Americor Partners API

Americor Partners API For testing we provide testing API on domain
api-broker-test1.americor.biz
For production use domain **api.pathway.direct**

Table of Contents

Authentication

Before calling any of our exposed APIs, you need to receive a JWT token. This method returns a
JWT token for API requests based on your username and public key.
After recieving JWT token you need to attach it to every request in "Bearer" header.
Token has lifetime, when it is expired, you need to receive new token with same method

Request

POST: /v1/authentication/token

Headers
Content-Type: application/json

Body

```json
{
  "username": "yourUsername",
  "publicKey": "yourPublicKey"
}
```

Fields description

Field name	Type	Required	Description
username	string	yes	API user username
publicKey	string	yes	API user public key

Responses

Success

Code: 200
Body

```json
{
  "token": "eyJ0eXNiJ9.eyJpZCI6Miw2MzY1MzczNzZ9.FHCqvMumifu12ULWA",
  "lifetime": 604800
}
```

Fields description

Field name	Type	Description
token	string	Token string
lifetime	string	Time before token will expire, in seconds

Unauthorized

Code: 401
Body:

```json
{
  "name": "Forbidden",
  "message": "Detailed error message",
  "code": 0,
  "status": 403
}
```

Validation error

Code: 422
Body:

```json
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [ "Error text" ],
      "attributeName2": [ "Error text" ]
    }
  ]
}
```

Lead creation

Endpoint for new Lead creation

Request

POST /v1/leads

Headers
Content-Type: application/json
Authorization: Bearer yourReceivedJWTToken

Body:

```json
{
  "firstName": "John",
  "lastName": "Doe",
  "middleName": "Michael",
  "phoneMobile": "+18889990031",
  "phoneHome": "+18889990032",
  "email": "john.doe@fake.mail",
  "noEmail": false,
  "state": "WA",
  "ssn": "123-45-6789",
  "dob": "1970-01-01",
  "address": "123 Hickle Fields Apt. 456",
  "city": "Olympia",
  "zip": 12345,
  "mailingAddress": "123 Hickle Fields Apt. 456",
  "mailingState": "WA",
  "mailingCity": "Olympia",
  "mailingZip": 12345,
  "externalSalesRepId": 12345,
  "accessCode": "CX67865676",
  "clientEstimatedDebt": 3457.82,
  "source": "Digital - 1",
  "leadOrigin": "Lead origin",
  "externalId": "018ebd24-306f-73d4-9b68-8a1066e66188"
}
```

Fields description

Field name	Type	Required	Description
firstName	string	yes	Customer first nam
lastName	string	yes	Customer last name
middleName	string	no	Customer middle name
phoneMobile	string	At least one of fields **phoneMobile** and **phoneHome** must be provided	Customer mobile phone in E.164 format
phoneHome	string	At least one of fields **phoneMobile** and	Customer home phone in E.164 format

Field name	Type	Required	Description
		phoneHome must be provided	
email	string	No, but if customer has no email, field **noEmail** must set as **true**	Customer email in general email format
noEmail	bool	No, but if customer has no email, field **noEmail** must set as **true**	Flag, explicitly states that customer has no email
state	string	yes	Customer state code
ssn	string	no	Customer SSN in standard USA SSN format
dob	string	no	Customer date of birth in ISO 8601 (YYY- MM-DD) format
address	string	no	Customer address (without state and city)
city	string	no	Customer city
zip	integer	no	Customer postal code
mailingAddress	string	no	Customer mailing address (without state and city)
mailingState	string	no	Customer state code (for mailing address
mailingCity	string	no	Customer city (for mailing address)
mailingZip	integer	no	Customer postal code (for mailing address)
externalSalesRepId	string	no	External ID of sales manager for automatic assigning. If not provided, customer will be non-assigned
accessCode	string	no	Mailer code
clientEstimatedDebt	number	no	

Field name	Type	Required	Description
source	string (enum *)	no	Source of customer
leadOrigin	string	no	LeadOrigin (Alternative Lead Source) is a field that indicates where a lead comes from. It allows free-text entry vs selection from a predefined list of sources System provides for another similar field, called "Lead Source"
externalId	string	no	Leads identifier from external system

* source
'Digital - 1'
'Digital - 2'
'Digital - 3'
'Digital - 4'
'Digital - 5'
'Digital - 6'
'Digital - 7'
'Digital - 8'
'Digital - 9'
'Digital - 10'
'Mail offer - 1'
'Mail offer - 2'
'Mail offer - 3'
'Mail offer - 4'
'Mail offer - 5'
'Mail offer - 6'
'Mail offer - 7'
'Mail offer - 8'
'Mail offer - 9'
'Mail offer - 10'
'Mail Landing Page Submission - 1'
'Mail Landing Page Submission - 2'
'Mail Landing Page Submission - 3'
'Mail Landing Page Submission - 4'
'Mail Landing Page Submission - 5'

Responses

Success

Code: 200
Body:

```
{
  "id": 604800,
  "uuid": "48a9788c-5306-477f-bfb4-842469fa1344"
}
```

Fields description

Field name	Type	Description
id	integer	ID of created customer
uuid	string	Uuid identifier of customer

Validation error

Code: 422
Body

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [ "Error text" ],
      "attributeName2": [ "Error text" ]
    }
  ]
}
```

Unauthorized

Code: 401
Body

```
{
  "name": "Forbidden",
  "message": "Detailed error message",
  "code": 0,
  "status": 403
}
```

Add customer creditor (deprecated)

Endpoint for creating new creditor for existing customer

Request

POST /v1/leads/{customerId}/creditor
Headers
Content-Type: application/json
Authorization: Bearer yourReceivedJWTToken
Body

```json
{
  "creditorName": "CHASE CARD",
  "creditorMemberCode": "026QK001",
  "accountNumber": 12345678,
  "accountHolder": 1,
  "cardholderName": "John Doe",
  "openedDate": "1970-01-01",
  "debtType": "CC",
  "originalBalance": 1000.00,
  "monthlyPayment": 100.00,
  "lastPayment": "1970-01-01",
  "creditLimit": 1200.00,
  "included": true
}
```

Fields description

Field name	Type	Required	Description
creditorName	string	yes	Creditor name
creditorMemberCode	string	yes	Creditor member code
accountNumber	integer	yes	Customer account number
accountHolder	integer(enum)	yes	Ownership of account 1 - primary applicant 2 - co-applicant 3 - joint
cardholderName	string	yes	Name of account holder
openedDate	string	yes	Date of account opening in ISO 8601 (YYYY-MM-DD) format
debtType	string (enum**)	yes	Debt type code
originalBalance	number (money*)	yes	Original balance on account
monthlyPayment	number (money*)	yes	Monthly debt payment

Field name	Type	Required	Description
lastPayment	string	yes	Date of last payment in ISO 8601 (YYY-MM-DD) format
creditLimit	number (money*)	no	Credit limit
included	boolean	yes	Set false, if creditor shouldn't be included in program

* Money format - number with 2 decimal places, separated by dot
** Debt types (we use Experian codes)
00 - Auto Loan
01 - Unsecured Loan
02 - Secured Loan
03 - Partially Secured Loan
04 - Home Improvement Loan
05 - FHA Home Improvement Loan
06 - Installment Sales Contract
07 - Charge Account
08 - Real Estate Specific Type Unknown
09 - Loan Secured By Cosigner
0A - Time Share Loan
0C - Debt Buyer
0F - Construction Loan
0G - Flexible Spending Credit Card
10 - Commercial transaction with personal liability, guarantee or written instruction
11 - Recreational Merchandise
12 - Education Loan
13 - Lease
14 - Cosigner (Not Borrower)
15 - Check Credit Or Line Of Credit
16 - FHA Cosigner (Not Borrower)
17 - Manufactured Home
18 - Credit Card
19 - FHA Real Estate Loan
1A - Lender-Placed Insurance
1B - Legitimate Business Purposes
1C - Purchase Of Household Goods
20 - Note Loan
21 - Note Loan With Cosigner
22 - Secured By Household Goods
23 - Secured By Household Goods & Other Collateral
25 - VA Real Estate Loan
26 - Conventional Real Estate Loan, Including Purchase Money First
27 - Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage
29 - Rental
2A - Secured Credit Card
2C - Farmer\s Home Administration (FMHA)
30 - Summary Of Accounts With Same Status
31 - Unknown - Credit Extension, Review, Or Collection
33 - Manual Mortgage
37 - Combined Credit Plan
3A - Auto Lease
3C - Licensing - CA And NV Legal Requirement
43 - Debit Card
47 - Credit Line Secured

48 - Collection Department/Agency/Attorney
4D - Telecommunications/Cellular
4F - Tax Collection
50 - Family Support
5A - Real Estate-Jr Liens/Non-Purchase Money
5B - Second Mortgage
5C - Checking Or Savings/Possible Additional Offers
65 - Government Unsecured Guaranteed Loan
66 - Government Secured Guaranteed Loan
67 - Government Unsecured Direct Loan
68 - Government Secured Direct Loan
69 - Government Grant
6A - Commercial Installment Loan
6B - Commercial Mortgage
6C - Credit Granting/Possible Additional Offers
6D - Home Equity
70 - Government Overpayment
71 - Government Fine
72 - Government Fee For Service
73 - Government Employee Advance
74 - Government Miscellaneous Debt
77 - Returned Check
78 - Installment Loan
7A - Commercial Line Of Credit
7B - Agriculture
7C - Service Activation/Possible Additional Offers
83 - Post Prescreen/Extract Prescreen Inquiry
85 - Bi-Monthly Mortgage Paymen t
86 - Automated Mortgage Report
87 - Semi-Monthly Mortgage Payment
89 - Home Equity Line Of Credit
8A - Business Credit Card
8B - Deposit Related
8C - Id Profile
90 - Medical Debt
91 - Debt Consolidation
92 - Utility Company
93 - Child Support
94 - Spouse Support
95 - Attorney Fees
96 - Checking Account
98 - Credit Granting
9A - Secured Home Improvement
9B - Business Line - Personally Guaranteed

Responses

Success

Code: 201
Body

```
{
  "id": 604800
}
```

Fields description

Field name	Type	Description
id	integer	ID of created customer creditor

Not Found error

Will be returned, if provided customer is not found
Code: 404
Body:

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Validation error

Code: 422
Body:

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [ "Error text" ],
      "attributeName2": [ "Error text" ]
    }
  ]
}
```

Unauthorized

Code: 401
Body:
none

Add customer creditor

Endpoint for creating new creditor for existing customer

Request

POST /v1/leads/{customerUuid}/creditor
Headers
Content-Type: application/json
Authorization: Bearer yourReceivedJWTToken
Body

```json
{
  "creditorName": "CHASE CARD",
  "creditorMemberCode": "026QK001",
  "accountNumber": 12345678,
  "accountHolder": 1,
  "cardholderName": "John Doe",
  "openedDate": "1970-01-01",
  "debtType": "CC",
  "originalBalance": 1000.00,
  "monthlyPayment": 100.00,
  "lastPayment": "1970-01-01",
  "creditLimit": 1200.00,
  "included": true
}
```

Fields description

Field name	Type	Required	Description
creditorName	string	yes	Creditor name
creditorMemberCode	string	yes	Creditor member code
accountNumber	integer	yes	Customer account number
accountHolder	integer(enum)	yes	Ownership of account 1 - primary applicant 2 - co-applicant 3 - joint
cardholderName	string	yes	Name of account holder
openedDate	string	yes	Date of account opening in ISO 8601 (YYY-MM-DD) format
debtType	string (enum**)	yes	Debt type code
originalBalance	number (money*)	yes	Original balance on account
monthlyPayment	number (money*)	yes	Monthly debt payment

Field name	Type	Required	Description
lastPayment	string	yes	Date of last payment in ISO 8601 (YYY-MM-DD) format
creditLimit	number (money*)	no	Credit limit
included	boolean	yes	Set false, if creditor shouldn't be included in program

* Money format - number with 2 decimal places, separated by dot
** Debt types (we use Experian codes)
00 - Auto Loan
01 - Unsecured Loan
02 - Secured Loan
03 - Partially Secured Loan
04 - Home Improvement Loan
05 - FHA Home Improvement Loan
06 - Installment Sales Contract
07 - Charge Account
08 - Real Estate Specific Type Unknown
09 - Loan Secured By Cosigner
0A - Time Share Loan
0C - Debt Buyer
0F - Construction Loan
0G - Flexible Spending Credit Card
10 - Commercial transaction with personal liability, guarantee or written instruction
11 - Recreational Merchandise
12 - Education Loan
13 - Lease
14 - Cosigner (Not Borrower)
15 - Check Credit Or Line Of Credit
16 - FHA Cosigner (Not Borrower)
17 - Manufactured Home
18 - Credit Card
19 - FHA Real Estate Loan
1A - Lender-Placed Insurance
1B - Legitimate Business Purposes
1C - Purchase Of Household Goods
20 - Note Loan
21 - Note Loan With Cosigner
22 - Secured By Household Goods
23 - Secured By Household Goods & Other Collateral
25 - VA Real Estate Loan
26 - Conventional Real Estate Loan, Including Purchase Money First
27 - Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage
29 - Rental
2A - Secured Credit Card
2C - Farmer\s Home Administration (FMHA)
30 - Summary Of Accounts With Same Status
31 - Unknown - Credit Extension, Review, Or Collection
33 - Manual Mortgage
37 - Combined Credit Plan
3A - Auto Lease
3C - Licensing - CA And NV Legal Requirement
43 - Debit Card
47 - Credit Line Secured

48 - Collection Department/Agency/Attorney
4D - Telecommunications/Cellular
4F - Tax Collection
50 - Family Support
5A - Real Estate-Jr Liens/Non-Purchase Money
5B - Second Mortgage
5C - Checking Or Savings/Possible Additional Offers
65 - Government Unsecured Guaranteed Loan
66 - Government Secured Guaranteed Loan
67 - Government Unsecured Direct Loan
68 - Government Secured Direct Loan
69 - Government Grant
6A - Commercial Installment Loan
6B - Commercial Mortgage
6C - Credit Granting/Possible Additional Offers
6D - Home Equity
70 - Government Overpayment
71 - Government Fine
72 - Government Fee For Service
73 - Government Employee Advance
74 - Government Miscellaneous Debt
77 - Returned Check
78 - Installment Loan
7A - Commercial Line Of Credit
7B - Agriculture
7C - Service Activation/Possible Additional Offers
83 - Post Prescreen/Extract Prescreen Inquiry
85 - Bi-Monthly Mortgage Paymen t
86 - Automated Mortgage Report
87 - Semi-Monthly Mortgage Payment
89 - Home Equity Line Of Credit
8A - Business Credit Card
8B - Deposit Related
8C - Id Profile
90 - Medical Debt
91 - Debt Consolidation
92 - Utility Company
93 - Child Support
94 - Spouse Support
95 - Attorney Fees
96 - Checking Account
98 - Credit Granting
9A - Secured Home Improvement
9B - Business Line - Personally Guaranteed

Responses

Success

Code: 201
Body

```
{
  "id": 604800
}
```

Fields description

Field name	Type	Description
id	integer	ID of created customer creditor

Not Found error

Will be returned, if provided customer is not found
Code: 404
Body:

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Validation error

Code: 422
Body:

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [ "Error text" ],
      "attributeName2": [ "Error text" ]
    }
  ]
}
```

Unauthorized

Code: 401
Body:
none

Remove customer creditor (deprecated)

Endpoint for removing existing customer creditor

Request

DELETE /v1/leads/{customerId}/creditor/{creditorId}

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Not Found error

Will be returned, if provided creditor is not found

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Remove customer creditor

Endpoint for removing existing customer creditor

Request

DELETE /v1/leads/{customerUuid}/creditor/{creditorId}

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Not Found error

Will be returned, if provided creditor is not found

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Budget Information updating (deprecated)

Endpoint for updating existing customer budget information

Request

PUT /v1/leads/{customerId}/budget

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```json
{
  "netMonthlyIncome": 12000.00,
  "cashReserves": 5000.00,
  "governmentStudentLoans": 150.00,
  "privateStudentLoans": 0.00,
  "medicalDebt": 0.00,
  "otherDebt": 50.00,
  "otherDebtDescription": "Some description",
  "backTaxes": 45.50,
  "cardsOutsideProgram": 10.00,
  "cardsOutsideProgramDescription": "Some description",
  "housingType": 2,
  "housingPayment": 0.00,
  "housingPaymentDescription": "Some description",
  "homeownersInsurance": 10.00,
  "tax": 0.00,
  "hoa": 0.00,
  "cableTvSatellite": 15.00,
  "cableTvSatelliteDescription": "Some description",
  "telephone": 10.00,
  "telephoneDescription": "Some description",
  "utilities": 10.00,
  "utilitiesDescription": "Some description",
  "otherUtilities": 10.00,
  "otherUtilitiesDescription": "Some description",
  "autoLoans": 10.00,
  "autoInsurance": 0.00,
  "autoInsuranceDescription": "Some description",
  "otherAutoPayment": 10.00,
  "houseHoldItems": 100.00,
  "clothing": 10.00,
  "gymHealth": 10.00,
  "personalCare": 10.00,
  "entertainment": 10.00,
  "food": 10.00,
  "foodDescription": "Some description",
```

```json
    "laundryDryCleaning": 10.00,
    "otherPersonal": 10.00,
    "lifeInsurance": 10.00,
    "medicalCare": 10.00,
    "legalSupport": 10.00,
    "alimony": 10.00,
    "childCare": 10.00,
    "nursingCare": 10.00,
    "education": 10.00,
    "charityDonations": 10.00,
    "otherLivingExpenses": 10.00,
    "otherLivingExpensesDescription": "Some description",
    "groundsOfExemption": 2,
    "groundsOfExemptionDescription": "Some description",
    "hardshipReason": 3,
    "hardshipReasonDetailed": "Some description"
}
```

Fields description

Field name	Type	Required	Description
netMonthlyIncome	number (money*)	yes	Customer net monthly income
cashReserves	number (money*)	no	Customer's cash reserves
governmentStudentLoans	number (money*)	no	Customer's government student loans
privateStudentLoans	number (money*)	no	Customer's private student loans
medicalDebt	number (money*)	no	Customer's medical debt
otherDebt	number (money*)	no	Customer's other debt
otherDebtDescription	string	Yes if "otherDebt" is not empty	Customer's other debt description
backTaxes	number (money*)	no	Customer's back taxes

cardsOutsideProgram	number (money*)	no	Other customer's cards outside of the program
cardsOutsideProgramDescription	string	Yes if "cardsOutsideProgram" is not empty	Other customer's cards outside of the program description
housingType	integer (enum)	yes	Housing type: 1 – Rented 2 – Own 3 – Live with family
housingPayment	number (money*)	yes	Customer's housing payment
housingPaymentDescription	string	Yes, if "housingPayment" is empty	Customer's housing payment description
homeownersInsurance	number (money*)	no	Customer's homeowners insurance
tax	number (money*)	no	Customer's house tax payment
hoa	number (money*)	no	Customer's homeowners associations payments
cableTvSatellite	number (money*)	no	Customer's payment for cable TV
cableTvSatelliteDescription	string	Yes if "cableTvSatellite" is empty	Customer's payment for cable TV description
telephone	number (money*)	no	Customer's payment for telephone
telephoneDescription	string	Yes if "telephone" is empty	Customer's payment for telephone description

utilities	number (money*)	no	Customer's payment for utilities
utilitiesDescription	string	Yes if "utilities" is empty	Customer's payment for utilities description
otherUtilities	number (money*)	no	Customer's payment for other utilities
otherUtilitiesDescription	string	no	Customer's payments for other utilities description
autoLoans	number (money*)	yes	Customer's payment for automobile loans
autoInsurance	number (money*)	yes	Customer's payment for automobile insurance
autoInsuranceDescription	string	Yes if "autoLoans" is not empty and "autoInsurance" is empty	Customer's payment for automobile insurance description
otherAutoPayment	number (money*)	no	Customer's other payments for automobile
houseHoldItems	number (money*)	no	Customer's payment for house hold items
clothing	number (money*)	no	Customer's payment for clothing
gymHealth	number (money*)	no	Customer's payment for gym
personalCare	number (money*)	no	Customer's payment for personal care

entertainment	number (money*)	no	Customer's payment for entertainment
food	number (money*)	no	Customer's payment for food
foodDescription	string	Yes if "food" is empty	Customer's payment for food description
laundryDryCleaning	number (money*)	no	Customer's payment for laundry dry cleaning
otherPersonal	number (money*)	no	Customer's other personal payments
lifeInsurance	number (money*)	no	Customer's life insurance payment
medicalCare	number (money*)	no	Customer's payment for medical care
legalSupport	number (money*)	no	Customer's payment for legal support
alimony	number (money*)	no	Customer's alimony payment
childCare	number (money*)	no	Customer's payment for child care
nursingCare	number (money*)	no	Customer's payment for nursing care
education	number (money*)	no	Customer's payment for education
charityDonations	number (money*)	no	Customer's charity donations
otherLivingExpenses	number (money*)	no	Customer's other living expenses

otherLivingExpensesDescription	string	no	Customer's other living expenses description
groundsOfExemption	integer (enum**)	Yes, if total budget is negative	Grounds of exemption for negative budget
groundsOfExemptionDescription	string	no	Grounds of exemption for negative budget additional description
hardshipReason	integer (enum***)	yes	Customer's hardship reason
hardshipReasonDetailed	string	yes	Customer's hardship reason detailed description

* Money format - number with 2 decimal places, separated by dot

** Grounds of exemption :

1 - Overtime at Current Job

2 - Additional Employment (i.e., second job)

3 - Gift/Donation from Family or Charity

4 - Tax Refund Pending

5 - Future Child Support/Alimony

6 - Funds from 401K/Stocks

7 - Pay Off Other Debt in The Next Year (i.e., car loan)

8 - Reduce Ongoing Discretionary Subscriptions (i.e., cable, Netflix, gym, etc.)

99 – Other

*** Hardship reasons

1 - Avoid Bankruptcy

3 - Divorced

5 - Illness in Family

6 - Loss of Income

7 - Widowed

8 - Medical Issues

9 - Other

10 - Birth

11 - Special Needs Family

12 - Loss of Job

13 - Laid Off

14 - Unexpected Expenses

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Validation error

Code: 422

Body

```json
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```json
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Budget Information updating

Endpoint for updating existing customer budget information

Request

PUT /v1/leads/{customerUuid}/budget

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```json
{
  "netMonthlyIncome": 12000.00,
  "cashReserves": 5000.00,
  "governmentStudentLoans": 150.00,
  "privateStudentLoans": 0.00,
  "medicalDebt": 0.00,
  "otherDebt": 50.00,
  "otherDebtDescription": "Some description",
  "backTaxes": 45.50,
  "cardsOutsideProgram": 10.00,
  "cardsOutsideProgramDescription": "Some description",
  "housingType": 2,
  "housingPayment": 0.00,
  "housingPaymentDescription": "Some description",
  "homeownersInsurance": 10.00,
  "tax": 0.00,
  "hoa": 0.00,
  "cableTvSatellite": 15.00,
  "cableTvSatelliteDescription": "Some description",
  "telephone": 10.00,
  "telephoneDescription": "Some description",
  "utilities": 10.00,
  "utilitiesDescription": "Some description",
  "otherUtilities": 10.00,
  "otherUtilitiesDescription": "Some description",
  "autoLoans": 10.00,
  "autoInsurance": 0.00,
  "autoInsuranceDescription": "Some description",
  "otherAutoPayment": 10.00,
  "houseHoldItems": 100.00,
  "clothing": 10.00,
  "gymHealth": 10.00,
  "personalCare": 10.00,
  "entertainment": 10.00,
  "food": 10.00,
  "foodDescription": "Some description",
```

```json
  "laundryDryCleaning": 10.00,
  "otherPersonal": 10.00,
  "lifeInsurance": 10.00,
  "medicalCare": 10.00,
  "legalSupport": 10.00,
  "alimony": 10.00,
  "childCare": 10.00,
  "nursingCare": 10.00,
  "education": 10.00,
  "charityDonations": 10.00,
  "otherLivingExpenses": 10.00,
  "otherLivingExpensesDescription": "Some description",
  "groundsOfExemption": 2,
  "groundsOfExemptionDescription": "Some description",
  "hardshipReason": 3,
  "hardshipReasonDetailed": "Some description"
}
```

Fields description

Field name	Type	Required	Description
netMonthlyIncome	number (money*)	yes	Customer net monthly income
cashReserves	number (money*)	no	Customer's cash reserves
governmentStudentLoans	number (money*)	no	Customer's government student loans
privateStudentLoans	number (money*)	no	Customer's private student loans
medicalDebt	number (money*)	no	Customer's medical debt
otherDebt	number (money*)	no	Customer's other debt
otherDebtDescription	string	Yes if "otherDebt" is not empty	Customer's other debt description
backTaxes	number (money*)	no	Customer's back taxes

cardsOutsideProgram	number (money*)	no	Other customer's cards outside of the program
cardsOutsideProgramDescription	string	Yes if "cardsOutsideProgram" is not empty	Other customer's cards outside of the program description
housingType	integer (enum)	yes	Housing type: 1 – Rented 2 – Own 3 – Live with family
housingPayment	number (money*)	yes	Customer's housing payment
housingPaymentDescription	string	Yes, if "housingPayment" is empty	Customer's housing payment description
homeownersInsurance	number (money*)	no	Customer's homeowners insurance
tax	number (money*)	no	Customer's house tax payment
hoa	number (money*)	no	Customer's homeowners associations payments
cableTvSatellite	number (money*)	no	Customer's payment for cable TV
cableTvSatelliteDescription	string	Yes if "cableTvSatellite" is empty	Customer's payment for cable TV description
telephone	number (money*)	no	Customer's payment for telephone
telephoneDescription	string	Yes if "telephone" is empty	Customer's payment for telephone description

utilities	number (money*)	no	Customer's payment for utilities
utilitiesDescription	string	Yes if "utilities" is empty	Customer's payment for utilities description
otherUtilities	number (money*)	no	Customer's payment for other utilities
otherUtilitiesDescription	string	no	Customer's payments for other utilities description
autoLoans	number (money*)	yes	Customer's payment for automobile loans
autoInsurance	number (money*)	yes	Customer's payment for automobile insurance
autoInsuranceDescription	string	Yes if "autoLoans" is not empty and "autoInsurance" is empty	Customer's payment for automobile insurance description
otherAutoPayment	number (money*)	no	Customer's other payments for automobile
houseHoldItems	number (money*)	no	Customer's payment for house hold items
clothing	number (money*)	no	Customer's payment for clothing
gymHealth	number (money*)	no	Customer's payment for gym
personalCare	number (money*)	no	Customer's payment for personal care

entertainment	number (money*)	no	Customer's payment for entertainment
food	number (money*)	no	Customer's payment for food
foodDescription	string	Yes if "food" is empty	Customer's payment for food description
laundryDryCleaning	number (money*)	no	Customer's payment for laundry dry cleaning
otherPersonal	number (money*)	no	Customer's other personal payments
lifeInsurance	number (money*)	no	Customer's life insurance payment
medicalCare	number (money*)	no	Customer's payment for medical care
legalSupport	number (money*)	no	Customer's payment for legal support
alimony	number (money*)	no	Customer's alimony payment
childCare	number (money*)	no	Customer's payment for child care
nursingCare	number (money*)	no	Customer's payment for nursing care
education	number (money*)	no	Customer's payment for education
charityDonations	number (money*)	no	Customer's charity donations
otherLivingExpenses	number (money*)	no	Customer's other living expenses

otherLivingExpensesDescription	string	no		Customer's other living expenses description
groundsOfExemption	integer (enum**)	Yes, if total budget is negative		Grounds of exemption for negative budget
groundsOfExemptionDescription	string	no		Grounds of exemption for negative budget additional description
hardshipReason	integer (enum***)	yes		Customer's hardship reason
hardshipReasonDetailed	string	yes		Customer's hardship reason detailed description

* Money format - number with 2 decimal places, separated by dot

** Grounds of exemption :

1 - Overtime at Current Job

2 - Additional Employment (i.e., second job)

3 - Gift/Donation from Family or Charity

4 - Tax Refund Pending

5 - Future Child Support/Alimony

6 - Funds from 401K/Stocks

7 - Pay Off Other Debt in The Next Year (i.e., car loan)

8 - Reduce Ongoing Discretionary Subscriptions (i.e., cable, Netflix, gym, etc.)

99 – Other

*** Hardship reasons

1 - Avoid Bankruptcy

3 - Divorced

5 - Illness in Family

6 - Loss of Income

7 - Widowed

8 - Medical Issues

9 - Other

10 - Birth

11 - Special Needs Family

12 - Loss of Job

13 - Laid Off

14 - Unexpected Expenses

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Validation error

Code: 422

Body

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```json
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

ACH Information updating (deprecated)

Endpoint for updating existing customer ACH information

Request

PUT /v1/leads/{customerId}/ach

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```json
{
  "accountName": "John Doe",
  "accountProcessor": 1,
  "routingNumber": "123456789",
  "bankAccountNumber": 1234567890,
  "bankAccountType": 1,
  "bankName": "CENTRAL PACIFIC BANK",
  "bankPhoneNumber": "+18085445530",
  "bankAddress": "222 NORTH SCHOOL STREET",
  "bankCity": "Honolulu",
  "bankState": "HI",
  "bankZip": 96817,
  "nonPrimaryApplicant": false
}
```

Fields description

Field name	Type	Required	Description
accountName	string	yes	Name on escrow account
accountProcessor	integer (enum)	yes	Escrow account processor 1- ram 2- gcs
routingNumber	string	yes	Escrow account routing number, 9 digits
bankAccountNumber	integer	yes	Customer's bank account number

bankAccountType	integer (enum)	yes	Customer's bank account type 1- checking 2 - saving
bankName	string	yes	Customer's bank name
bankPhoneNumber	string	yes	Customer's bank in E.164 format
bankAddress	string	yes	Customer's bank mailing address (without state and city)
bankCity	string	yes	Customer's bank city
bankState	string	yes	Customer's bank state code
bankZip	integer	yes	Customer's bank postal code
nonPrimaryApplicant	bool	no	Set true if escrow account will be made for secondary applicant

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Validation error

Code: 422

Body

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
```

```
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404
Body
```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

ACH Information updating

Endpoint for updating existing customer ACH information

Request

PUT /v1/leads/{customerUuid}/ach

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```
{
  "accountName": "John Doe",
  "accountProcessor": 1,
  "routingNumber": "123456789",
  "bankAccountNumber": 1234567890,
  "bankAccountType": 1,
  "bankName": "CENTRAL PACIFIC BANK",
  "bankPhoneNumber": "+18085445530",
  "bankAddress": "222 NORTH SCHOOL STREET",
  "bankCity": "Honolulu",
  "bankState": "HI",
  "bankZip": 96817,
  "nonPrimaryApplicant": false
}
```

Fields description

Field name	Type	Required	Description
accountName	string	yes	Name on escrow account
accountProcessor	integer (enum)	yes	Escrow account processor 1- ram 2- gcs
routingNumber	string	yes	Escrow account routing number, 9 digits
bankAccountNumber	integer	yes	Customer's bank account number
bankAccountType	integer (enum)	yes	Customer's bank account type 1- checking

			2 - saving
bankName	string	yes	Customer's bank name
bankPhoneNumber	string	yes	Customer's bank in E.164 format
bankAddress	string	yes	Customer's bank mailing address (without state and city)
bankCity	string	yes	Customer's bank city
bankState	string	yes	Customer's bank state code
bankZip	integer	yes	Customer's bank postal code
nonPrimaryApplicant	bool	no	Set true if escrow account will be made for secondary applicant

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Validation error

Code: 422

Body

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
```

```
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404
Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Plan calculation updating (deprecated)

Endpoint for updating existing customer ACH information

Request

PUT /v1/leads/{customerId}/calculator

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```json
{
  "payFrequency": 1,
  "nextPayDate": "1970-01-01",
  "fundingDeposit": 128.90,
  "fundingDepositDate": "1970-01-01"
}
```

Fields description

Field name	Type	Required	Description
payFrequency	integer (enum)	yes	Schedule type 0 – Monthly 1 – Semi-monthly 2 – Bi-weekly
nextPayDate	string	yes	Date of customer's next pay date in ISO 8601 (YYY-MM-DD) format
fundingDeposit	integer	Yes, if 'fundingDepositDate' is not empty	Amount of funding deposit
fundingDepositDate	string	Yes, if 'nextPayDate' is empty or later than 10 days from today	Date of funding deposit in ISO 8601 (YYY-MM-DD) format

Responses

Success

Code: 200

Body

```
{
}
```

Fields description

Validation error

Code: 422

Body

```
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Plan calculation updating

Endpoint for updating existing customer ACH information

Request

PUT /v1/leads/{customerUuid}/calculator

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

```
{
  "payFrequency": 1,
  "nextPayDate": "1970-01-01",
  "fundingDeposit": 128.90,
  "fundingDepositDate": "1970-01-01"
}
```

Fields description

Field name	Type	Required	Description
payFrequency	integer (enum)	yes	Schedule type 0 – Monthly 1 – Semi-monthly 2 – Bi-weekly
nextPayDate	string	yes	Date of customer's next pay date in ISO 8601 (YYY-MM-DD) format
fundingDeposit	integer	Yes, if 'fundingDepositDate' is not empty	Amount of funding deposit
fundingDepositDate	string	Yes, if 'nextPayDate' is empty or later than 10 days from today	Date of funding deposit in ISO 8601 (YYY-MM-DD) format

Responses

Success

Code: 200

Body

```
{
```

```
    }
```

Fields description

Validation error

Code: 422

Body

```json
{
  "name": "Unprocessable entity",
  "message": "Validation Error",
  "code": 0,
  "status": 422,
  "errors": [
    {
      "attributeName1": [
        "Error text"
      ],
      "attributeName2": [
        "Error text"
      ]
    }
  ]
}
```

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```json
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Getting Lead information

Endpoint for getting information about lead customer

Request

GET /v1/leads/{customerUuid}

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

Responses

Success

Code: 200

Body

```json
{
  "id": 0,
  "uuid": "018d63e8-b435-7320-8565-cf329d5da1a6",
  "status": 0,
  "salesPhase": -1,
  "salesRep": {
    "id": 0,
    "uuid": "018d63e8-b435-7320-8565-cf329d5da1a6",
    "name": "Kate",
    "phone": "+18889990031",
    "email": "kate@company.com"
  }
}
```

Fields description

Field name	Type	Description
id	number	Lead identifier
uuid	string	Lead identifier in uuid format
status	number	* Lead status
salesPhase	number	* Lead sale's phase

salesRep	object	Information about sales rep
salesRep.id	number	Sales Rep identifier
salesRep.uuid	string	Sales Rep identifier in uuid format
salesRep.name	string	Username
salesRep.phone	string	User phone number
salesRep.email	string	User email

* Lead statuses :

0 - New

18 - Hot

16 - Ready to Petch

3 - Nurture

13 - Docs Sent

22 - Automation

25 - Mail Fax Docs

34 - Automation SR.ai

43 - Pre-Enrollments Sent

44 - Pre-Enrollments Completed

57 - Docs Signed

58 - Docs Expired

54 - CA Pre-Enrollment

* Lead Sales Phases

- 1 - No Sales Phase

0 - Waiting on Assignment

1 - Trying to Contact

2 - Initial Contact-No Application

3 - Application Taken-Building File

4 - App taken - Attempting Contact for Proposal

5 - Proposal Completed - working file

6 - Proposal Declined - no longer working file

7 - Less than 7500/DNQ for Loan

8 - Pre-enrollments Sent

9 - Pre-enrollments Completed

10 - Loan Submission

11 - Docs Sent

12 - Docs Signed

13 - Docs Expired

14 - Client Enrollment Failed by AOT

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Getting Enrollment status

Endpoint for getting information about customer status

Request

GET /v1/enrollment/{customerId}/status

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

Responses

Success

Code: 200

Body

```
{
  "status": 0,
  "statusText": "New"
}
```

Fields description

Field name	Type	Description
status	integer	Customer status*
statusText	string	Status human-readable value

* Enrollment statuses :

0 - New

5 - Waiting for 1 Payment

6 - Active

10 - Pending Cancellation

11 – Canceled

Not Found error

Will be returned, if provided customer is not found or if it is not in "enrollment" state

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Get Enrollment information

Endpoint for getting information about enrolled customer

Request

GET /v1/enrollment/{customerUuid}

Headers

Content-Type: application/json

Authorization: Bearer yourReceivedJWTToken

Body

Responses

Success

Code: 200

Body

```
{
  "clientUuid": "018aad28-1e43-7347-98b4-e55aafbac7b8",
  "clientStatus": 4,
  "clientName": "John Doe",
  "enrolledDebtAmount": 100,
  "currentDebtAmount": 100,
  "enrolledDate": "2001-06-05T11:53:47-07:00",
  "salesRep": "John Doe",
  "initialDepositDate": "2001-06-05T11:53:47-07:00",
  "initialDepositStatus": 0,
  "initialDepositClearedDate": "2001-06-05T11:53:47-07:00"
}
```

Fields description

Field name	Type	Description
clientUuid	string	Enrollment identifier
clientStatus	number	* Enrollment status
clientName	string	Customer name
enrolledDebtAmount	number	Enrolled Debt
currentDebtAmount	number	Current Debt

enrolledDate	string	Enrolled Date
salesRep	string	Sales Rep name
initialDepositDate	string	Date of Initial Deposit
initialDepositStatus	number	* Initial Deposit Status
initialDepositClearedDate	string	

* Enrollment statuses :

4 - New

5 - Waiting for 1st payment

6 - Active

7 - NSF Need Contact

8 - NSF

9 - Suspended

10 - Pending Cancellation

11 - Cancelled

12 - Completed

20 - ACH waiting for e-sign

21 - RAM Rejected

29 - Compliance Hold

35 - Collection Recovery

36 - Pending Completed

47 - Client Relations

48 - Review for Completion

50 - Pending Completed - Fee Collection

51 - Pending Cancellation - Fee Collection

53 - Final Debt

* Initial Deposit Status

0 - Void

1 - Posted

2 - NSF

3 - Processing

4 - Scheduled

6 - Pending

5 - Transmitted

9 - Cancelled

10 - Refunded partial

11 - Refunded

12 - Returned

100 - Overdue

101 - Scheduled (Auto)

102 - Posted (Auto)

103 - NSF make up

Not Found error

Will be returned, if provided customer is not found

Code: 404

Body

```
{
  "name": "Page Not Found",
  "message": "Detailed error message",
  "code": 0,
  "status": 404,
  "type": "yii\\web\\NotFoundHttpException"
}
```

Unauthorized

Code: 401

Body

Prospect creation

Endpoint for new Prospect creation

Request

POST /v1/prospects

Headers
Content-Type: application/json
Authorization: Bearer yourReceivedJWTToken

Body:

```json
{
  "campaign": "02122024",
  "accessCode": "7658c9328b64",
  "firstName": "Erin",
  "lastName": "Auer",
  "address": "Auer",
  "city": "Address",
  "state": "CA",
  "zip": 12345,
  "county": "string",
  "clientEstimatedDebt": "string",
  "email": "string",
  "phone": "string"
}
```

Fields description

Field name	Type	Required	Description
campaign	string	no	
accessCode	string	no	Mailer code
firstName	string	no	Customer first nam
lastName	string	no	Customer last name
address	string	no	Customer address (without state and city)
city	string	no	Customer city
state	string	no	Customer state code
zip	integer	no	Customer postal code
county	string	no	
clientEstimatedDebt	number	no	

Field name	Type	Required	Description
email	string	no	Customer email in general email format
phone	string	no	Customer mobile phone in E.164 format

Responses

Success

Code: 200
Body:

```json
{
   "uuid": "48a9788c-5306-477f-bfb4-842469fa1344"
}
```

Fields description

Field name	Type	Description
id	integer	ID of created customer
uuid	string	Uuid identifier of customer

Validation error

Code: 422
Body

```json
{
   "name": "Unprocessable entity",
   "message": "Validation Error",
   "code": 0,
   "status": 422,
   "errors": [
     {
       "attributeName1": [ "Error text" ],
       "attributeName2": [ "Error text" ]
     }
   ]
}
```

Unauthorized

Code: 401
Body

```json
{
   "name": "Forbidden",
   "message": "Detailed error message",
   "code": 0,
   "status": 403
}
```