

Lead Post 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.

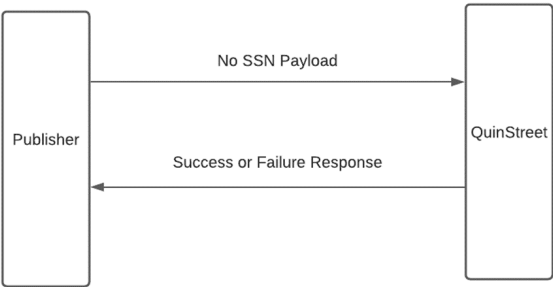
- 1. Integration steps will help you understand the next step in the integration process.
- 2. The flow diagrams mentioned in this document will help you understand how the lead post API works. Pay special attention to confirmation flow.
- 3. Stage endpoint and credentials. It would help you to start posting test leads to QuinStreet's staging environment
- 4. The tracking parameters section.

Integration Steps [🔗](#)

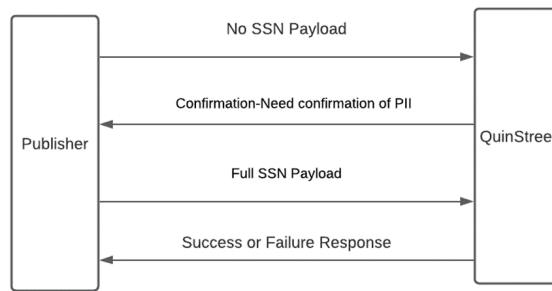
	Task	Owner
1	Share integration document with a publisher	Account Manager
2	Integrate with lead post API by connecting staging environment	Publisher
3	Submit test leads to QuinStreet staging environment and share the details with the account manager	Publisher
4	Verify submitted test leads	PL Tech team
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 ZHJIzGR5:QnJzbm5yczY4lw== Token MjAzMDY2MTA=

Stage AF/AFN Credentials [🔗](#)

Name	Value
AFN	offerconversion
AF	79649044

Expected Response Time [🔗](#)

Environment	Average Response time (seconds)	Comment
Stage	Up to 60	
Prod	6 - 8	In some cases, Prod response time can take up to 30 seconds .

Payload Attributes [🔗](#)

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

	Name	Data Type	Flow	Required	Values
1	LoanPurpose	String	All		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
2	CashOut	String	All	Y	Requested Loan Amount (RLA) Must be between 2000 to 100000
3	Income	String	All	Y	Annual Income. Must be greater than zero
4	CreditRating	String	All	N	Excellent Good Fair Poor
5	EmploymentStatus	String	All	Y	Use 3 for selfemployed Use 7 for employed Use 5 for Not employed Use 6 for other
6	OwnHome	String	All	Y	Renter Homeowner Other

7	TimeAtResidence	String	All	Y	Less than 1 year. 1 to 2 years More 3 years
8	Email	String	All	Y	Valid email address
9	Dob	String	All	Y	date of birth in MM/DD/YYYY format. Age must be greater than 18.
10	Fname	String	All	Y	Applicant's first name
11	Lname	String	All	Y	Applicant's last name
12	HomePhone	String	All	Y	home phone or mobile phone number
13	PostalCode	String	All	Y	postal code
14	Street	String	All	Y	street address. PO box not allowed.
15	City	String	All	Y	City
16	State	String	All	Y	two letter state code for home state, e.g. CA
17	PhoneConsentLang	String	All	Y	TCPA consent language displayed to the consumer. Default it to "TCPA" if LeadIdToken or ap_token passed
18	LeadIdToken	String	All	Y	Jornaya leadid token. Required if ap_token is or PhoneConsentLang not passed
19	ap_token	String	All	Y	Trusted form token. Required if LeadIdToken or PhoneConsentLang not passed
20	getTYLink	String	All	Y	yes – for TY page link in the response no – for JSON response
21	SelfAssessedDebt	String	All	N	1. Must be numeric 2. > 0
22	rtno	String	All	N	Applicant's nine-digit routing number. Remove '-' or spaces from the value
23	acno	String	All	N	Applicant's Account number. Numeric value up to 17 digits
24	bknm	String	All	N	Applicant's Bank Name. Alpha- numeric value up to 100 characters. Allowed special characters , - . & ' ()
25	hdd	String	All	N	Applicant has direct deposit. Yes no

26	SSN	String	Confirmation	Y	Required only for the confirmation flow. Full social security number
27	postStep	String	Confirmation	Y	pass "Confirmation" when responding to "Confirmation-Need confirmation of PII" error
28	DataCaptureKey	String	Confirmation	Y	Pass the value of the LeadID attribute received in the response to the first post.
29	ProfitableBusiness	String	Business	Y	Yes No
30	CompanyName	String	Business	Y	Name of the company
31	StartDate	String	Business	Y	Business start date in MM/DD/YYYY format. The start date must not be more than ten years old.
32	HasBankAccount	String	Business	Y	Yes No
33	BusinessLegalEntity Type	String	Business	Y	partnership c_corporation s_corporation llc sole_proprietorship other
34	CrediCardDebtAmount	String	Business	Y	Numeric Value
35	PLBankruptcyHistory	String	Business	Y	Yes No
36	AcceptCreditCard	String	Business	Y	Yes No
37	CarLoanType	String	Auto	Y	New Purchase Refinance Repair Other

Tracking Attributes in Payload [🔗](#)

Name	Data Type	Flow	Required	Value
AFN	String	All	Y	Stage – provided Prod – provided
AF	String	All	Y	Stage – provided Prod – provided
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
AFFID4	String	All	N	Alphanumeric string up to 100 characters
AFFID5	String	All	N	Alphanumeric string up to 100 characters
AFFID6	String	All	N	Alphanumeric string up to 100 characters

Response Attributes [🔗](#)

Name	Data Type	Value
Status	String	Success Failure
LeadID	String	QuinStreet unique Id
Reason	String	Failure reason
Commision	String	Publisher commission. Only available in case of CPL
MatchType	String	match no-match
TYPageLink	String	returned when getTYLink=yes. Loan offers page URL. Decode the URL before using it. Redirect consumer to this URL. Append &pliframe=Yes to the TYPageLink if you are iframing the page
Vendors	String	returned when getTYLink = no It will hold the offers
hostPostFailureReason-Scrub Invalid	String	returned when lead is scrubbed due to test, invalid or fraudulent PII
source_account	String	Publisher account

Stage Testing Process [🔗](#)

Initial Stage Testing

Stage testing starts by using the stage credentials (AFN/AF) and stage authorization header provided at the start of this document. The main goals of initial testing are to confirm that:

- API connections are properly established.
- At least a successful response is returned.
- Attributes are correctly formatted and understood.

Pre-Production and Post-Production Stage Testing

After our development team completes internal integration and campaign setup, stage testing switches to using the newly issued production credentials (AFN/AF), while using the same stage authorization header (not production header).

Switching to campaign-specific AFN/AF allows testing to be more accurate, reflecting of the campaign’s matching filters on production.

Important: Each stage test request must use a unique Email and HomeHone , except when specifically testing duplicate leads. Using unique values ensures that the backend matching will not filter duplicate leads unexpectedly.

JSON Responses Testing [🔗](#)

Requests should have the field getTYLink is set to No for JSON outputs. If the response format does not match what is expected, please reach out to our team for alternate stage credentials or reconfiguration.

JSON Response Attributes [🔗](#)

Name	Data Type	Value
listingset	String	Offers JSON Object
numListingsReturned	String	number of listings returned
listing	String	Offer JSON Array
rank	String	the position order to render this listing in
Clickurl	String	URL to send the user to on click (Clickthrough URL)
logo	String	URL of the logo image
imp_pixel	String	Pixel to render with the offer. Add 1x1 image pixel per offer
displayname	String	Lender’s name to display
listing.offer_details	String	Offer details JSON Object
loanAmount	String	Loan amount
apr	String	Apr
monthlyPayment	String	Monthly payment for the offer.
loanTerm	String	Term in years
banner	String	TOP OFFER / Lowest Payment / Lowest Apr / blank
interestRate	String	interest Rate
cta	String	Offer CTA text
originationFee	String	Origination fee of the offer
loanTermInMonths	String	Term in months
secureFlag	String	Whether offer is a secured or unsecured loan Yes / No / NA

learnMoreText	String	Ad copy / disclosures
isLowestApr	String	is APR lowest from the list of offers true false
offerType	String	Exact - Loan Offers for RLA (Requested Loan Amount) Other - Loan Offers for other loan amounts Click - Non Loan Offers. alternative product offerings

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

The requests below use a sample AF/AFN. However, publishers should use stage values listed above or provided credentials in line with the current testing phase.

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_1lam1@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 }

```

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%3Fedck%3D96X2acCSWSaDZP0V9e8uNQ%253D%253D%26p
ubKey%3D20306610%26highdebtflow%3Dtrue"
7  }
8

```

3. Success + getTYLink = no

Lender Offers Only

```

1  {
2      "LeadID": "3347239013",

```

```
3      "Status": "Success",
4      "MatchType": "match",
5      "Commision": "0.0",
6      "listingset":{
7          "numListingsReturned":"3",
8          "accountid":"691095",
9          "statecode":"PA",
10         "state":"Pennsylvania",
11         "zipcode":"15014",
12         "searchid":"9a6f141d-b5f3-463a-a08f-980601a599b2",
13         "featuredBuyerMatch":"0",
14         "available_loan_amounts":[
15             "10000"
16         ],
17         "available_loan_term_years":[
18             "4",
19             "5"
20         ],
21         "listing":[
22             {
23                 "rank":"1",
24                 "title":"",
25                 "description":"<img src=\"https://localhost/ListingDisplay/handlers/imp_px.ashx?I=0d917f7d-
2bd2-4af7-9c55-2933c31d4bd8&SI=9a6f141d-b5f3-463a-a08f-980601a599b2&SDT=638427506222763348&R=1\"
alt=\"none\" style=\"display:none;>\",
26                 "clickurl":"https://localhost/ListingDisplay/Handlers/click.ashx?
I=MGQ5MTdmN2QtMmJkMi00YWY3LTljNTUtMjkzM2MzMWQ0YmQ4&U=aHR0cHM6Ly93d3cuY3JlZGlmeS50ZWNoL2Z1bm5lbC9wYXJ0bmVyL
W9mZmVyLXBhZ2U%2Fb2ZmZXJvdWlkPTNiNzMiN2MxLTE3NTktNDg5MC04MjE5LTcwMjYjZiNmY3MSZhcHBsaWdhbGlvdV1aWQ9ODZjN
GIxOTctNTgzNi00MzZkLTgwNzYtZGJhMzU3YzQwOTkz&SI=0WE2ZjE0MWQ0YjYjVmMy00NjNhLWUwOGYtOTgwNjAxYTU5OWIy&SDT=NjM4ND
I3NTA2MjIyNzYzMzQ4&QP=0Tk5OTk5&V=MjE%3D&B=NjkwOTkx&AT=MTQ%3D&C=Njc3ODY4Mw%3D%3D&S=NjkwMDk1&SC=Njc3ODUxMg%3
D%3D&L=NTcwMTIxODg%3D&CK=NTJhYmU5MDIxYjdmMGxYmNkZmY1MjUxZjMwZWU3NTI%3D&ST=MQ%3D%3D&BST=MQ%3D%3D&CVK=MjcwN
zg0MTA%3D&EDCK=TUwyaHN6NGZaY0d6R3pCMFliEhDZz09&T=MQ%3D%3D&BBM=Mw%3D%3D&SBM=Mw%3D%3D&BMCC=MA%3D%3D",
27                 "logo":"https://guidetolenders.quinstage.com/imageserver/mortgagelenders/Upgrade_logo.png",
28                 "imp_pixel":"https://localhost/ListingDisplay/handlers/imp_px.ashx?I=0d917f7d-2bd2-4af7-9c55-
2933c31d4bd8&SI=9a6f141d-b5f3-463a-a08f-980601a599b2&SDT=638427506222763348&R=1",
29                 "impressionid":"0d917f7d-2bd2-4af7-9c55-2933c31d4bd8",
30                 "accountid":"690991",
31                 "customerid":"6778683",
32                 "company":"Upgrade (27078310)",
33                 "displayname":"Upgrade",
34                 "disclosure":"",
35                 "offer_details":{
36                     "loanAmount":"10000",
37                     "apr":"19.39",
38                     "monthlyPayment":"240.64",
39                     "loanTerm":"5",
40                     "monthlyPaymentFooterText":"",
41                     "loanAmountText":"Loan Amount",
42                     "monthlyPaymentSkin":"241",
43                     "aprText":"APR",
44                     "banner":"TOP OFFER",
45                     "bannerText":"",
46                     "loanAmountFooterText":"",
47                     "blurb":"",
48                     "descText":"",
49                     "loanAmountSkin":"10,000",
50                     "cta":"Apply Now",
51                     "interestRate":"15.52",
```

```

52         "phone": "",
53         "monthlyPaymentText": "Monthly Payment",
54         "aprSkin": "19.39",
55         "detailDisplayText": "Learn More",
56         "name": "Upgrade",
57         "originationFee": "799.00",
58         "aprFooterText": "",
59         "offerText": "",
60         "offerType": "Exact",
61         "description": "",
62         "loanTermInMonths": "60",
63         "secureFlag": "NA",
64         "leanMoreText": "<p>Your loan terms are not guaranteed and are subject to our verification
and review process. You may be asked to provide additional documents to enable us to verify your income
and your identity. You may be required to have some of your funds sent directly to pay off your credit
cards. This rate includes an Autopay APR reduction of 0.5%. By enrolling in Autopay your payments will be
automatically deducted from your bank account. Selecting Autopay is optional. Annual Percentage Rate is
inclusive of a loan origination fee, which is deducted from the loan proceeds. Late payments or subsequent
charges and fees may increase the cost of your fixed rate loan. Personal loans made by Upgrade's lending
partners. Information on Upgrade's lending partners can be found at <a href='\"https://protect-
us.mimecast.com/s/q6DuCM8EGNCq0koPfw24QN?domain=upgrade.com/\">https://www.upgrade.com/lending-partners.
</a> Please refer to Upgrade's Terms of Use and Borrower Agreement for all terms, conditions and
requirements.</p>",
65         "clientName": "Upgrade",
66         "isLowestApr": false
67     },
68 },
69 {
70     "rank": "2",
71     "title": "",
72     "description": "<img src='\"https://localhost/ListingDisplay/handlers/imp_px.ashx?I=78bb49db-
3ccd-4604-a660-ff67d89e6bb8&SI=9a6f141d-b5f3-463a-a08f-980601a599b2&SDT=638427506222763348&R=2\"
alt='\"none\" style='\"display:none;\">",
73     "clickurl": "https://localhost/ListingDisplay/Handlers/click.ashx?
I=NzhiYjQ5ZGItM2NjZC00NjA0LWE2NjAtZmY2N2Q4OWU2YmI4&U=aHR0cHM6Ly9zdGFnaW5nMS51cHN0YXJ0LmNvbS93ZWxjb2l1P3V0b
V9zb3VyY2U9cXVpbmN0cmVldCZlZG1fbWVkaXVtPWNwZmwmcmGFydG5lc1p9ZD0yNSZwYXJ0bmVyX3N1Yl9pZD0xMDA0NjAyNDcxNSZ1dWl
kPTVlMGU0NGZiLW00NjQtNDQ0MC05OWI2LTJjMjVhNDgzZTM0OCZvZmZlc1p9ZD02MzY2MDI4OTQ%3D&SI=0WE2ZjE0MMWQtYjVmMy00NjN
hLWEwOGYtOTgwNjAxYTU5OWIy&SDT=NjM4NDI3NTA2MjIyNzYzMzQ4&QP=OTk5OTk5&V=MjE%3D&B=NjkwOTky&AT=MTQ%3D&C=Njc3ODY
4NA%3D%3D&S=NjKxMDk1&SC=Njc3ODUxMg%3D%3D&L=NTcwMTIxODk%3D&CK=ZGEyMDZiODl1M2RjZTQ0MGJiOWM5NGM0NTlmMzc0OTg%3
D&ST=MQ%3D%3D&BST=MQ%3D%3D&CVK=MTQ5OTg1MTA%3D&EDCK=TuWyaHN6NGZaY0d6R3pCMF1IaEhDZz09&T=MQ%3D%3D&BBM=Mw%3D%3
D&SBM=Mw%3D%3D&BMCC=MA%3D%3D",
74     "logo": "https://guideto lenders.quinstage.com/imageserver/mortgagelenders/Upstart_Logo.png",
75     "imp_pixel": "https://localhost/ListingDisplay/handlers/imp_px.ashx?I=78bb49db-3ccd-4604-a660-
ff67d89e6bb8&SI=9a6f141d-b5f3-463a-a08f-980601a599b2&SDT=638427506222763348&R=2",
76     "impressionid": "78bb49db-3ccd-4604-a660-ff67d89e6bb8",
77     "accountid": "690992",
78     "customerid": "6778684",
79     "company": "Upstart (24968710)",
80     "displayname": "Upstart",
81     "disclosure": "",
82     "offer_details": {
83         "loanAmount": "10000",
84         "apr": "23.51",
85         "monthlyPayment": "252.06",
86         "loanTerm": "5",
87         "monthlyPaymentFooterText": "",
88         "loanAmountText": "Loan Amount",
89         "monthlyPaymentSkin": "252",

```

```

90         "aprText": "APR",
91         "banner": "",
92         "bannerText": "",
93         "loanAmountFooterText": "",
94         "blurb": "",
95         "descText": "",
96         "loanAmountSkin": "10,000",
97         "cta": "Apply Now",
98         "interestRate": "17.66",
99         "phone": "",
100        "monthlyPaymentText": "Monthly Payment",
101        "aprSkin": "23.51",
102        "detailDisplayText": "Learn More",
103        "name": "Upstart",
104        "originationFee": "0.00",
105        "aprFooterText": "",
106        "offerText": "",
107        "offerType": "Exact",
108        "description": "",
109        "loanTermInMonths": "60",
110        "secureFlag": "NA",
111        "leanMoreText": "<p> Terms and Conditions for This Offer</p><p>\n1)This offer is conditioned
on final approval based on our consideration and verification of financial and non-financial information.
Rate, loan amount, and loan terms are subject to change based upon information received in your full
inquiry on our site. This offer may be accepted only by the person identified in this offer, who is old
enough to legally enter into contract for the extension of credit, a US citizen or permanent resident, and
a current resident of the US. Closing your loan is contingent on your meeting our eligibility
requirements, our verification of your information, and your agreement to the terms and conditions on the
Upstart.com website.\n</p><p>\n2)Your loan amount will be determined based on your credit, income, and
certain other information provided in your loan application. Not all applicants will qualify for the full
amount. Minimum loan amounts vary by state: GA ($3,100), HI ($2,100), MA ($7,000).\n</p><p>\n3)The full
range of available rates varies by state. A representative example of payment terms for a Personal Loan is
as follows: a borrower receives a loan of $10,000 for a term of 60 months, with an interest rate of 18.44%
and a 8.64% origination fee of $864, for an APR of 22.88%. In this example, the borrower will receive
$9136 and will make 60 monthly payments of $257. APR is calculated based on 5-year rates offered in March
2023. There is no down payment and no prepayment penalty. Your APR will be determined based on your
credit, income, and certain other information provided in your loan application. Not all applicants will
be approved.\n</p><p>\n4)If you accept your loan by 5pm EST (not including weekends or holidays), you will
receive your funds the next business day. Loans used to fund education related expenses are subject to a 3
business day wait period between loan acceptance and funding in accordance with federal law.\n</p>
<p>\n5)When you check your rate, we check your credit report. This initial (soft) inquiry will not affect
your credit score. If you accept your rate and proceed with your application, we do another (hard) credit
inquiry that will impact your credit score. If you take out a loan, repayment information will be reported
to the credit bureaus.\n</p><p>\n</p>",
112        "clientName": "Upstart",
113        "isLowestApr": false
114    },
115    },
116    {
117        "rank": "3",
118        "title": "",
119        "description": "<img src=\"https://localhost/ListingDisplay/handlers/imp_px.ashx?I=06210f3b-
8f4c-4f7f-92d2-59e606465c3d&SI=9a6f141d-b5f3-463a-a08f-980601a599b2&SDT=638427506222763348&R=3\"
alt=\"none\" style=\"display:none;\>",
120        "clickurl": "https://localhost/ListingDisplay/Handlers/click.ashx?
I=MDYyMTBmM2ItOGY0Yy00ZjdLTkyZDIhNTllNjA2NDY1YzNk&U=aHR0cHM6Ly93d3cuY3JlZGlmeS50ZWNoL2Z1bm5lbC9wYXJ0bmVl
W9mZmVlXBhZ2U%2Fb2ZmZXJvdWlkPWY4YmI3NzJkLThtYTctNGM0Zi1iZDQ3LTZlMjhmMGVkdExZiZhcHBsaWNhdGlvbVlaWQ9ODZjN
GIxOTctNTgzNi00MzkzLTgwNzYtZGJhMzU3YzQwOTkz&SI=0WE2ZjE0MWQ0tYjVmY00NjNhLWewOGYtOTgwNjAxYTU5OWIy&SDT=NjM4ND

```

```

I3NTA2MjIyNzYzMzQ4QP=OTk5OTk5V=MjE%3D&B=NjkwOTkx&AT=MTQ%3D&C=Njc3ODY4Mw%3D%3D&S=NjkxMDk1&SC=Njc3ODUxMg%3
D%3D&L=NTcwMTIxODg%3D&CK=MGQwNzMwMTkzMdI4M2U4M2QyODA3Mjg3ZmY4ZTI2M2M%3D&ST=MQ%3D%3D&BST=MQ%3D%3D&CVK=MjcwN
zg0MTA%3D&EDCK=TUwyaHN6NGZaY0d6R3pCMFlIaEhDZz09&T=MQ%3D%3D&BBM=Mw%3D%3D&SBM=Mw%3D%3D&BMCC=MA%3D%3D",
121     "logo": "https://guidetolenders.quinstage.com/imageserver/mortgagelenders/Upgrade_logo.png",
122     "imp_pixel": "https://localhost/ListingDisplay/handlers/imp_px.ashx?I=06210f3b-8f4c-4f7f-92d2-
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123     "impressionid": "06210f3b-8f4c-4f7f-92d2-59e606465c3d",
124     "accountid": "690991",
125     "customerid": "6778683",
126     "company": "Upgrade (27078310)",
127     "displayname": "Upgrade",
128     "disclosure": "",
129     "offer_details": {
130         "loanAmount": "10000",
131         "apr": "19.46",
132         "monthlyPayment": "278.81",
133         "loanTerm": "4",
134         "monthlyPaymentFooterText": "",
135         "loanAmountText": "Loan Amount",
136         "monthlyPaymentSkin": "279",
137         "aprText": "APR",
138         "bannerText": "",
139         "loanAmountFooterText": "",
140         "blurb": "",
141         "descText": "",
142         "loanAmountSkin": "10,000",
143         "cta": "Apply Now",
144         "interestRate": "15.1",
145         "phone": "",
146         "monthlyPaymentText": "Monthly Payment",
147         "aprSkin": "19.46",
148         "detailDisplayText": "Learn More",
149         "name": "Upgrade",
150         "originationFee": "750.00",
151         "aprFooterText": "",
152         "offerText": "",
153         "offerType": "Exact",
154         "description": "",
155         "loanTermInMonths": "48",
156         "secureFlag": "NA",
157         "leanMoreText": "<p>Your loan terms are not guaranteed and are subject to our verification
and review process. You may be asked to provide additional documents to enable us to verify your income
and your identity. You may be required to have some of your funds sent directly to pay off your credit
cards. This rate includes an Autopay APR reduction of 0.5%. By enrolling in Autopay your payments will be
automatically deducted from your bank account. Selecting Autopay is optional. Annual Percentage Rate is
inclusive of a loan origination fee, which is deducted from the loan proceeds. Late payments or subsequent
charges and fees may increase the cost of your fixed rate loan. Personal loans made by Upgrade's lending
partners. Information on Upgrade's lending partners can be found at <a href='\"https://protect-
us.mimecast.com/s/q6DuCM8EGNCq0koPfw24QN?domain=upgrade.com/\">https://www.upgrade.com/lending-partners.
</a> Please refer to Upgrade's Terms of Use and Borrower Agreement for all terms, conditions and
requirements.</p>",
158         "clientName": "Upgrade",
159         "isLowestApr": false
160     }
161 }
162 ]
163 }
164 }

```

TYP UX Example [🔗](#)

The screenshots provided below are for illustrative purposes only. The production listing user interface is dynamic and may change, so the actual appearance may differ from what is shown here.

Desktop

Filter By: Loan Term Loan Amount

5 Year Loans

OneMain Financial.
[Learn More](#)

APR
31.31%

Monthly Payment
\$166

Loan Amount
\$5,000

SECURED OFFER ⓘ
[Apply Now](#)

3 Year Loans

OneMain Financial.
[Learn More](#)

APR
32.79%

Monthly Payment
\$220

Loan Amount
\$5,000

SECURED OFFER ⓘ
[Apply Now](#)

Other Loan Amounts

Based on the information you provided, these offers are likely to help you.

1 Year Loans

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$243

Loan Amount
\$1,300

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$224

Loan Amount
\$1,200

Direct Deposit Required ⓘ
[Apply Now](#)

0 Year Loans

LINE OF CREDIT OFFER

NetCredit
Learn More ⓘ

116.88% APR | **\$1,100** Loan Amount

Fee Structure

- A 1% Cash Advance Fee is charged each time you take a Cash Advance from your line of credit and deducted from the amount of the Cash Advance.
- You'll have a minimum payment each billing cycle, which includes a portion of your Cash Advance balance plus a Statement Balance Fee.

[Apply Now](#)

1 Year Loans

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$205

Loan Amount
\$1,100

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$187

Loan Amount
\$1,000

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$168

Loan Amount
\$900

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$149

Loan Amount
\$800

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$131

Loan Amount
\$700

Direct Deposit Required ⓘ
[Apply Now](#)

0 Year Loans

LINE OF CREDIT OFFER

NetCredit
Learn More ⓘ

138.31% APR | **\$600** Loan Amount

Fee Structure

- A 1% Cash Advance Fee is charged each time you take a Cash Advance from your line of credit and deducted from the amount of the Cash Advance.
- You'll have a minimum payment each billing cycle, which includes a portion of your Cash Advance balance plus a Statement Balance Fee.

[Apply Now](#)

1 Year Loans

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$112

Loan Amount
\$600

Direct Deposit Required ⓘ
[Apply Now](#)

OppLoans
Pay as you go. No cash advance fees.
[Learn More](#)

APR
160.00%

Monthly Payment
\$93

Loan Amount
\$500

Direct Deposit Required ⓘ
[Apply Now](#)

5 Year Loans

OneMain Financial.
[Learn More](#)

APR
25.00%

Monthly Payment
\$440

Loan Amount
\$15,000

SECURED OFFER ⓘ
[Apply Now](#)

3 Year Loans

OneMain Financial.
[Learn More](#)

APR
25.00%

Monthly Payment
\$596

Loan Amount
\$15,000

SECURED OFFER ⓘ
[Apply Now](#)

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Mobile

#1

SECURED OFFER [Learn More](#)

OneMain Financial.



See if you qualify for the following
offer from this lender

5 Year Loans

APR

31.31 %

Monthly Payment

\$ 166

Loan Amount

\$ 5,000[Apply Now](#)*Lender site will open in new window*[Next Lender >](#)

About Your Offers

It's important to remember that the offers above are based on the information you provided and in your credit file. They're initial, conditional offers and are subject to change based on completion of an application with the lender, verification of the information you provided, and other conditions determined solely by the lender. We cannot guarantee the offers above as you will need to contact your lender for final rates and offer details. Also remember you are under no obligation to accept an offer from any lender, it is up to you to decide which offer is best for you.



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94404

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