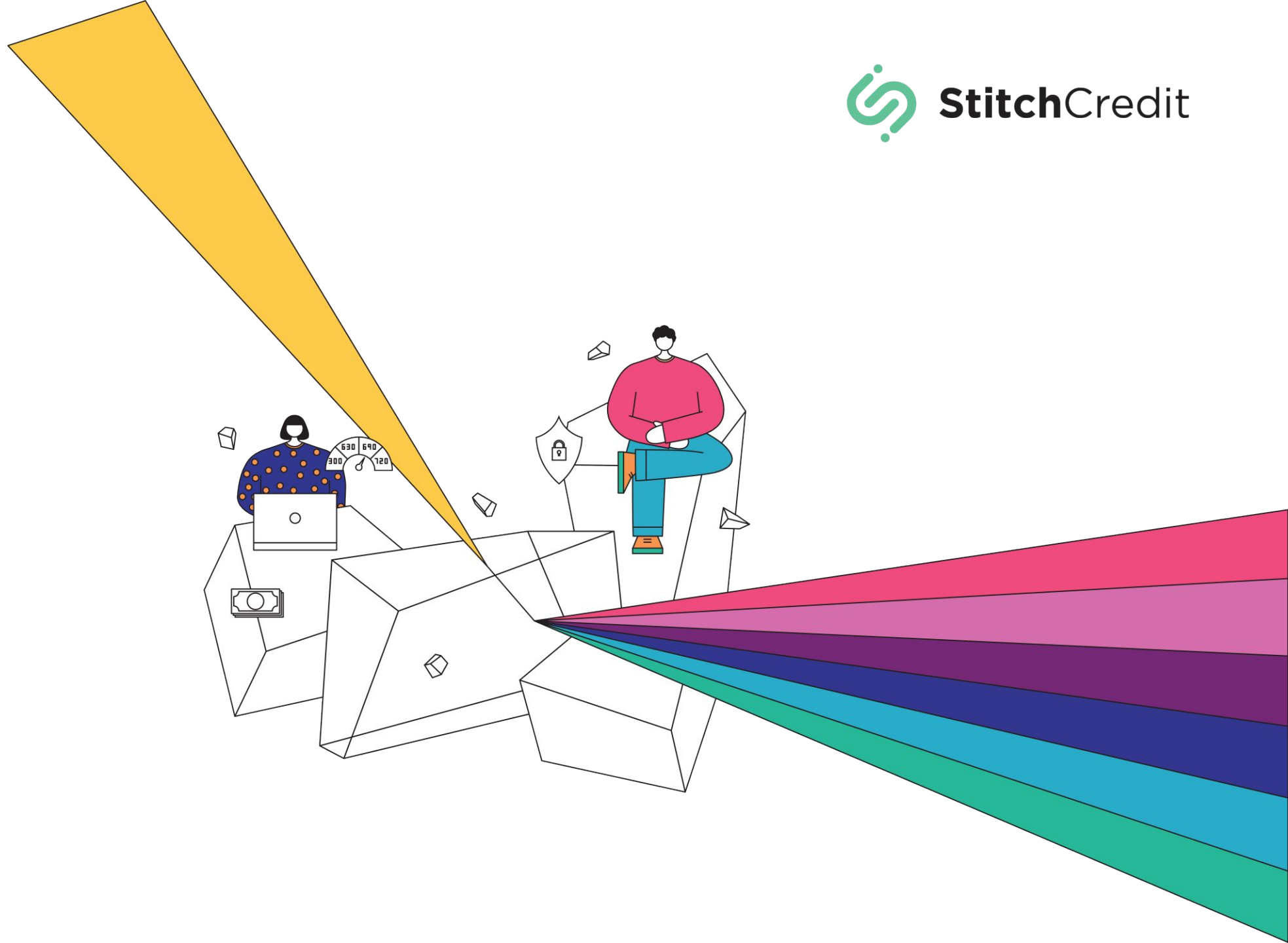


Consumer Credit

API INTEGRATION GUIDE



CUSTOMER API INTEGRATION - SIMPLIFIED

Direct API End-points

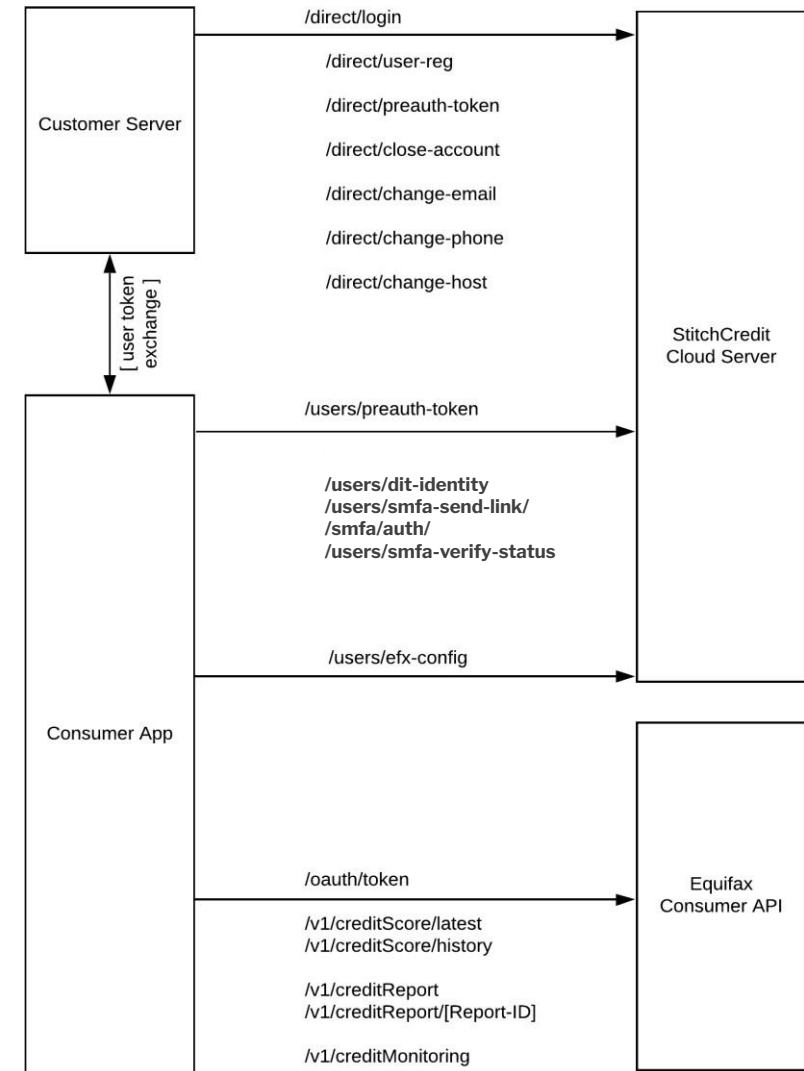
- Customer Login /direct/login
 - Register New User /direct/user-reg
 - New User Token /direct/preauth-token
 - Change Email /direct/change-email
 - Change Phone /direct/change-phone
 - Close Account /direct/close-account
 - Change User Host /direct/change-host
 - *Update Refresh /direct/update-refresh
- *premium feature

User API End-points

- User Preauth /users/preauth-token
- User Identity /users/dit-identity
- Send SMFA Verification Link /users/smfa-send-link
- Mimic Consumer Clicks on Link /smfa/auth
- SMFA Verify Status /users/smfa-verify-status
- Get EFX Config /users/efx-config

DIRECT API IMPLEMENTATION

- Postman Scripts
 - User API
 - Direct API
 - EFX Calls
- Open-API Doc:
<https://efx-dev.stitchcredit.com/api/stitch-docs>
- Swagger UI:
<https://efx-dev.stitchcredit.com/api/swagger-ui.html>
- Equifax Doc: <https://sandbox-api.consumer.equifax.com/saas/swagger-ui.html>
- To Get Started You'll Need
 - Dev Account Setup
 - Access Credentials
- See Consumer Credit – API Process Flow to understand API call order



DIRECT API INTEGRATION

- A token from `/direct/login` required for all other Direct API end-points in yellow.
 - It is a bearer authorization token
- Once you have a preauth token, returned from `/direct/user-reg` or `/direct/preauth-token`, pass it to the consumer and have the consumer app complete the calls directly to the User API end-points in light blue.
- Be sure to **save the ID** returned from `user-reg` or you won't be able to reauthorize the user when they return.
- User API end-points in grey are not available for use when Direct API calls are in play.
- All end-points in are available to the consumer
- Equifax end-points are accessible first using the User API `/users/efx-config` response data and the Equifax `/oauth/token` calls.
- User API and Equifax calls are intended to be called directly from the end-client. It is not acceptable to pass any of the data to these calls or responses from these calls to your server.
- Do not save any data. Short term caching is fine, but long-term storage is not.
- **The preauth token is only valid for 30 seconds

DIRECT API END-POINTS

- Customer Login /direct/login
- Register New User
/direct/user-reg
- New User Token /direct/preauth-token
- Change Email /direct/change-email
- Change Phone /direct/change-phone
- Close Account /direct/close-account
- Update Refresh /direct/update-refresh [PREMIUM FEATURE]

USER API

END-POINTS

- Preauth Token /users/preauth-token
- User Identity /users/dit-identity
- SMFA Send Link /users/smfa-send-link
- User Verify Link /smfa/auth
- Verify SMFA Status /users/smfa-verify-status
- Get EFX Config /users/efx-config

USER API END-POINTS (CONT.)

- Start /users/start
- Initialize /users/initialize
- Customer Login /users/login
- Register New User /users/register
- Password Recovery /users/password-recovery
- Recovery Token Verify /users/recovery-token
- Password Reset /users/password-reset
- Action Token /users/action-token
- Change Email /users/change-email
- Change Phone /users/change-phone
- Change Password /users/change-password
- Change Recovery /users/change-recovery
- Close Account /users/close-account

EQUIFAX ENDPOINTS

- Delivery Token /oauth/token
- Credit Alerts /v1/creditMonitoring
- Credit Score /v1/creditScore
- Credit Score History /v1/creditScore/history
- Credit Report List /v1/creditReport
- Credit Report /v1/creditReport/{reportId}
- Credit Report Summary /v1/creditReport/{reportId}/summary
- Credit Report PDF /v1/creditReport/{reportId}/print

TOKEN VALIDITY TIMES

- Direct Tokens 1hr
- Preauth Tokens 30sec
- User Tokens 15min
- Refresh Tokens Valid after 15min, Expires after 30min
- Mobile Verification Tokens 15min
- Customer Tokens 1day (not used in Direct API)
- Action Tokens 10min (not used in Direct API)



CHANGE USER HOST

- Configurations are grouped and referred to as hosts
- Move users between hosts to change feature sets

UPDATE DATA REFRESH DATE [**PREMIUM FEATURE**]

- A consumer's score & report data refresh date is set based on the enrollment date.
- The purpose of this endpoint is to reset the refresh date and/or pull a new score & report at a new date.
- For users who register prior to the desired refresh date, remove their features at the end of the month and re-add them on desired refresh date the following month. (/update-refresh?rmonly=true to remove only)
- For users who register after the refresh date, their features may be removed and re-added on the desired refresh date the following month. (/update-refresh to remove and read)

NOTES

- Initial Release
2020-04-06
- Updated 2020-04-29
- Updated 2020-05-31
- Updated 2020-06-28
- TODO
 - SMS / Push Notifications
 - Customer UI for
admin/billing