

e-Credit Monitoring Documentation

Before you begin, please review our integration documentation which provides detailed flow diagrams and technical guidelines. You can access the documentation here:

- [CRS API Documentation](#)

Sandbox Credentials / Postman Environment

- [1 Bureau Credentials](#)
- [3 Bureau Credentials](#)
- [Postman Collection](#)

Key Points

- **Identity Verification:** Users must complete the identity verification flow before accessing refreshed credit data or allowing your servers to retrieve credit information.
 - **API Integration:** Detailed instructions for integrating our B2C Consumer Credit API are included.
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Integration Options

We offer three integration options tailored to your authentication and UI needs:

Option 1 – Web Widget with Integrated Authentication:

- **Overview:** The full widget includes built-in login and registration screens.
- **When to Use:** If you do not already manage authentication for your users.
- **Instructions:**
 - Copy and paste the iframe code.
 - Send us the host URL where the widget will be rendered (so we can prevent others from hosting your widget)
 - **Testing:** `option_1.html` from the documentation uses testing credentials and can be served locally (e.g., via localhost).

Option 2 – Web Widget with Custom Authentication:

- **Overview:** Use your own sign-in and registration UI, then integrate with our widget for the identity verification flow and credit data display.
- **When to Use:** If you manage user authentication and want to combine it with our API.
- **Instructions:**

- After authenticating the user on your side (by the user's device redeeming a preauth token passed through your server), the iframe widget handles the remaining flow.
- option2.html demonstrates how the widget renders for a user. Reach out to support for help configuring the iframe URL parameters.
- Develop an endpoint on your server similar the following as demonstrated in the option2.html:
 - <https://efx-dev.stitchcredit.com/api/test/preauth-token/>

Option 3 – Full API Integration (Custom Web or Mobile App):

- **Overview:** Build your own UI entirely using our API.
- **Instructions:**
 - Follow the Postman collection in the documentation.
 - Ensure that:
 - /direct/ endpoints are called from your server.
 - /users/ endpoints and Equifax endpoints are called from the user's device.

Testing Information

Live Demo: A live webpage showcasing the widget configurations is available here:

- [CRS Demo Page](#)

Registering Test Users:

- **Demo Identity:** Use the provided identity information exactly (do not substitute real user data). Additional test identities are provided in the documentation:
 - [Test Data](#)
- **Unique Email Addresses:** Use unique email addresses (e.g., [test@test.com](#), [test+1@test.com](#), etc.).
- **Unique Address Field:** Ensure that the "Street Address 2" field has a unique numeric value for each registration.

Important Note:

When retrieving data for pre-approval, use the Direct API credit data endpoints (e.g., /direct/efx-latest-report). Additionally, any custom UI must be approved by Equifax. Once your UI design is finalized, please send us screenshots or wireframes for review. The approval process typically takes a few days but may vary based on compliance alignment.