**Logo

Description automatically generated with low confidence**

**API Overview**

## API KEY

To get started developing against the Covered Care APIs, you will need to be issued an API key and sandbox. Please reach out to Covered Care to receive this information.

## ENDPOINTS

Sandbox API Endpoints:

<https://covered-api.int0.nowcom.dev/swagger/index.html>

### Brief overview of the main endpoints to use:

1. Lead Offer Request – pass us the application details, receive back offer(s) with a starting URL for the customer to complete the process or receive back no offer.
2. Adjust Loan Request – After an offer has been received, use this to adjust the requested amount down. (Optional – used if there is a checkout flow or you are managing the display and acceptance of the offers)
3. Adjust Loan – After a loan is completed, this allows you to adjust the service date and/or loan amount. The loan amount can currently only be decreased, not increased.
4. Cancel Loan – After a loan is completed, this allows you to cancel the loan.
5. Offer Details – Allows you to obtain information about an application (loan status, offer details, etc).
6. Settlement Detail – This allows you to see the loans being purchased by Covered Care based on a date range. It also captures money owed back to Covered for adjustments and cancellations if done after the Covered Care purchase of a loan.
7. Get Credit Contract – retrieve the loan agreement for a specific loan number.
8. Provider/Location endpoints - Depending on the solution that has been designed for managing your merchants and/or locations, you may also decide to integrate with endpoints that allow you to onboard new merchants and locations. If interested, please discuss with Covered Care for more details.
   1. Add Branch – add a new location
   2. Create Provider Location Settlement – send us banking information for a location
   3. Update Provider Location Settlements – update banking information for a location

### Common identifiers used in our APIs:

1. partnerGUID - A unique identifier that is assigned when a merchant is setup, Covered Care will provide a unique GUID for DEV and Production.
2. branchLocationGUID - A unique identifier that is assigned when a location is setup underneath a merchant. Covered Care will provide a unique GUID for each location that is setup for DEV testing and each location in Production.
3. aggregatorGUID - A unique identifier that is assigned by us during your setup. Covered Care will provide a unique GUID for your company that is setup for DEV testing and each location in Production.
4. trackingGUID - A unique GUID that is assigned by the requestor for a lead request. Each lead request must have its own unique trackingGUID. We also pass this back in webhooks.
5. offerProductTypeGUID - A unique identifier defined by Covered Care that drives the pricing program to be used. This is optional within the lead request and many times is set within our configuration based on which program was selected by the merchant at the time of contract signing. If utilized in the lead API, Covered Care will provide a unique GUID for each pricing program that is setup for DEV and Production.
6. leadPatientID - A unique identifier that is assigned to the customer. This is commonly an ID that is a cross reference to a practice management system or Salesforce. We will provide the patientID back to the merchant within settlement reporting.
7. leadGUID - A unique GUID that is created by the requestor to identify a particular borrower (lead).
8. patientGUID - A unique GUID that is created by the requestor to identify a particular customer. This can be the same as the leadGUID or may be different if the customer is not the same as the borrower.