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# CreditDecisionAPI

*Release 1*

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**Oct 02, 2024**



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Welcome to the documentation for the Credit Decision's API.



## INTRODUCTION

This API automates the decision-making process for credit approval based on customer data.

.. \_Authentication:

### 1.1 Authentication

The Credit Decision API uses API keys for authentication.

- API keys are required for every endpoint.
- API keys are passed in the **Authorization** header as a Bearer token.

```
Authorization: Bearer {your_api_key}
```

#### 1.1.1 Servers

- **Production Server:** <https://api.fintehcbank.com/v1>
- **Sandbox Server:** <https://sandboxapi.fintechbank.com/v1>

#### 1.1.2 Authentication Examples

See below for how authentication should work in different languages.

C#

Python

JavaScript

```
using System;
using System.Net.Http;
using System.Threading.Tasks;

class Program
{
    private static async Task Main()
    {
        var apiKey = "your_api_key_here";
        var client = new HttpClient();
```

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```

client.DefaultRequestHeaders.Add("Authorization", $"Bearer {apiKey}");
client.DefaultRequestHeaders.Add("Content-Type", "application/json");

var response = await client.GetAsync("https://api.fintechbank.com/v1/credit-
↪decision");
var content = await response.Content.ReadAsStringAsync();
Console.WriteLine(content);
}
}

```

```

import requests

api_key = 'your_api_key_here'
headers = {
    'Authorization': f'Bearer {api_key}',
    'Content-Type': 'application/json'
}

response = requests.get('https://api.fintechbank.com/v1/credit-decision',
↪headers=headers)
print(response.json())

```

```

const fetch = require('node-fetch');

const apiKey = 'your_api_key_here';

fetch('https://api.fintechbank.com/v1/credit-decision', {
    method: 'GET',
    headers: {
        'Authorization': `Bearer ${apiKey}`,
        'Content-Type': 'application/json'
    }
})
.then(response => response.json())
.then(data => console.log(data))
.catch(error => console.error('Error:', error));

```

## 1.2 Credit Decision

Resource for automating credit approval decisions based on customer data.

### Note

Refer to the *Authentication* section for information on how to authenticate with the API.



### 1.2.1 Endpoint(s):

- POST *POST /credit-decision*

#### POST /credit-decision

This endpoint evaluates customer data to make a credit approval decision.

**OperationID:** creditDecision

#### Query Parameters:

**account\_id**stringrequired Unique identifier for the customer's account.

e.g., "10000"

**order\_id**stringrequired Unique identifier for the credit application order.

e.g., "32131231231241"

**customer\_ip**stringrequired The IP address of the customer making the credit request.

IPv4 Format: Standard IPv4 address notation.

e.g., "1.1.1.1"

**card\_holder\_name**stringrequired Full name of the credit card holder.

e.g., "John Doe von Soap"

**ssn**stringrequired Social Security Number of the customer.

Format: 9 digits, no dashes.

e.g., "123456789"

**dob**stringrequired Date of birth of the customer.

ISO 8601 Format: YYYY-MM-DD (Year-Month-Day).

e.g., "1979-08-02"

**card\_holder\_email**stringrequired Email address of the cardholder.

e.g., "email@example.com"

#### 200 Request:

```
curl --silent --location '{{baseurl}}/credit-decision' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{your_api_key}}' \
--data '{
  "account_id": "10000",
  "order_id": "32131231231241",
  "customer_ip": "1.1.1.1",
  "card_holder_name": "John Doe von Soap",
  "ssn": "123456789",
  "dob": "1979-08-02",
```

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```
"card_holder_email": "email@example.com"
}'
```

## 200 Response:

Credit decision was successfully made.

```
{
  "decision": "approved",
  "card_number": "4111111111111111",
  "card_expire_month": "12",
  "card_expire_year": "2028",
  "card_security_code": "000"
}
```

## 400, 401, and 500 Responses

### 400 Response: Invalid Request Data

#### 400 Example Request:

```
curl --silent --location '{{baseurl}}/credit-decision' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{your_api_key}}' \
--data '{
  "account_id": "10000",
  "order_id": "32131231231241",
  "customer_ip": "1.1.1.1",
  "card_holder_name": "John Doe von Soap",
  "ssn": "123-45-6789", // Invalid SSN format
  "dob": "1979-08-02",
  "card_holder_email": "email@example.com"
}'
```

#### 400 Response

```
{
  "error": "Invalid SSN Format"
}
```

**i 401 Response: Unauthorized Access****401 Example Request:**

```
curl --silent --location '{{baseurl}}/credit-decision' \  
  --header 'Content-Type: application/json' \  
  --header 'Authorization: Bearer invalid_api_key' \  // Invalid API key  
  --data '{  
    "account_id": "10000",  
    "order_id": "32131231231241",  
    "customer_ip": "1.1.1.1",  
    "card_holder_name": "John Doe von Soap",  
    "ssn": "123456789",  
    "dob": "1979-08-02",  
    "card_holder_email": "email@example.com"  
  }'
```

**401 Response: Unauthorized Access**

```
{  
  "error": "Invalid API key"  
}
```

**i 500 Response: Internal Server Error****500 Example Request:**

```
curl --silent --location '{{baseurl}}/credit-decision' \  
  --header 'Content-Type: application/json' \  
  --header 'Authorization: Bearer {{your_api_key}}' \  
  --data '{  
    "account_id": "10000",  
    "order_id": "32131231231241",  
    "customer_ip": "1.1.1.1",  
    "card_holder_name": "John Doe von Soap",  
    "ssn": "123456789",  
    "dob": "1979-08-02",  
    "card_holder_email": "email@example.com"  
    // Missing closing brace and malformed JSON  
,
```

**500 Response: Internal Server Error**

```
{  
  "error": "Internal Server Error"  
}
```