Debt Lander API Integration

This API will provide the necessary details to post personal loan leads to QuinStreet. Before starting implementation, we recommend you read the integration document in its entirety and pay special attention to the following points to avoid issues during the integration process.
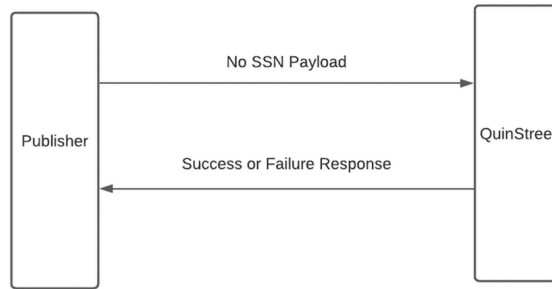
1. Integration steps will help you understand the next step in the integration process.

2. The flow diagrams mentioned in this document will help you understand how the lead post API works. Pay special attention to confirmation flow.

3. Stage endpoint and credentials. It would help you to start posting test leads to Quinstreet's staging environment
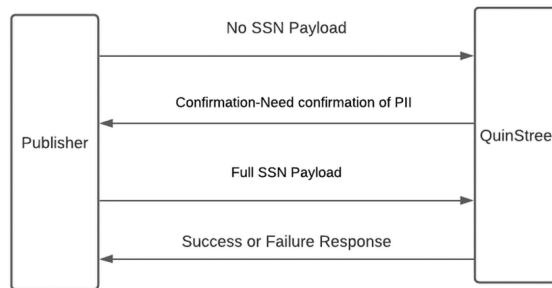
4. The tracking parameters section.

Integration Steps

	Task	Owner
1	Share integration document with a publisher	Account Manager
2	Integrate with lead post API by connecting staging environment	Publisher
3	Submit test leads to QuinStreet staging environment and share the details with the account manager	Publisher
4	Verify submitted test leads	PL Tech team
5	Configure publisher account on production	PL Ops team
6	Provide production credentials and endpoint to publisher	Account Manager
7	Submit one test lead on production	Publisher
8	Verify production test leads and configurations	PL Tech team
9	Start live traffic.	Publisher + Account Manager

API Flow Diagrams

1. No SSN + Credit profile **hit**

2. No SSN + Credit profile **no hit**

API Endpoint

Environment	URL Endpoint	HTTP Method	Request Format	Response Format
Stage	https://guidetolenders.quinstage.com/plpost.jsp	POST	JSON	JSON
Production	The account manager will share the production endpoint before the release	POST	JSON	JSON

HTTP Headers

Header Name	Value	Comment
Content Type	application/json	
True-Client-IP	Consumer's IP address	Please make sure that you are not passing server IP in this field.
User-Agent	Consumer's User-Agent	Please do not hardcode.

Stage Authorization Header

Header Name	Value
Authorization	Basic ZHJlZGR5:QnJzbm5yczY4Iw== Token MjAzMDY2MTA=

Payload Attributes

Along with the "Required" column, check "Flow" column to understand which flow requires the parameter.

	Name	Data Type	Flow	Required	Values
1	CashOut	String	All	Y	Must be between 100 to 100000
2	Income	String	All	Y	Annual Income. Must be greater than zero
3	Email	String	All	Y	Valid email address
4	Dob	String	All	Y	date of birth in MM/DD/YYYY format. Age must be greater than 18.
5	Fname	String	All	Y	Applicant's first name
6	Lname	String	All	Y	Applicant's last name
7	HomePhone	String	All	Y	home phone or mobile phone number
8	PostalCode	String	All	Y	postal code
9	Street	String	All	Y	street address. PO box not allowed.
10	City	String	All	Y	City
11	State	String	All	Y	two letter state code for home state, e.g. CA
12	PhoneConsentLang	String	All	Y	TCPA consent language displayed to the consumer. Default it to "TCPA" if LeadIdToken or ap_token passed
13	LeadIdToken	String	All	Y	Jornaya leadid token. Required if ap_token is or PhoneConsentLang not passed
14	ap_token	String	All	Y	Trusted form token. Required if LeadIdToken or PhoneConsentLang not passed
15	getTYLink	String	All	Y	yes – for TY page link in the response no – for JSON response
16	SSN	String	Confirmation	Y	Required only for the confirmation flow. Full social security number

17	postStep	String	Confirmation	Y	Confirmation
18	DataCaptureKey	String	Confirmation	Y	Datacapture key received in the response of the first post.
19	EmploymentStatus	String	All	N	One of the following numeric values. 3 -: selfemployed 7 -: employed 5 -: Not employed 6 -: other
20	OwnHome	String	All	N	Renter Homeowner Other

Tracking Attributes in Payload

Name	Data Type	Flow	Required	Value
AFN	String	All	Y	Stage – dreddy Prod – provided later
AF	String	All	Y	Stage – 20306610 Prod – provided later
AFFID	String	All	N	Alphanumeric string up to 100 characters
AFFID2	String	All	N	Alphanumeric string up to 100 characters
AFFID3	String	All	N	Alphanumeric string up to 100 characters

Response Attributes

Name	Value
Status	Success Failure
LeadID	QuinStreet unique Id
Reason	Failure reason
Commision	Publisher commission.

MatchType	match
	no-match
TYPageLink	returned when getTYLink=yes.
	Loan offers page URL. Decode the URL before using it. Redirect consumer to this URL.
Vendors	returned when getTYLink = no
	It will hold the offers
hostPostFailureReason-Scrub Invalid	returned when lead is scrubbed due to test, invalid or fraudulent PII

JSON Response Attributes

Name	Value
otherClick	Offers JSON Array
desc	offer description
logo	offer logo. use " `https://www.amone.com/imageserver/` " as base URL
name	vendor name
cta	CTA text

Error Responses

Error Message	Comment
Confirmation-Need confirmation of PII	If you see this error. Collect the full SSN from the consumer and post the data one more time using the confirmation flow
hostPostFailureReason-SSN:Required field	
hostPostFailureReason-No vendor matches were found	
Loan Amount - Invalid Loan Amount	
Loan Amount should be between $100 & $50000	
Business Start Date should not be greater than 10 Year	
Age should be greater than 18	
Postal code must be 5 digit long	

Invalid Postal Code	
Street address must contain alpha characters	
Please enter your physical address,we cannot accept PO Boxes	
Income - Invalid Annual Income	
Invalid email	
Loan Purpose-Invalid Loan Purpose,hostPostFailureReason-Invalid Values	
Invalid Values,Birth Date-Invalid Birth Date	
Invalid Token	
Home Owner-Invalid Home Owner	
No vendor matches found because of poor credit score.	

Please do not post below requests to production environment in any case.

Sample Request

```
1  {
2      "CashOut": "10000",
3      "Income": "120000",
4      "Email": "guy1a1901q1_11a1@example.com",
5      "Dob": "08/01/1994",
6      "Fname": "WALTER",
7      "Lname": "TILETNICK",
8      "HomePhone": "6505923276",
9      "PostalCode": "35565",
10     "Street": "91 SHORT LEAf LN",
11     "City": "HALEYVILLE",
12     "State": "AL",
13     "PhoneConsentLang": "TCPA",
14     "LeadIdToken": "D45CBAEC-BACA-7516-E173-AFEBD2219A44",
15     "getTYLink": "Yes",
16     "AF": 20306610,
17     "AFN": "dreddy"
18 }
```

Confirmation Flow Sample Requests

1. First Post

```
1  {
2      "CashOut": "10000",
3      "Income": "120000",
4      "Email": "guy1a1901q1_11a1@example.com",
5      "Dob": "08/01/1994",
```

```
 6      "Fname": "WALTERqq",
 7      "Lname": "TILETNICKqq",
 8      "HomePhone": "6505923276",
 9      "PostalCode": "35565",
10      "Street": "91 SHORT LEAf LN",
11      "City": "HALEYVILLE",
12      "State": "AL",
13      "PhoneConsentLang": "TCPA",
14      "LeadIdToken": "D45CBAEC-BACA-7516-E173-AFEBD2219A44",
15      "getTYLink": "Yes",
16      "AF": 20306610,
17      "AFN": "dreddy"
18  }
```

2. Second Post

```
 1  {
 2      "CashOut": "10000",
 3      "Income": "120000",
 4      "CreditRating": "Good",
 5      "Email": "guy1a11910a1111q1_11am1@example.com",
 6      "Dob": "08/01/1994",
 7      "Fname": "WALTERqq",
 8      "Lname": "TILETNICKqq",
 9      "HomePhone": "6505573276",
10      "PostalCode": "35565",
11      "Street": "91 SHORT LEAf LN",
12      "City": "HALEYVILLE",
13      "State": "AL",
14      "PhoneConsentLang": "TCPA Text",
15      "LeadIdToken": "D45CBAEC-BACA-7516-E173-AFEBD2219A44",
16      "getTYLink": "Yes",
17      "AF": 20306610,
18      "AFN": "dreddy",
19      "SSN": "666023349",
20     "postStep":"confirmation",
21      "DataCaptureKey":"3360201213"
22  }
```

Staging Request With Testing Attributes

DO NOT pass CLK, CCID, QTR and AID on production.

```
 1  {
 2      "CashOut": "10000",
 3      "Income": "120000",
 4      "Email": "guy1a1901q1_11a1@example.com",
 5      "Dob": "08/01/1994",
 6      "Fname": "WALTER",
 7      "Lname": "TILETNICK",
 8      "HomePhone": "6505923276",
 9      "PostalCode": "35565",
```

```
10      "Street": "91 SHORT LEAf LN",
11      "City": "HALEYVILLE",
12      "State": "AL",
13      "PhoneConsentLang": "TCPA",
14      "LeadIdToken": "D45CBAEC-BACA-7516-E173-AFEBD2219A44",
15      "getTYLink": "Yes",
16      "AF": 20306610,
17      "AFN": "dreddy",
18      "CLK": "350140513001859058",
19      "CCID": "20158663203721586",
20     "QTR": "ZZf201012170729010Za20158663Zg172Zw6Zm807Zc203721586Zs10391ZZ"
21      "AID": "104920"
22  }
```

Sample Responses

1. **Failure**

```
1  {
2      "Status": "Failure",
3      "LeadID": "5773591015",
4      "Reason": "hostPostFailureReason-No vendor matches were found."
5  }
6
```

2. **Success + getTYLink = yes**

```
1  {
2      "LeadID": "5773591215",
3      "Status": "Success",
4      "MatchType": "match",
5      "Commision": "0.0",
6      "TYPageLink": "https%3A%2F%2Fwww-amone-com.quinstage.com%2Fpersonalloans%2Fhostpost%2Fcompletion.html%3Fed
7  }
8
```

3. **Success + getTYLink = no**

```
1  {
2      "LeadID": "5773590715",
3      "Status": "Success",
4      "MatchType": "match",
5      "Commision": "0.0",
6      "Vendors": {
7          "otherClick": [
8              {
9                  "apr": 0,
10                 "monthlypayment": 0,
11                 "loanamount": 0,
```

```
12            "desc": "<p>Loans can be tricky, but AmOne makes it easy. We'll help you <span class=\"ita_hi
13            "logo": "/mortgagelenders/AmOne_Trusted_FS.svg",
14            "detaildisplaytext": "",
15            "url": "https%3A%2F%2Fwww-amone-com.quinstage.com%2Fpersonalloans%2Fhostpost%2Fcompletion.htm
16            "name": "AmOne",
17            "secureFlag": "",
18            "cta": "See My Offers",
19            "phone": "",
20            "banner": "",
21            "bannertext": "",
22            "bannerdesc": "",
23            "bannerBulletPoints": "",
24            "aprtext": "APR",
25            "desctext": "",
26            "monthlypaymenttext": "Monthly Payment",
27            "loanamounttext": "Loan Amount",
28            "aprskin": "",
29            "monthlypaymentskin": "",
30            "loanamountskin": "",
31            "loanterminmonth": "",
32            "offertext": "",
33            "aprfootertext": "",
34            "monthlypaymentfootertext": "",
35            "loanamountfootertext": ""
36        }
37      ]
38    }
39 }
40
```

TYP UX Example

Test Profiles

DOB	PHONE	SSN	First Name	Last Name	CURR House #	CURR Street Name	CURR Str Suf	CURR City	CURR State	CURR ZIP Code	Debt	Pass
0917 1957	8012 8163 06	6664 7662 2	BYRD	BERGER	5463	CROSS	CT	SALT LAKE CITY	UT	8412 3	1400 0- 1499 9	No
1201 1961	2196 6257 37	6660 8764 8	ROBERT	RIFILATO	1617 E	VALENCIA	DR	CROWN POINT	IN	4630 7	1600 0- 1699 9	Yes
0308 1973	9077 8990 93	6662 8230 3	DANNY	DUNCAN	1217 5	GLACIER	HWY	JUNEAU	AK	9980 1	1600 0- 1699 9	Yes
1108 1962	7324 3840 50	6665 9657 4	SUSAN	WAMPLER	201	BLOSSOM	CIR	DAYTON	NJ	0881 0	1600 0- 1699 9	Yes