

# Check Eligibility v1.0

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## 1 Overview

This document explains how to integrate the EMI calculator in your application.

## 2 API Contracts

### 2.1 Check Eligibility

It is used for checking the eligibility of the customer by mobile number upfront before performing the Cardless EMI transaction. It will be validated by the list of issuers configured to a merchant and if it is valid, then it will have supported issuers list with EMI details.

#### 2.1.1 Request

##### 2.1.1.1 Content Type & URL's

Content Type	application/json
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UAT	<a href="https://pluralqa.pinepg.in/v1/pre-eligibility-check">https://pluralqa.pinepg.in/v1/pre-eligibility-check</a>
Production	<a href="https://api.pluralonline.com/v1/pre-eligibility-check">https://api.pluralonline.com/v1/pre-eligibility-check</a>

##### 2.1.1.2 Body Params

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant	object	It contains information about merchant.	M
customer	object	It contains information about customer.	M
transaction_amount	object	It contains information about transaction amount	M

**merchant**

Parameter Name	Type	Description	Mandatory(M)/Optional
id	int	Merchant id provided by pine labs	M
access_code	string	Merchant access code provided by pine labs	M
name	String	Merchant name	O

**customer**

Parameter Name	Type	Description	Mandatory(M)/Optional
name	String	Customer name	O
phone	object	Customer phone details	M

**phone**

Parameter Name	Type	Description	Mandatory(M)/Optional
country_code	String	Country code	M
national_number	String	Customer phone number	M

### transaction\_amount

Parameter Name	Type	Description	Mandatory(M)/Optional
currency_code	string	Currency_code	M
amount	long	Transaction amount in paise	M

#### 2.1.1.3 Sample Request

```
{
  "merchant": {
    "id": 4000,
    "name": "Test Merchant",
    "access_code": "a416d73b-49c9-4917-a62a-d1671XXXXXXXXX"
  },
  "customer": {
    "phone": {
      "country_code": "+91",
      "national_number": "9571111111"
    }
  },
  "transaction_amount": {
    "amount": 1200000,
    "currency_code": "INR"
  }
}
```

## 2.1.2 Response

### 2.1.2.1 Body Params

Parameter Name	Type	Description
issuers	Array of objects	It contains information about issuing bank EMI details.

#### issuers

Parameter Name	Type	Description
name	String	Issuer name
eligible	Boolean	Eligible customer or not
existing_customer	Boolean	Existing customer or not
emi_data	Object	It contains the emi details like tenure, interest rate, emi amount, etc.

#### emi\_data

Parameter Name	Type	Description
tenure	Int	Tenure in months
interest_rate	Double	Interest rate
no_cost_emi	Boolean	No cost emi flag
emi_amount	Object	Emi amount in detail

## emi\_amount

Parameter Name	Type	Description	Mandatory(M)/Optional
currency_code	string	Currency_code	M
amount	long	Amount in paisa	M

### 2.1.1.1 Sample Response

```
{
  "issuers": [
    {
      "name": "AXIO",
      "eligible": true,
      "existing_customer": false,
      "emi_data": [
        {
          "tenure": 3,
          "interest_rate": 0.0,
          "no_cost_emi": true,
          "emi_amount": {
            "currency_code": "INR",
            "amount": 400000
          }
        },
        {
          "tenure": 6,
          "interest_rate": 0.0,
          "no_cost_emi": true,
          "emi_amount": {
            "currency_code": "INR",
            "amount": 200000
          }
        }
      ]
    }
  ]
}
```

