFFERS	[]

FAILURE	{
	  "success": "false",
	  "message": "leadId not found."
	}

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.