**Logo

Description automatically generated with low confidence**

**API Examples**

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**Please Note:** Do NOT use the GUIDs that are a part of the examples. You must receive specific GUIDs from Covered Care for your sandbox once it has been created!

## Header

Content-Type: application/json

Cache-Control: no-cache

Ocp-Apim-Subscription-Key: xxxxxxxxxxxxxxxxxxxxxxxx

## Lead Offer

 POST <https://uat.api.coveredcare.io/vendor/lead-offer-request>

Request Example

**{**

"leadInformation": {

"partnerGUID": "37a42194-c093-43a7-9d99-88ed3ee7f485",

"partnerState": "NY",

"partnerName": "Dental Office",

"partnerVertical": "Dental",

"partnerAddress1": "123 Main St",

"partnerAddress2": "Suite 3",

"partnerCity": "Bronx",

"partnerZipCode": "10451",

"branchLocationGUID": "52375414-c5c2-4269-d4a2-0727f884a475",

"trackingGUID": " f826e6e3-7038-49df-84d3-13317247edcb ",

"offerProductTypeGuid": " A1658995-D3F3-4C08-9671-21529A2E4505 ",

"leadPatientID": "443454",

"requestDate": "1/20/2023",

"leadContactInfo": {

"leadGuid": "7f328d2d-f57b-4637-9a4d-2edcbbeebc83",

"leadFirstName": "Kelly",

"leadLastName": "Test",

"leadDateOfBirth": "03/02/1980",

"leadCustomerId": "",

"leadPatientId": "",

"leadAddress": "3432 Green St",

"leadAddress2": "",

"leadCity": "Bronx",

"leadState": "NY",

"leadZip": "10452",

"leadEmailAddress": "email@email.com",

"leadPhone": "2023339588",

"leadSSN": "666878787",

"salaryAnnual": "69999",

"salaryMonthly": ""

},

"loanRequest": {

"loanType": "I",

"procedures": {

"procedureService": [{

"procedureAmount": "10000",

"procedureDate": "02/19/2023",

"procedureId": "1",

"procedureName": "implant",

"doctor": "",

"procedureSKU": ""

}]

},

"requestedAmount": "10000"

},

"patientInformation": {

"patientGuid": "7f328d2d-f57b-4632-9a4b-2edcbbeebc83",

"isPatientSameAsLead": "True",

"patientFirstName": "Kelly",

"patientLastName": "Test",

"patientRelationship": "Self",

"patientDateOfBirth": "",

"patientAddress": "",

"patientAddress2": "",

"patientCity": "",

"patientState": "",

"patientZip": "",

"patientEmailAddress": "",

"patientPhone": "",

"patientSSN": ""

},

"returnOffers": "true",

"sendEmail": "false",

"sendSMS": "false",

"language": "EN",

"assignTo": "",

"leadSource": "",

"marketingCampaign": "",

"agreeToEsignConsent": "true",

"agreeToPrivacyPolicy": "true",

"agreeToServicingComms": "true",

"agreeToCreditCheckAuthorization": "true",

"agreeToBankPrivacyPolicy": "",

"agreeToPatriotAct": "",

"agreeDateTime": "01/20/2023"

}

}

Response Examples

*Note: When you set ‘returnOffers’ to ‘true’ you will get back the details of our offer(s) and may get back more than one offer. You can use this option if you want to display the offers and let them select one. If you set to ‘false’ you will only receive back a startURL and whether approved or not.*

**Multiple Offers Response:**

*Will notice on this example that within each offer there is a more detailed startURL if you want to direct a customer to that specific offer. The general startURL will direct them to our page that lets them select an offer.*

<COACK><ERRSTATUS><TrackingGUID>5d5c3651-bc2a-43e5-a18f-3585f88a76e3</TrackingGUID><STARTURL>https://Xxxxx.apply.coveredcare.com/campaign/5070\_Xxxxx/step2.aspx?tGuid=2CA60B35-F106-4844-BC9A-DA20B7BEDB7F&cGuid=82E5928B-F591-46F9-A464-67552896F1A2</STARTURL><MAXAPPROVEDAMT>5000.00</MAXAPPROVEDAMT><ERRORNUM>0</ERRORNUM><ERRORDESCRIPTION>Success</ERRORDESCRIPTION><OFFERS showChangeAmt="true"><OFFER><OfferOrder>1</OfferOrder><LoanAmount>5000.00</LoanAmount><LoanInterest>29.9000</LoanInterest><EstMonthlyPaymentAmt>265.35</EstMonthlyPaymentAmt><DownPayment>250.00</DownPayment><MinDownPaymentAmt>250.00</MinDownPaymentAmt><MaxDownPaymentAmt>4000.00</MaxDownPaymentAmt><MinPaymentAmt>265.35</MinPaymentAmt><DownPaymentMinPct>5.0000</DownPaymentMinPct><Term>24</Term><MarketingMessage/><ExpireDate>02/18/2023</ExpireDate><DownPaymentResult>5.00%</DownPaymentResult><LoanMDR>0.1990</LoanMDR><LoanGradeDescription>C</LoanGradeDescription><OfferGUID>E7F0C2B1-1A85-42C9-9FA8-FF8382B8F0DB</OfferGUID><MatrixGUID>D9F325F5-EDC1-45D4-8F45-042F8588D1C3</MatrixGUID><StartURL>https://xxxxxxx.apply.coveredcare.com/campaign/5070\_xxxxx/step2.aspx?tGuid=5CA60B35-F126-4844-BC9A-DA20B7BEDB7F&cGuid=84E5938B-F591-46F9-A464-67552896F1A2&cust\_OfferGUID=E7F0C4B1-1A85-42C9-9FA8-FF8382B8F0DB</StartURL></OFFER><OFFER><OfferOrder>2</OfferOrder><LoanAmount>5000.00</LoanAmount><LoanInterest>29.9000</LoanInterest><EstMonthlyPaymentAmt>201.39</EstMonthlyPaymentAmt><DownPayment>250.00</DownPayment><MinDownPaymentAmt>250.00</MinDownPaymentAmt><MaxDownPaymentAmt>4000.00</MaxDownPaymentAmt><MinPaymentAmt>201.39</MinPaymentAmt><DownPaymentMinPct>5.0000</DownPaymentMinPct><Term>36</Term><MarketingMessage/><ExpireDate>02/18/2023</ExpireDate><DownPaymentResult>5.00%</DownPaymentResult><LoanMDR>0.1990</LoanMDR><LoanGradeDescription>C</LoanGradeDescription><OfferGUID>3CDF20D4-3631-4BEA-B094-B82B28CBC504</OfferGUID><MatrixGUID>5F927AB1-B470-49C9-AEFD-ABB70429F5C6</MatrixGUID><StartURL>https://xxxxxxx.apply.coveredcare.com/campaign/5070\_xxxxx/step2.aspx?tGuid=5CA60B35-F106-4844-BC9A-DA20B1BEDB7F& cGuid=84E5928B-F592-46F9-A464-67552896F1A2&cust\_OfferGUID=3CDF30D4-3621-4BEA-B094-B82B28CBC504</StartURL></OFFER></OFFERS></ERRSTATUS></COACK>

**Decline Response:**   
<COACK><ERRSTATUS><TrackingGUID>154e47c7-e092-4430-8f77-2bfb2f85677e</TrackingGUID><STARTURL>https://xxxxxx.apply.coveredcare.com/campaign/5070\_xxxxxx/step1.aspx?tGuid=ECD135AA-138B-463C-A745-F5264E0372E89&cGuid=84E2928B-F591-46F9-A464-67552896F1A2</STARTURL><ERRORNUM>3</ERRORNUM><ERRORDESCRIPTION>No offer available</ERRORDESCRIPTION></ERRSTATUS></COACK>

**Other items to note about this endpoint:**

1. If you want to receive back offers, you will always want to indicate that you have collected agreement to disclosures. We do collect our own disclosures within our screens, but these fields currently are required as TRUE to go through the full underwriting flow. You also need to provide the applicants SSN and DOB if you want back offers.

"agreeToEsignConsent": "true",

"agreeToPrivacyPolicy": "true",

"agreeToServicingComms": "true",

"agreeToCreditCheckAuthorization": "true",

1. Procedure Name – This comes from you – it can be as generic or specific as you want. If you already collect something similar to what I’ve described, I suggest you pass that info in this field.
2. Fields to hard code and their values:
   1. Loan type: set to “I” for Installment Loan
   2. Procedures: set to 1
3. procedureDate – this is our service date, and it drives when we will purchase the loan from the provider. If you leave this field blank, we will default it to today’s date. We can also configure this to always default to a certain number of days in the future, just let us know. Be mindful that interest accrues from the procedure date. This field can be set up to 60 days in the future and should never be set to a date in the past.

## Loan Adjustment

POST <https://uat.api.coveredcare.io/loan/adjust>

Request Examples

Example to adjust the amount of a loan from $2500 to $2000. You do not have to provide the Service Date on this type of adjustment, and it will not change:

{

    "providerGuid": "1d11b1f9-ca02-1b2c-bcef-943ab382d891",

    "branchGuid": "873a8879-53d7-4e3b-84e6-95671d42b7a9",

    "loanNumber": "xxx00060808",

    "updatedRequestAmt": 2000.00,

    "serviceDate": "",

    "doctorName": "",

    "loggedUserEmail": ""

}

Example of changing the service date. You must provide the loan amount here, even if it is not changing. Changing the date has a few restrictions: If the service date is in the PAST, it cannot be changed. If you are changing a service date you can only pick a date that is TODAY or in the future. Service date can only go out up to 60 days from the origination date. Currently, the response will not tell you if it didn’t change the service date due to these rules!

{

    "providerGuid": "1d11b1f9-ca02-1b6c-bcef-913ab382d891",

    "branchGuid": "873a8879-53d7-4d3b-84e6-91671d42b7a9",

    "loanNumber": "xxx00060808",

    "updatedRequestAmt": 2550,

    "serviceDate": "12/18/2022",

    "doctorName": "",

    "loggedUserEmail": ""

}

## Loan Cancellation

POST <https://uat.api.coveredcare.io/loan/cancel>

Request Example

{

    "providerGuid": "1d02b1f9-ca02-4b2c-bcef-913ab382d891",

    "branchGuid": "9623b893-df88-41a0-8c44-72148db1a880",

    "loanNumber": "xxx00060992",

    "loggedUserEmail": ""

}

## Add a new location to an existing provider

POST <https://uat.api.coveredcare.io/provider/branch/location>

Request Example

{

  "providerGuid": "1d15b1f9-ca02-4b2c-bcef-913ab382d891",

  "locations": [{

    "country": "US",

    "locationId": "9992",

    "locationName": "no bank",

    "legalName": "Kelly, LLC",

    "businessType": "",

    "annualRevenue": 0,

    "taxId": "",

    "licenseNo": "",

    "licenseState": "",

    "yearsCurrentOwnership": 0,

    "address": "333 Blue St",

    "address2": "",

    "city": "Dallas",

    "state": "TX",

    "contact": "Kelly Bennett",

    "zipCode": "76767",

    "phone": "888-666-5555",

    "email": [locationagain@covereduat.com](mailto:locationagain@covereduat.com),

    "website": <https://www.google.com>,

    "region": "",

    "subRegion": "",

    "settlements": [{

    "bankName": "",

    "bankAccount": "",

    "bankRouting": "",

    "bankWiringInstr": "",

    "contactName": "",

    "contactPhone": "",

    "contactEmail": "",

    "lockBox": "",

    "bankAccountType": "",

    "accountName": ""

    }]

  }]

}

Response Example

[{

    "BranchGuid": "8c6bc940-9b72-4493-a9b3-91b7625ebba0",

    "Message": ""

}]

## Add bank account to an existing location

(Must add the location first with no bank info such as above, then add the bank)

POST <https://prod-covered-api.azure-api.net/provider/location/settlement>

Request Example

{

    "providerGuid": "1d51b1f9-ca02-4b2c-bcef-913ab382d891",

    "branchGuid": "8706e67b-bc2b-4b54-b267-cc46815ff0a2",

    "settlements": [{

        "bankName": "Bank of America",

        "bankAccount": "1234567",

        "bankRouting": "333444555",

        "bankWiringInstr": "none",

        "contactName": "Kelly Test",

        "contactPhone": "8179099999",

        "contactEmail": "[kbennett@coveredcare.com](mailto:kbennett@coveredcare.com)",

        "lockBox": "none",

        "bankAccountType": "checking",

        "accountName": "Kelly LLC"

    }]

}

Response Example

{

    "branchSettlementGuid": "4ff4db4c-6cae-4918-9ab9-e0de004b1b07",

    "message": "Request Inserted",

    "status": "Success",

    "error": ""

}

## Update location banking information

(Using the branchSettlementGUID received when loaded the bank information originally)

PUT <https://prod-covered-api.azure-api.net/provider/location/settlement>

Request Example

{

    "providerGuid": "1d11b1f9-ca02-7b2c-bcef-913ab382d891",

    "branchGuid": "45ddd80d-b1d7-4eb6-8100-93bae5734022",

    "settlements": [{

         "branchSettlementGuid": "cdae751d-61a9-4a4c-9685-44221bb8f268",

        "bankName": "kelly",

        "bankAccount": "6644312",

        "bankRouting": "777666999",

        "bankWiringInstr": "none",

        "contactName": "kelly",

        "contactPhone": "999-777-6666",

        "contactEmail": "[kelly@covered.com](mailto:kelly@covered.com)",

        "lockBox": "",

        "bankAccountType": "checking",

        "accountName": "kelly2"

    }]

}

## Loan/Offer Details

POST <https://uat.api.coveredcare.io/loan/offer/details>

Request Example

{

"aggregatorGuid": "string",

"providerGuid": "1d11b1f9-ca07-4b2c-bcef-913ab382d891",

"loanNumber": " xxx00111787",

"ssn": "",

"dob": ""

}

Response Examples

(Depending on the status of the application the response fields will vary. Examples below.)

**LOAN:**

{

    "found": "1",

    "applicantFirstName": "Kelly",

    "applicantLastName": "Test",

    "loanApplications": [

        {

            "loanCampaignTargetId": "1143482",

            "trackingGuid": "898ded65-9bab-4d71-96d5-8e4a3f62e342",

            "status": "Approved - Funded",

            "approvedAmount": "3000.00",

            "firstName": "Kelly",

            "lastName": "Test",

            "loanNumber": "xxx00111787",

            "loan": {

                "startDate": "12/10/2022",

                "amount": 2118.8,

                "mdr": 0.265,

                "netamount": 561.48,

                "apr": 18.0,

                "term": 24,

                "DownPayment": 300.0,

                "IntroInterestRate": 0,

                "IntroTerm": 0

            }

        }

    ]

}

**OFFER(S) AVAILABLE, NO LOAN (there could be multiple offers returned here):**

{

"found": "1",

"applicantFirstName": "Kelly",

"applicantLastName": "Test",

"loanApplications": [{

"loanCampaignTargetId": "1060356",

"trackingGuid": "5bfb1eee-4081-417c-b54c-e21e160ba8ce",

"status": "P4 Payments",

"approvedAmount": "5000.00",

"firstName": "Kelly",

"lastName": "Test",

"loanNumber": "xxx00062241",

"offers": [{

"OfferOrder": "1",

"LoanAmount": 5000.0,

"LoanInterest": "30.00",

"DownPayment": "500.00",

"MinDownPaymentAmt": "500.00",

"MaxDownPaymentAmt": "4000.00",

"MinPaymentTypeID": "2",

"MinPaymentAmt": "251.61",

"DownPaymentMinPct": "10.00",

"Term": "24",

"MarketingMessage": "",

"ExpireDate": "02/18/2023",

"DownPaymentResult": "10.00%",

"LoanMDR": "0.1400",

"LoanGradeDescription": "ANY",

"OfferGUID": "48A74BC8-8B8C-474A-821D-481C5DA63FEF",

"EstMonthlyPaymentAmt": "251.61",

"StartURL": "https://xxxxxx.apply.coveredcare.io/campaign/1058\_xxxxxx/step2.aspx?tGuid=50DC46DF-E79B-4A0D-97E5-5746939A1DAD&cGuid=10CB392C-1080-4D17-B37A-2CBC2DB73D3D&cust\_OfferGUID=48A74BC7-8B8C-414A-821D-481C5DA63FEF"

}]

}]

}

**NO OFFER AVAILABLE:**

(The ‘status’ will vary depending on our reason for not offering credit to the applicant)

{

"found": "1",

"applicantFirstName": "kristen",

"applicantLastName": "test",

"loanApplications": [{

"loanCampaignTargetId": "1059368",

"trackingGuid": "613dd81d-50be-441f-afbe-d170509d83c9",

"status": "RIC NOAA No Bureau - C",

"approvedAmount": "1500.00",

"firstName": "kristen",

"lastName": "test",

"loanNumber": "xxx00061364"

}]

}

## Settlement Detail

POST <https://uat.api.coveredcare.io/Reports/settlementDetail>

Request Example

{

"aggregatorGuid": "45e0a57a-290b-4a19-b395-0d3747934c03",

"providerGuid": "8e967cd9-6a4b-4038-ab5a-212af871ac97",

"branchLocationGuid": "",

"startDate": "01/11/2023",

"endDate": "01/19/2023"

}

Response Example

(This shows 2 loan records that settled during the date range with for the provider at any locations since the branch GUID was not specified)

[{"DataDate":"2023-01-11","Loan\_Number":"xxx00218530","PatientID":"fcf34784-41b9-4dc9-9231-5229b76005ae","LocationID":xxx,"Location\_Name":"xxx","ProviderBranchID":"xxx","state":"OH","ProviderParentName":"All","AggregatorGUID":"45E0A25A-290B-4A19-B395-0D3747934C03","Product":"C","Origination\_Date":"2023-01-10","MDR\_Pct":0.1990,"Procedure\_Service\_Date":"2023-01-10","Total\_Procedure\_Amount":-1.00,"Down\_Payment\_Amount":247.00,"Financed\_Amount":-247.80,"Contract\_Adjustment":1.00,"Contract\_Adjustment\_Count":1,"Contract\_Adjustment\_Date":"2023-01-11","CurrentAPR":29.90,"OriginalAPR":27.10000000,"Term":24,"MonthlyPayment":131.08,"FP\_Due\_Date":"2023-02-10","Purchase\_Price\_Pct":0.8010,"FeetoCovered":-0.20,"Net\_Funded\_Amount":-1.00},{"DataDate":"2023-01-11","Loan\_Number":"xxx00218530","PatientID":"fcf34784-01b9-4dc9-9231-5229b46005ae","LocationID":xxx,"Location\_Name":"xxxx","ProviderBranchID":"xxx","state":"OH","ProviderParentName":"All","AggregatorGUID":"45E0A55A-291B-4A19-B395-0D3747934C03","Product":"C","Origination\_Date":"2023-01-10","MDR\_Pct":0.1990,"Procedure\_Service\_Date":"2023-01-10","Total\_Procedure\_Amount":2470.00,"Down\_Payment\_Amount":247.00,"Financed\_Amount":1731.47,"Contract\_Adjustment":0.00,"Contract\_Adjustment\_Count":0,"CurrentAPR":29.90,"OriginalAPR":27.10000000,"Term":24,"MonthlyPayment":131.08,"FP\_Due\_Date":"2023-02-10","Purchase\_Price\_Pct":0.8010,"FeetoCovered":491.53,"Net\_Funded\_Amount":1978.47}]