

QuinStreet

Personal Loans API Specifications

(Version 2.0 – Feb 1, 2023)

This API documentation 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](#) – these will help you understand the next step in the integration process.
2. [Single Post vs Dual Post Requests](#) – this section describes the differences and advantages between single and dual post API integrations
3. [How To Test](#) – insights on how best to test using QuinStreet's API in the staging environment
4. [Postman link](#) – helpful links when you test your API's against the staging environment
5. [Authentication](#) – endpoint and credentials for our staging environment to help you post test leads to Quinstreet's staging environment
6. [Lead Post Parameters – for Personal Loans](#) – this section describes all the parameters to include with your single or double post personal loans lead request
7. [Sample Requests](#) – Sample JSON requests
8. [Lead Post Parameters – for Business or Auto Loan Leads](#) – the list of additional parameters to include in your lead request if you are posting business or auto loans
9. [Lead Post Parameters – Lead Tracking Information](#) – this section covers the parameters that to include with your lead request (single or double) that determines environment (stage/production) as well as your own internal tracking values.
10. [Lead Post Parameters - for Double Post Request Leads](#) – the list of parameters to include IF QuinStreet was not able to verify the consumer's identity and you want to retry by providing additional or updated consumer information.
11. [Lead Response Parameters](#) – values related to the lead returned in the QuinStreet response
12. [Sample Responses](#) – Sample JSON responses
13. [Error Responses](#) – error responses returned in the QuinStreet response

INTEGRATION STEPS

The following outline each of the steps in the integration process. Accompanied with each step is the owner of that step so, if you have issues or questions, you can reach out to the appropriate QuinStreet contact.

Steps	Task	Owner
1.	QuinStreet Account Manager will share this integration document with a publisher	Account Manager
2.	Publisher will integrate with lead post API by connecting to QuinStreet's staging environment	Publisher
3.	Publisher will submit test leads to QuinStreet's staging environment. Results and details of the test should be shared with the QuinStreet account manager	Publisher
4.	Verify submitted test leads	PL Tech team
5.	Once QuinStreet has validated the test leads, the PL Operations team will configure the publisher account on production	PL Ops team
6.	The QuinStreet Account Manager will provide production credentials and endpoint to publisher	Account Manager
7.	Publisher will coordinate a test with the account manager and submit one test lead on production	Publisher
8.	Verify production test leads and configurations	PL Tech team
9.	Start live traffic.	Publisher + Account Manager

SINGLE POST vs DUAL POST REQUESTS

The QuinStreet PL API has been designed to allow for single or dual post requests. The choice is yours as to how you will integrate with the API. Below is a brief explanation of the two different types of integrations.

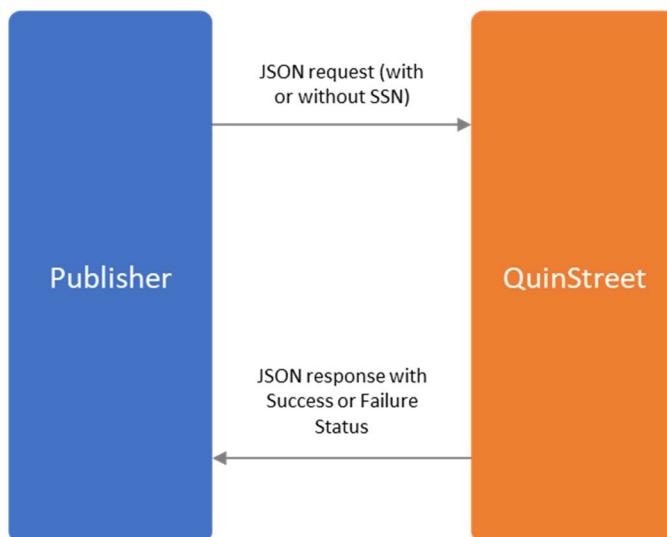
Single Post Integration: With this integration, the publisher will make a single lead post with the information they have collected from the consumer. You may choose to pass the consumer's SSN as part of this post. QuinStreet will attempt to make a soft credit pull using the consumer information provided, with or without the consumer's SSN.

If the credit bureau finds the consumer and returns a credit file, QuinStreet will proceed with the lender matching process, and return a successful response to the publisher.

If, however, the credit bureau is unable to find the consumer, QuinStreet will return a FAILED response with a status message alerting the publisher that 'confirmation is needed'. In this single post scenario, no further action is required by the publisher. The lead in the QuinStreet system is marked as 'partial' and no further action is taken. Commissions are not paid on FAILED leads. Below is a visual representation of the single post integration.

SINGLE POST

1. Publisher sends a personal loan lead request to Q/S (with or without SSN).
2. Q/S attempts a soft credit pull using the consumer's PII from the publisher and, if successful, runs through the lender matching process
3. Q/S sends a JSON response back to the publisher with a Success or Failed Status
4. No further action is taken by publisher other than capturing/storing JSON response payload from Q/S.

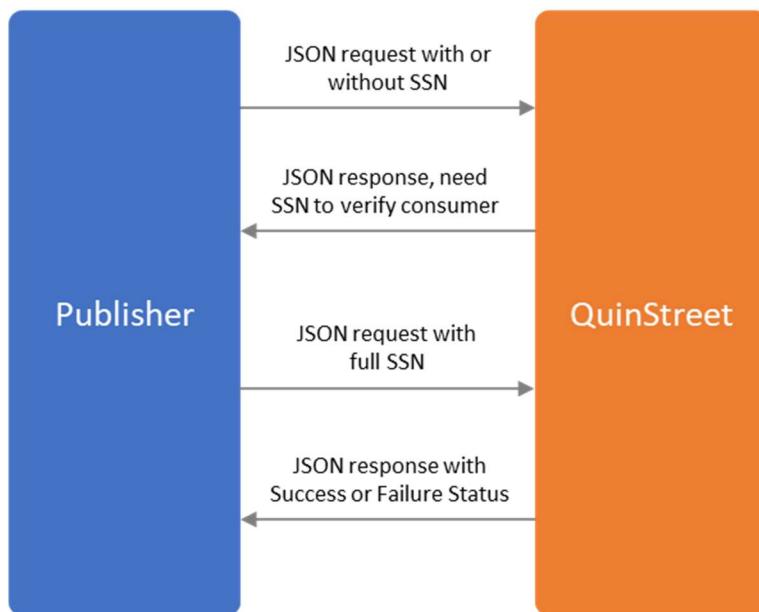


Dual Post Integration: The dual post integration is the same as the single up to the point when QuinStreet returns a FAILED response and a status message that ‘confirmation is needed’.

When a publisher sees that response, they can prompt the consumer to provide additional or updated information; specifically, SSN. Once the publisher has collected this additional or updated PII information the publisher resubmits the lead request. But with this second post they need to include the updated PII information AND parameters that signal to QuinStreet that this is a 2nd request call (and not the first). Specifically, the publisher needs to send the consumer’s SSN, the QuinStreet unique identifier and a flag that signals this is a 2nd request post. QuinStreet will process this 2nd request and return a successful or failed response accordingly. Below is a visual representation of the double post integration.

Dual Post

1. Publisher sends a personal loan lead request to Q/S (with or without SSN).
2. Q/S attempts a soft credit pull using the consumer’s PII from the publisher and, if successful, runs through the lender matching process
3. Q/S sends a JSON response back to the publisher with a Success or Failed Status
4. If Q/S returns a SUCCESS status, the publisher captures/stores the JSON response payload from Q/S
5. If Q/S returns a FAILED status, publisher prompts the consumer to provide SSN or other PII that will consumer verification.
6. Publishers sends a 2nd personal loan lead request to Q/S with new/updated PII information
7. Q/S attempts a soft credit pull using the consumer’s PII from the publisher and, if successful, runs through the lender matching process
8. Q/S sends a JSON response back to the publisher with a Success or Failed Status



HOW TO TEST

We recommend submitting as many leads as you want to cover all scenarios if this is the first time you are integrating with us. We've provided sample test data (separate document) and POSTMAN collections (see below) to assist in your testing. If extensive testing is not in the scope, submit one lead per-flow.

Once you complete the testing, please share the API endpoint, payload, and response for each test lead with your account manager who, in turn, will share with the QuinStreet engineering team for validation.

POSTMAN LINK

https://api.postman.com/collections/5935748-089111be-f370-438f-9c3f-5f07ed195a75?access_key=PMAT-01GZ4DCB4ZXX7SSF0BFQ10BG6X

The postman works space has the following API examples in it.

1. Generic Flow :- No SSN payload that returns the success result and a TY page link
2. Generic Flow Failure - confirmation required :- No SSN payload that returns failure and "Confirmation-Need confirmation of PII" response
3. Confirmation Flow :- Full SSN payload in the response of "Generic Flow Failure - confirmation required" that returns the success result and a TY page link
4. Business Flow :- No SSN plus Loanpurpose Business payload that returns the success result and a TY page link
5. Auto Flow :- No SSN plus Loanpurpose Auto payload that returns the success result and a TY page link

AUTHENTICATION (Staging environment)

The authentication information below applies to the staging environment only.

Your production endpoint and credentials will be shared with you once testing has been completed and validated.

API Endpoint (Staging environment)

URL Endpoint	HTTP Method	Request Format	Response Format
https://guidetolenders.quinstage.com/plpost.jsp	POST	JSON	JSON

HTTP Headers (Staging environment)

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

Authorization Header (Staging environment)

Header Name	Value
Authorization	Basic ZHJIZGR5:QnJzbn5yczY4lw== Token MjAzMDY2MTA=

LEAD POST PARAMETERS – PERSONAL LOANS

Below are the parameters that you, the publisher, can pass as part of every lead request that you post to QuinStreet. These parameters should be included in single or dual post lead scenarios.

Name: LoanPurpose	Data Type: String	Required: Yes
Description: The reason or purpose the consumer is requesting the loan		
Valid Values (values passed must be an exact match from this list)	Debt Consolidation, Home Improvement, Household Expense, Medical/Dental, Special Event, Expenses, Vacation, Auto, Emergency, Motorcycle, Credit Card Consolidation, Major Purchase, Green, Moving/Relocation, Baby/Adoption, Taxes, RV, Boat, Personal	

Name: CashOut	Data Type: String	Required: Yes
Description: This field stores the amount of money the consumer is requesting for their loan		
Valid Values	Value must be between 100 and 50000	

Name: Income	Data Type: String	Required: Yes
Description: This field stores the consumer's annual income amount		
Valid Values	Value must be greater than zero	

Name: CreditRating	Data Type: String	Required: Yes
Description: This field stores the consumer's self-rated credit score		
Valid Values (values passed must be an exact match from this list)	Excellent (720-850) Good (660-719) Fair (600-659) Poor (300-599) If you do not collect self-rated credit, pass in 'Fair'	

Name: EmploymentStatus	Data Type: String	Required: Yes
Description: This field stores the consumer's employment status		
Valid Values (you must pass in one of the valid numeric values in the list to the right)	3 = Self Employed 5 = Not Employed 6 = Other 7 = Employed If you do not collect employment, pass in '6'	

Name: OwnHome	Data Type: String	Required: Yes
Description: This field stores the consumer's residence status – specifically, if they are a renter or a home owner or they have some other living situation.		

Valid Values (values passed must be an exact match from this list to the right)	Renter Homeowner Other If you do not collect residence status, pass in 'Other'
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Name: TimeAtResidence	Data Type: String	Required: Yes
Description: This field stores the amount of time the consumer has spent in their current residence		
Valid Values (values passed must be an exact match from this list to the right)	Less than 1 year. 1 to 2 years More than 3 years If you do not collect the amount of time a consumer has spent in their current residence, pass in 'Less than 1 year.'	

Name: Email	Data Type: String	Required: Yes
Description: This field stores the consumer's email address		
Valid Values	Pass in the consumer's email address	

Name: Dob	Data Type: String	Required: Yes
Description: This field stores the consumer's date of birth		
Valid Values	Age must be greater than 21. Format of the field must be MM/DD/YYYY	

Name: Fname	Data Type: String	Required: Yes
Description: This field stores the consumer's first name		
Valid Values	Field cannot be blank. Pass in the consumer's first name	

Name: Lname	Data Type: String	Required: Yes
Description: This field stores the consumer's last name		
Valid Values	Field cannot be blank. Pass in the consumer's last name	

Name: HomePhone	Data Type: String	Required: Yes
Description: This field stores the consumer's home phone number or the main phone number that the consumer has provided		
Valid Values	Field cannot be blank. Pass in the consumer's phone number. Format is 10-digits with no special characters.	

Name: PostalCode	Data Type: String	Required: Yes
Description: This field stores the consumer's postal code (aka zip code)		
Valid Values	Field cannot be blank. Field must be at least 5 characters long and be all digits.	

Name: Street	Data Type: String	Required: Yes
Description: This field stores the consumer's street address		
Valid Values	Field cannot be blank. P.O. Box's are not allowed. Populate with the consumer's home street address.	

Name: City	Data Type: String	Required: Yes
Description: This field stores the city where the consumer lives		
Valid Values	Field cannot be blank. Populate with the name of the city where the consumer lives.	

Name: State	Data Type: String	Required: Yes
Description: This field stores the state where the consumer lives		

Valid Values	Field cannot be blank. Populate with the 2-character state code or abbreviation. Examples: CA for California. NV for Nevada. NY for New York. FL for Florida.
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Name: PhoneConsentLang	Data Type: String	Required: Yes
Description: This is the TCPA language that was displayed on the publisher web site and that the consumer agreed to		
Valid Values	Field cannot be blank. Populate this field with the entire text of the TCPA consent language displayed to the consumer.	

Name: LeadIdToken	Data Type: String	Required: Yes
Description: This field contains the Jornaya leadid token IF the publisher is using Jornaya for validating the consumer's TCPA consent.		
Valid Values	Provide the Jornaya LeadId Token in this field. If the ap_token field (next field) is not populated, then this field must be populated.	

Name: ap_token	Data Type: String	Required: Yes
Description: This field contains the Active Prospect Trusted form token IF the publisher is using Active Prospect for validating the consumer's TCPA consent.		
Valid Values	If the LeadIdToken field (previous field) is not populated, then this field must be populated with your Active Prospect token.	

Name: getTYLink	Data Type: String	Required: Yes
Description: This field determines if the publisher will receive a link to the QuinStreet Thank You page (page where offers are displayed) or a JSON response with offer details.		

Valid Values	Field cannot be blank. yes = response will include a link to the Q/S Thank You Page no = response will include a JSON payload of offer details
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Name: rtno	Data Type: String	Required: No
Description: This field contains the 9-digit routing number for the consumers bank account		
Valid Values	If populated, this field must contain a 9-digit value that does not contain spaces or a hyphens ('-')	

Name: acno	Data Type: String	Required: No
Description: This field contains the consumer's bank account number		
Valid Values	This field expects all numeric values. The length of the bank account number can be up to 17 digits in length.	

Name: bknm	Data Type: String	Required: No
Description: This field stores the name of the consumer's bank		
Valid Values	Populate this field with the name of the consumer's bank. The maximum length of this field is 100 characters. The bank name can contain the following special characters: ',', '.', '&', '(', and ')'	

Name: hdd	Data Type: String	Required: No
Description: This field is used to determine if the consumer has direct deposit		
Valid Values	Populate with 'yes' if the consumer has direct deposit Populate with 'no' if the consumer does NOT have direct deposit	

Name: CS	Data Type: String	Required: No
Description: This field is no longer in use		
Valid Values	This field is no longer in use. You can leave blank or enter 'd'	

Name: SSN	Data Type: String	Required: Yes (No if using confirmation flow. See SSN Confirmation below)
Description: This parameter contains the consumers full social security number		
Valid Values	This field may not be left blank. Pass the consumer's full 9-digit social security number with no spaces or hyphens ('-')	

LEAD POST PARAMETERS – LEAD TRACKING INFORMATION

The following **required** parameters are included in the initial publisher response and used for lead tracking purposes.

Name: AFN	Data Type: String	Required: Yes
Description: This field contains the publishers name (aka Affiliate Name)		
Valid Values	<p>If you are posting leads to the staging environment, use 'dreddy'</p> <p>If you are posting leads to the production environment, enter your AFN value</p>	

Name: AF	Data Type: String	Required: Yes
Description: This field contains the publisher's affiliate key value		

Valid Values	If you are posting leads to the staging environment, use '20306610' If you are posting leads to the production environment, enter your AF or Affiliate Key value
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Name: AFFID	Data Type: String	Required: No
Description: Please <u>do not</u> pass anything in AFFID until your account manager provides further information.		
Valid Values	This is an alpha-numeric string field that allows for up to 100 characters.	

Name: AFFID2	Data Type: String	Required: No
Description: This is a flexible parameter field for publishers to pass in a value, like transaction id, to track their leads (optional).		
Valid Values	This is an alpha-numeric string field that allows for up to 100 characters.	

Name: AFFID3	Data Type: String	Required: No
Description: This is another flexible parameter field for publishers to pass in a value, like SubID, to track their leads (required).		
Valid Values	This is an alpha-numeric string field that allows for up to 100 characters.	

SAMPLE REQUESTS

Below is a sample request for a standard personal loan request

```
{
"LoanPurpose": "Debt Consolidation",
"CashOut": "40000",
```

```

    "Income": "110000",
    "CreditRating": "Excellent",
    "EmploymentStatus": "7",
    "OwnHome": "Other",
    "TimeAtResidence": "More 3 years",
    "Email": "John.Doe.1234@gmail.com",
    "Dob": "05/13/1973",
    "Fname": "John",
    "Lname": "Doe",
    "HomePhone": "6505551234",
    "PostalCode": "91504",
    "Street": "4403 Main Street",
    "City": "BURBANK",
    "State": "CA",
    "PhoneConsentLang": "TCPA Text",
    "LeadIdToken": "12345",
    "ap_Token": "",
    "getTYLink": "Yes",
    "rtno": "246282611",
    "acno": "10009867856",
    "bknm": "Abbeville Building and Loan",
    "hdd": "No",
    "cs": "d",
    "SSN": "123456789",
    "AFN": "dreddy",
    "AF": "20306610",
    "AFFID": "123456789",
    "AFFID2": "24680",
    "AFFID3": "3691215"
}

```

LEAD POST PARAMETERS – FOR DUAL POST REQUEST LEADS

These parameters are only needed if the publisher is planning on implementing a dual post integration with QuinStreet. The details of a Dual Post implementation are described in page 4 of this document. The dual post parameters are required so that QuinStreet knows that this is a 2nd or dual request post and can match this 2nd request with the initial lead request.

Name: SSN	Data Type: String	Required: Yes
Description: This parameter contains the consumers full social security number. The publisher passes the SSN when making the 2 nd API request after QuinStreet has determined that they cannot verify the consumer.		
Valid Values	This field may not be left blank. Pass the consumer's full 9-digit social security number with no spaces or hyphens ('-')	

Name: postStep	Data Type: String	Required: Yes
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Description: This parameter determines if this is the first or second JSON post from the publisher.	
Valid Values	Pass in the text 'Confirmation'

Name: DataCaptureKey	Data Type: String	Required: Yes
Description: This parameter contains the DataCaptureKey value received in the response of the first post		
Valid Values	This field may not be left blank if this is a confirmation page. It just contain the DataCaptureKey (QuinStreet Unique ID) from the initial post response from QuinStreet.	

LEAD RESPONSE PARAMETERS

The following are the main parameters that will appear in the response coming back from QuinStreet.

Name	Valid Value	Description
Status	Success Failure	QuinStreet will return a 'Success' response in the Status parameter if the submitted lead was valid. QuinStreet will return a 'Failure' response in the Status parameter if the submitted lead failed. An error message will appear in the Reason parameter (see below)
LeadID	QuinStreet unique Id	The unique QuinStreet lead id will be returned in this parameter
Reason	Failure message Error reason	If the lead post fails for any reason, a reason code explaining the failure will be returned in this parameter
Commission	Publisher's commission amount	If a commission was earned for this lead, a value will appear in this parameter
MatchType	match no-match	If this lead resulted in lender matches, a value of 'match' will be returned. If this lead did NOT result in any lender matches, a value of 'no-match' will be returned.

TYPPageLink	Loan offers page URL. Take consumer to this URL.	If the publisher is linking the consumer to the QuinStreet offer page, the URL for the offer page will be returned in this parameter field.
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SAMPLE RESPONSES

Below is a sample response for a standard successful personal loan response

```
{
  "Status": "Success",
  "LeadID": "5409871215",
  "Reason": "",
  "MatchType": "match",
  "Commission": "7.50",
  "TYPPageLink":
  "http%3A%2F%2Fguidetolenders.quinstage.com%2Fpersonalloans%2FcompletionStandAloneOffer
s.jsp%3Fedck%3DetxzLNubY6A1%252B33uWS7FOw%253D%253D%26pubKey%3D20306610"
}
```

Below is a sample response for a standard failed personal loan response

```
{
  "Status": "Failed",
  "LeadID": "5409871216",
  "Reason": "Invalid Postal Code",
  "MatchType": "no-match",
  "Commission": "0.0",
  "TYPPageLink": ""
}
```

ERROR RESPONSES

The following are the list of error responses that are returned by QuinStreet in the response.

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	Error is returned when the system is expecting a consumer's SSN and it was not found in the JSON request.
hostPostFailureReason-No vendor matches were found	This error is returned when Q/S goes through its lender matching process and no lenders are matched with the consumer.
Loan Amount - Invalid Loan Amount	Error is returned when the loan amount is invalid, meaning it is not a number

Loan Amount should be between \$100 & \$50000	Error is returned when the loan amount has a value less than \$100 or greater than \$50,000
Business Start Date should not be greater than 10 Year	Error is returned when a business' start date makes the business older than 10 years old. We only deal with business' that have been in business for less than 10 years.
Age should be greater than 21	Error is returned when a user's age, which is calculated from their date of birth, is less than 21 years of age.
Postal code must be 5 digit long	Error is returned when a postal code is less than 5-digits long
Invalid Postal Code	Error is returned when an invalid postal code (zip code) has been provided. This likely means a non-number was entered.
Street address must contain alpha characters	Error is returned when a consumer's street address does not contain alpha characters.
Please enter your physical address, we cannot accept PO Boxes	Error is returned when a P.O. Box is provided as the consumer's home address.
Income - Invalid Annual Income	Error is returned when an invalid value was entered in the income field. Income must be a number and cannot contain alpha characters.
Invalid email	Error is returned when an email is in an invalid format. Valid emails must contain a user name followed by '@' followed by a valid domain.
Loan Purpose-Invalid Loan Purpose,hostPostFailureReason-Invalid Values	Error is returned when a loan purpose, not found in the valid list of loan purposes, has been passed in.
Invalid Values,Birth Date-Invalid Birth Date	Error is returned when an invalid date of birth has been submitted. The date must adhere to the format: MM/DD/YYYY.
Invalid Token	Error is returned when an invalid Jornaya or Active Prospect token has been submitted.
Home Owner-Invalid Home Owner	Error is returned when a Renter/Owner value, that was not found in the list of renter/owner values, was passed in.
No vendor matches found because of poor credit score.	This error is returned when Q/S goes through its lender matching process and no lenders are matched with the consumer because they have poor credit.