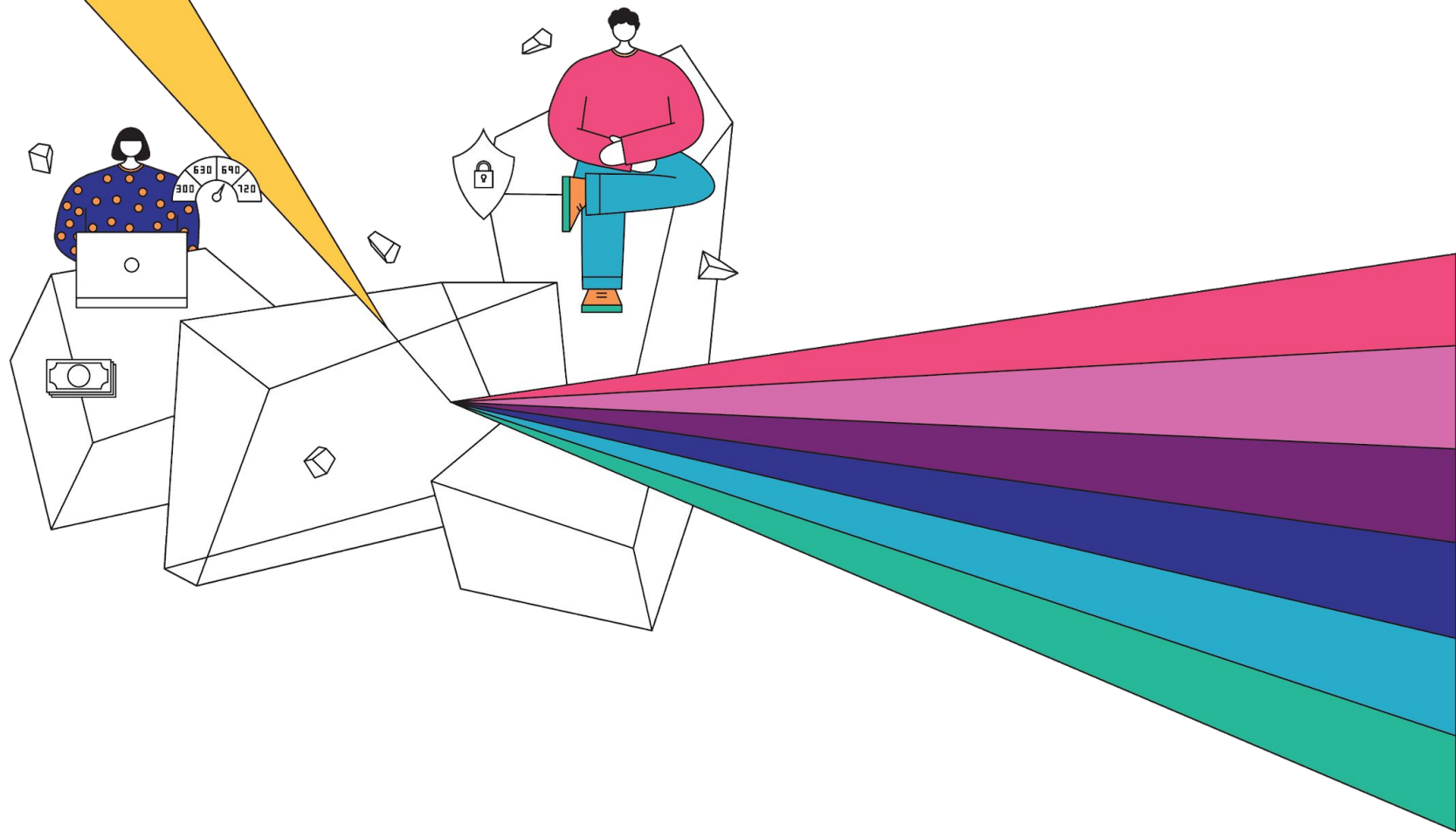


Consumer Credit

WEB INTEGRATION with CUSTOMER
AUTHENTICATION GUIDE



CUSTOMER API INTEGRATION - SIMPLIFIED

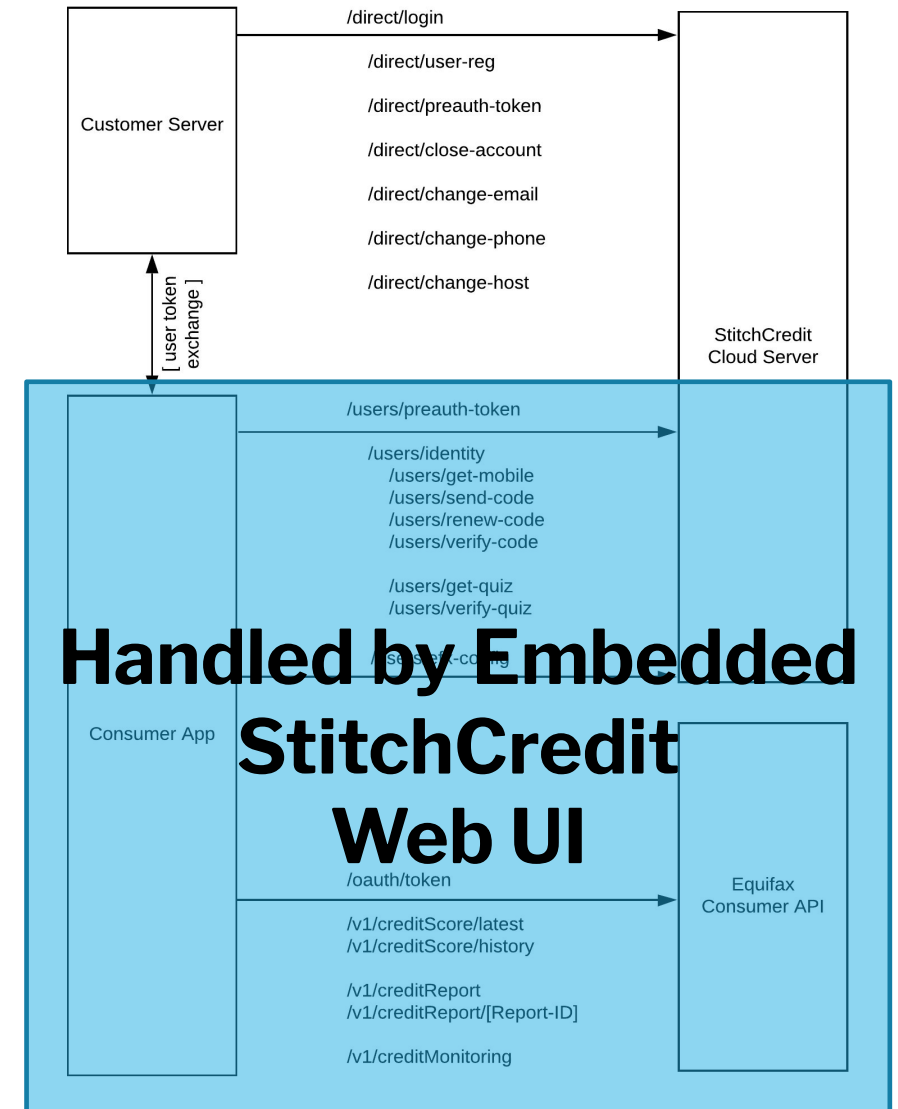
Direct API End-points

- 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
- *Reset Refresh Date /direct/update-refresh

*premium feature

API GUIDE

- Postman Scripts
 - Direct API: StitchCredit – Direct API.postman_collection.json
 - User API: StitchCredit – User API.postman_collection.json
 - EFX API: StitchCredit – EFX API.postman_collection.json
 - Test API: StitchCredit – Test API.postman_collection.json
- 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` is required for all other Direct API `end-points in yellow` (see next page)
 - 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 Web UI entry point in the embedded iFrame.
- Be sure to **save the ID** returned from `user-reg` or you won't be able to reauthorize the user when they return.
- **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
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- Change User Host /direct/change-host
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CONSUMER WEB WITH CUSTOM AUTHENTICATION REQUIREMENTS

- StitchCredit Registration
 - API Key
 - Host Registration (eg your web site address)
 - Integration Host & parameters
 - Configuration Flags
 - Primary Theme Color (six character hex, without #)
 - Logo URL (URL of a logo to replace the StitchCredit logo)
 - Pre-auth token – optional if using postmessage configuration – see *Advanced Embedded Page w/ Messaging*
- Only the registered host can serve the UI with the designated API Key
- Embed iFrame on a blank page under the registered host
- Style the iFrame/page to suit your needs

SAMPLE IFRAME PAGE W/ INLINE TOKEN

```
<html>
  <head>
    <title>StitchCredit</title>
    <meta name="description" content="StitchCredit Consumer Credit Reports"/>
    <link rel="icon" href="/favicon.ico">
    <style>
      body { background: #F9FAFB; }
      #sc-iframe { border: none; overflow: hidden; padding: 0px; margin: 0px; width: 100%; height: 100vh; z-index: 1; position: absolute; left: 0; top: 0; }
    </style>
  </head>
  <body>
    <iframe id="sc-iframe"
      src="https://efx-dev.stitchcredit.com/login-direct?key=[API-KEY]&token=[PREAUTH-TOKEN]&ocf=[FLAGS]&oct=[COLOR]&ocl=[LOGO-URL]"
      width="100%" height="100vh" frameborder="0">
    </iframe>
  </body>
</html>
```



ADVANCED EMBEDDED PAGE W/ MESSAGING

- Facilitates communication between the primary application and the embedded StitchCredit application
- Allows customer application to react to changes and events in the StitchCredit application
- Customer needs to implement AJAX preauth token generation function, the “**getData**” implementation in the sample files only work in the testing environment and will not work in production. True user authentication and processing must be done server-side.
- Sample files show possible usage and event handling (see next page)

ADVANCED EMBEDDED PAGE W/ MESSAGING

- Tabbed User Interface with dynamic Consumer Authentication integration
 - See ***direct_sample.html***
- All-in-One User Interface with dynamic Consumer Authentication integration
 - See ***aio_sample.html***
- Tile User Interface with dynamic Consumer Authentication integration
 - See ***tile_sample.html***
- Tile User Interface with dynamic Consumer Authentication integration and configuration display flags override
 - See ***tile_sample_score_only.html***

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 1 day (not used in Direct API)
- Action Tokens 10min (not used in Direct API)

NOTES

- Initial Release 2020-04-06
- Updated 2020-04-29
- Updated 2020-05-31
- Updated 2021-07-19
- Updated 2021-08-24

- TODO
 - SMS / Push Notifications
 - Customer UI for admin/billing