CRC Credit Bureau Limited
In association with Dun & Bradstreet

CRC FICO

API Documentation &

Developer Guide

1. Document Information

1.1. Properties

Attributes	Value(s)
Document Owner	CRC Credit Bureau Limited
Document Name	CRC FICO API Documentation
Product Version	1
Document Version	1
Document Status	Draft
Authors	Ademola Adewumi

1.2. Purpose

This document is to provide help to developers, users or interested parties to use the CRC FICO Product via API, Application Programming Interface.

3.Revision History

Version	Author	Remarks	Date
1.0	Ademola Adewumi	Initial draft	15th Oct 2018

4. Content Index

5.Authentication and Authorization

CRC Credit Bureau Limited operates an institution membership system where institutions that are members of the bureau have different users that access the products, services and systems that the bureau provides.

A user can be created for an institution to access this service. This can be achieved by visiting the URL to the landing page at http://crccreditscoreapi.creditreferencenigeria.net and registering. See the images below

LOGIN   REGISTER

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FICO - API

PHP DOCUMENTATION   JAVA DOCUMENTATION   C# DOCUMENTATION
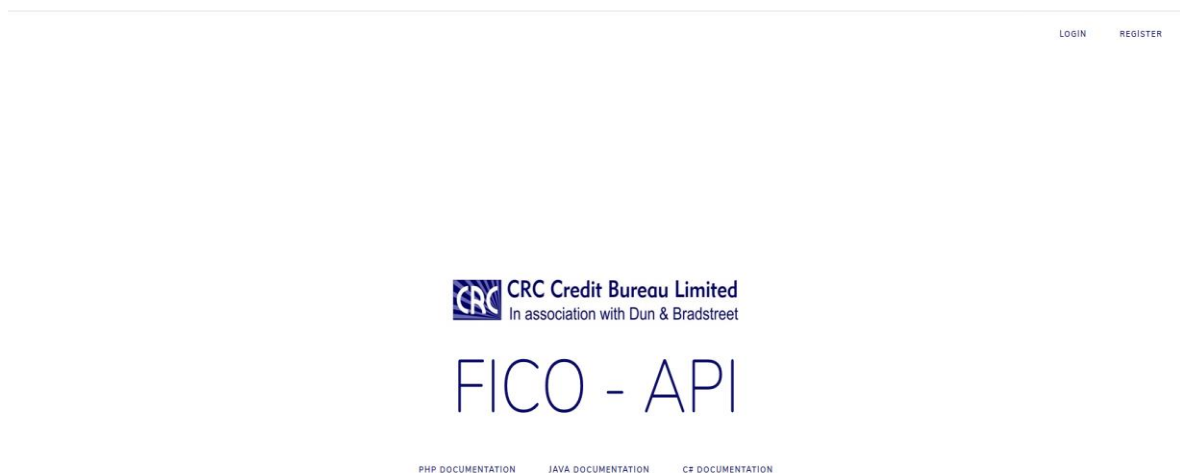
Then click on register and fill in the details as shown below

After registering, an activation link will be sent to the email address. Click on the activation link to get activated.

Next step is to generate a token after login in. See the image below for demonstration
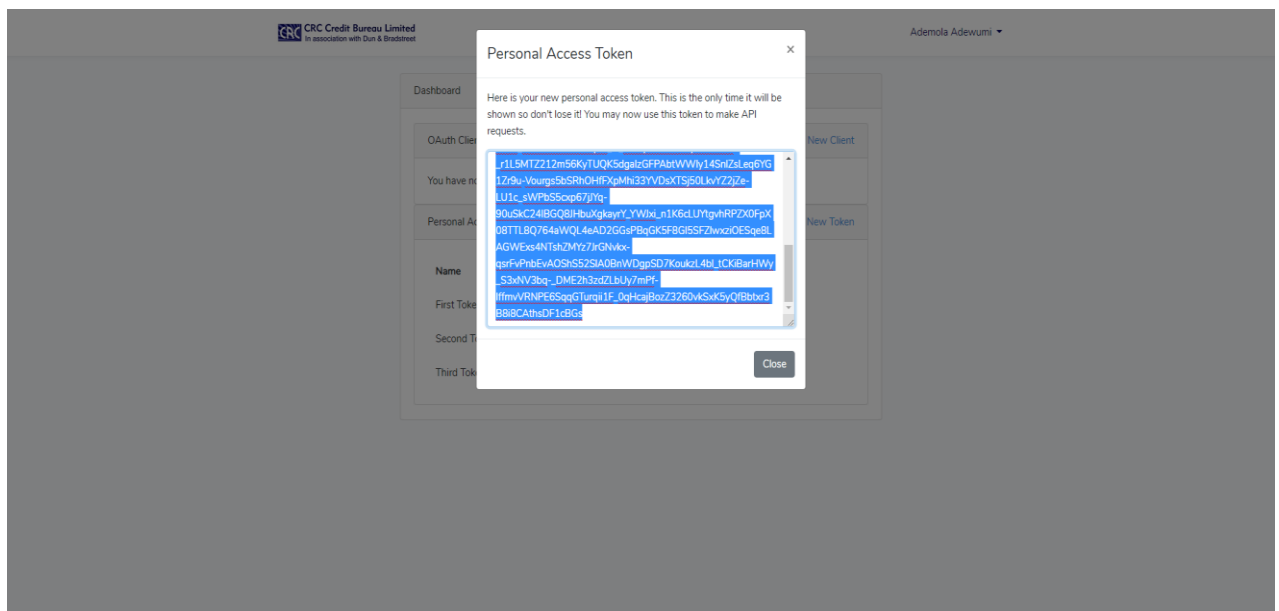
Use the generated token for each API call to the endpoint.

6.CRC FICO API

The CRC FICO Score is obtained for a customer or a set of customers by calling the API with certain parameters. The API service is a custom REST API and behaves typically as such.

The request and response parameters are both JavaScript object notation, JSON formats.

The token generated on the website is used for every request together with a json payload of the request.

7.   Request Parameters

There are three, 4 parameters that has to be provided before making the API call. They include:

API Endpoint:

http://crccreditscoreapi.creditreferencenigeria.net/api/v1/post/single-batch/return-fico

Request Parameter Definitions

Table 1

#	Parameters	Values	Date Type
1	Accept (Headers)	Application/json	String
2	Authorization (Headers)	Bearer.$token	String
3	Email (Body)	This refers to the email address which was used during registration and activation	String
4	Json_array (Body)	Payload which has to be a JSON array	json

Sample Payload

ALL PARAMETERS SEARCH

```
[
    {
        "bvn": "22180291852",
        "phone": "08033024307",
        "acc_num": "1012463467",
        "dob": "01-JAN-1990",
        "gender": "Male",
        "names": "Surname Firstname Middlename"
    }
]
```

BVN SEARCH

```
[
```

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www.crccreditbureau.com

```
        {
                "bvn": "22180291852",
                "phone": "",
                "acc_num": "",
                "dob": "",
                "gender": "",
                "names": ""
        }
]
```

ACCOUNT NUMBER SEARCH

```
[
        {
                "bvn": "",
                "phone": "",
                "acc_num": "1012463467",
                "dob": "",
                "gender": "",
                "names": ""
        }
]
```

PHONE SEARCH

```
[
        {
                "bvn": "",
                "phone": "09057648887",
                "acc_num": "",
                "dob": "",
                "gender": "",
                "names": ""
        }
]
```

NAME SEARCH

```
[
        {
                "bvn": "",
```

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www.crccreditbureau.com
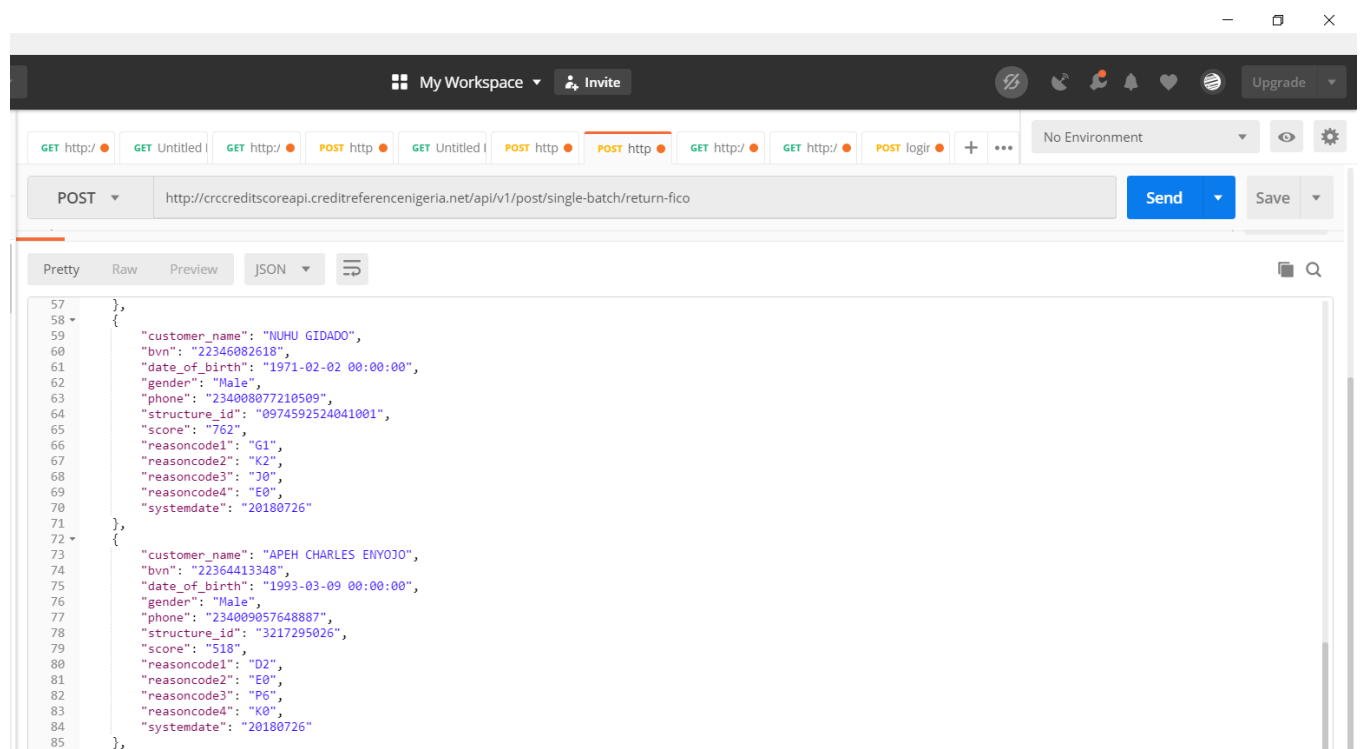
```
        "phone": "",
        "acc_num": "",
        "dob": "01-JAN-1990",
        "gender": "Male",
        "names": "Surname Firstname Middlename"
    }
]
```

Response Parameters

Below is a screenshot of a sample response

8.1. Response Parameter Definitions

Table 2

#	Parameters	Definition
1	customer_name	Date time the request hits the API
2	bvn	The payload sent in the initial request
3	date_of_birth	This is the subject name of the search done with the request parameters

4	gender	Date of birth of the subject
5	phone	Gender of the subject
6	score	The CRC FICO Score value
7	reasons	The FICO description reasons for the score generated. This fields contains an array or list of four, 4 descriptions for the subject's score
8	systemdate	Date of FICO Score generation

## Sample Responses

Hit Response

```
[
    {
        "customer_name": "ADETORO SHADRACH ADEYINKA",
        "bvn": "22240425676",
        "date_of_birth": "1963-01-17 00:00:00",
        "gender": "Male",
        "phone": "234008037831429",
        "score": "580",
        "reasoncode1": "D8",
        "reasoncode2": "K0",
        "reasoncode3": "D2",
        "reasoncode4": "K2",
        "systemdate": "20180726"
    }
]
```

The above shows a hit response that has a score generated for it. This contains all the parameters of that are contained in the response and additional subject data which indicates that the request has a hit.

No Hit Response

```
[
    {
        "errMsg": "This result returned null"
    },
    {
        "errMsg": "This result returned null"
    }
]
```
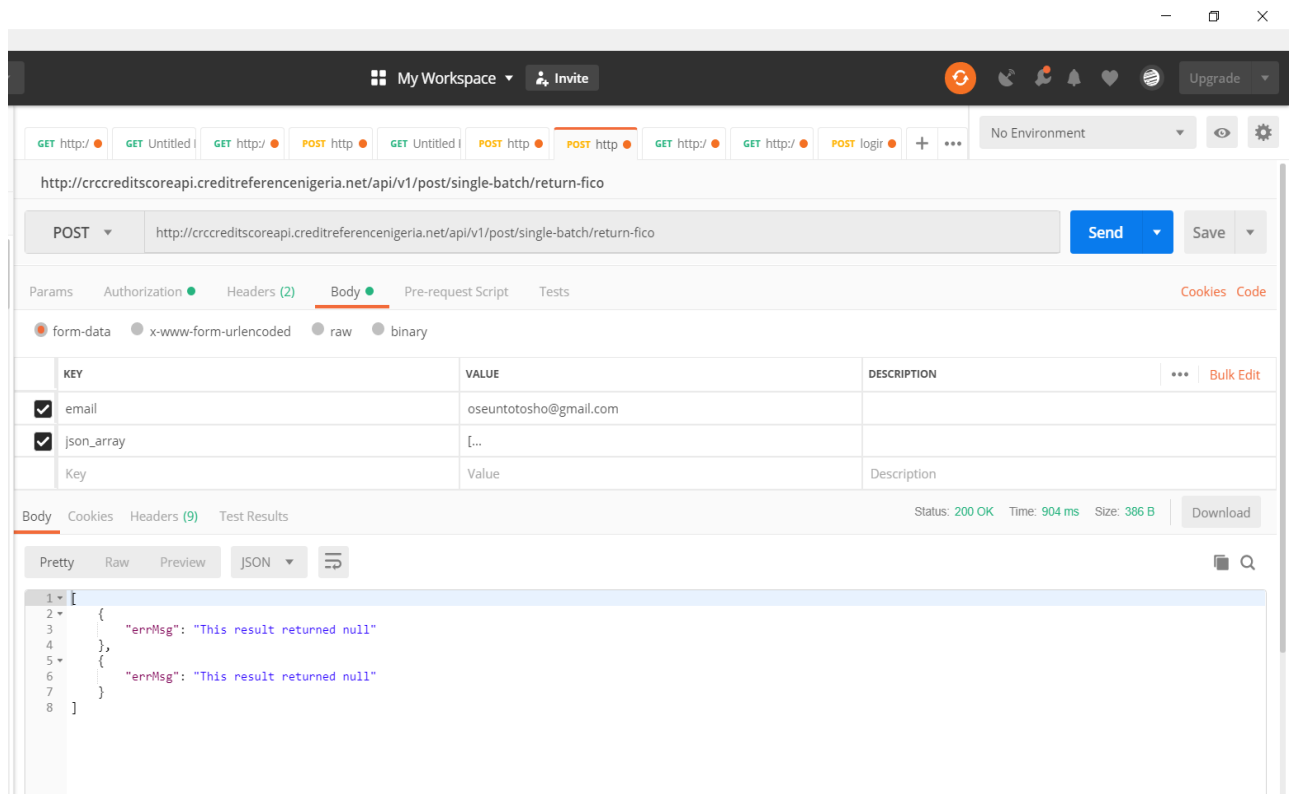

The above illustration shows a nohit response that was generated for it. This occurs when the search parameter has no FICO Score at the time of the API call

Other Responses

The below shows a table of other responses that may result in the use of the API

Table 3

#	Parameters	Value
1	errMsg	You are no yet Authenticated