**API EXECUTED**

***COMPANY HOUSE:***

* The API retrieves the company details as well as the directors' details based on the company or CRN entered.
* Company information contains the following: Company Type, Company Status, Incorporation Date, CRN, Company Name, SIC Code, Trading address, Company Charges, Company filed accounts data, and Filed accounts attachments.
* Director information includes all active directors of the company, as well as shareholders, name, DOB (month and year), appointment date, and directorship history.

***LOQUATE:***

* Checks whether the email address, mobile phone number, or phone number entered by the directors is valid.
* Runs in first step & third step.

***EMAIL AGE:***

* Domain creation days, email risk level, email fraud risk these fields populated on all contacts.
* Runs in first step & third step.

***POSTCODE FINDER***

* Based on the residential ZIP code provided by the director, the API validates it for the UK zip code finds the address and provides a result.
* Runs in first step & third step.

***CREDITSAFE:***

* Runs after first step & data gets populated in SF after completion of second step.
* On Comp Financials Credit Rating Info Section (Common value, provider value, company Id, credit limit) is updated & Date Period 1 & 2 (Date) is updated.
* Credit rating of the company, company full accounts details for the current and previous year based on the year the company has filed the accounts.
* After submitted proposal on portal then Nucleus Band Rating is updated.

**CIFAS:**

* Runs on company & contacts (PG, SG, Shareholder>25%) to get background check of company
* Once the broker fills in all the required details and clicks Next Step to proceed further on Step 3, CIFAS is triggered based on the below details.
* For Contact: First Name, Last Name, Date of Birth, Email Address, Address, Phone Number
* For Company: Company Name, Company Registration Number, Address
* CIFAS-related fields are updated on Contact and Lead on below fields.
  + On Contact: Identified in Cifas (Contact), Cifas Case Count (Contact), Cifas Case ID (Contact), Consent Email Sent D/T, Cifas Execution D/T, Identified in Cifas (Company), Cifas Case ID (Company), Cifas Case Count (Company)
  + On Lead/Credit Writeup: Identified in Cifas, Cifas Case Count
  + email is triggered for all the eligible (primary guarantor, signatory guarantor, and shareholders having a shareholding of >=25%) for the CIFAS search
  + Email is triggered to the risk team if there is a match for any contact or company on the lead identified in CIFAS
  + When the director details are updated after portal step 3 based on new data on portal (IF/NCF), CIFAS will run automatically for the updated information.
  + run manually CIFAS then on contact Run CIFAS manually checkbox needs to be checked and the same information will be updated on Company Officer.

***EXPERIAN:***

* When broker portal lead status is submitted proposal & lead status is sales qualified its mandatory.
* status indicator (i.e., Pre-Qual, Bank, Master, Signatory Director is displaying green and recommended lending is Qualified) -> Experian is run on PG contacts only (PG=True).
* Who have the PG then on that particular contact data is populated.
* Band score, Insolvency, Bankruptcy, Experian Ref, Delphi score these fields are must be populated.
* When allow consumer search, fetch Experian detail checkbox is checked then Experian API is run.

***CAIS:***

* When status indicator till signatory dir. Is green & recommended lending is qualified then CAIS will run & updates field in PG contact in Consumer Search (CAIS) section.