Criskco client api

Developers Guide

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| --- | --- | --- | --- |
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# Introduction

CRiskCo’s API is organized around [REST](http://en.wikipedia.org/wiki/Representational_State_Transfer). Accounts have test mode and live mode API keys. There is no "switch" for changing between modes, use the appropriate key to perform a live or test transaction. Requests made with test mode credentials incur no cost. [JSON](http://www.json.org/) is returned by all API responses, including errors.

Be sure to subscribe to CRiskCo's API mailing list at api@criskco.com, to receive information on new additions and changes to CRiskCo’s API libraries.

This document outlines the CRiskCo programmatic interface (API) for Credit providers who use CRiskCo@Approve or CRiskCo@Gov platform to onboard applicants and do on-going monitoring. Using the API, the credit providers can access financial data (including accounting information), analytics, and CRiskCo Credit reports.

CRiskCo’s API libraries are documented in different documents. Each document provides a set of API calls per topic or set of data elements. Be sure to explore CRiskCo ’s libraries to get a full picture of CRiskCo’s available data.

# Jargon

For ease of understanding, the following jargon will be used throughout the document:

1. **Credit Provider** – refers to the entity/app that is calling the API.
2. **Applicant** – refers to the business applicant who applies for credit from the Credit Provider. This is normally a business that is signed up with the Credit Provider and applies for credit as a loan, Insurance, Grant or line of credit.
3. **Customer** – refers to a business entity that is the customer of the Applicant. A Customer may be an Applicant too in a different session.

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# At a glance

The flow to receive an applicant credit and financial information from the API:

1. Applicant applies online for credit and is referred to the dedicated white label landing page URL provided by CRiskCo. Applicant will go through the application process, with the last step is choosing an accounting system and authorize CRiskCo access through the accounting system API.
2. CRiskCo backend will load the Applicant’s accounting information from the accounting system and prepare a full credit report and summarize the financial information to be transmitted over the API.
3. Once this process completes, Applicant will be redirected to the resumeUrl (provided by the Credit Provider upon registration) with an <applicantId> parameter that will be used to reference Applicant in future API calls as described in this document.
4. Credit Provider will use the <applicantId> to make calls to the CRiskCo API.

 For more details, please read on.

# Credit Provider Registration

## Access API Account

Before you can start developing, you will need to register an API account.

**Please Contact CRiskCo development team at** [**contact@criskco.com**](mailto:contact@criskco.com)**, to receive access to an API account.**

After your API account is approved, you will be provided access to development API tokens and can start making calls to the API.

Tokens Provided:

1. <apiId> - Unique ID assigned for each Credit Provider by CRiskCo.
2. <apiKey> - Unique token used to identify the Credit Provider during API calls.

## CRiskCo White Label Landing Page

CRiskCo will supply a landing page to allow the Credit Provider to refer Applicants. The landing page will contain all the accounting systems supported by CRiskCo. The Applicant can then choose his accounting system to complete the process.

The URL to the landing page can contain two parameters:

1. <refId> - An ID issued by CRiskCo to identify the Credit Provider.
2. <refApplicantId> (Optional) – An ID issued by the Credit Provider to identify the Applicant with CRiskCo.

Example:

https://www.criskco.com/criskco-connect?refId=XXXXX&refApplicantId=XXXXX

## API Account Settings

Settings can be set from the API Account dashboard.

### <resumeUrl>

The <resumeUrl> parameter is used to redirect the Applicant after authorizing CRiskCo to access his accounting system. The URL should lead to a page in the Credit Providers domain, indicating the success or failure of the process.

<resumeUrl> - URL to redirect the Applicant once CRiskCo was granted access to the accounting system.

Parameters:

* <applicantId> - Returned on success.

The parameter will be used in calls to the CRiskCo API to identify the Applicant

* <refApplicantId> (Optional)

The parameter can be sent when first referring the Applicant to the CRiskCo white label page. If the parameter is sent to CRiskCo at the beginning of the process, it will be appended to the <resumeUrl> once the process is complete.

* <success> - Indicating the success of the process. Possible values: "1/0"

Example:

If the <resumeUrl> is:

https://www.clientapp.com/someUrl

Then CRiskCo call –

on success:

https://www.clientapp.com/someUrl?applicantId=xxxxxxx&refApplicantId=xxxxx&success=1

on error:

https://www.clientapp.com/someUrl?applicantId=&refApplicantId=xxxxx&success=0

# API

## Development Tokens

**Please Contact CRiskCo development team at** [**contact@criskco.com**](mailto:contact@criskco.com)**, to receive access to an API account and development tokens.**

Development tokens allow users to test the API methods safely. All queries made using the development tokens will always return data assigned to a demo company simulating an Applicant that successfully connected his accounting system.

## Querying CRiskCo API

To Query the API, use the following URL or IP:

### Base URL

<https://service.criskco.com/apiservice.svc/>

### IP

40.121.137.153

### Port

443

### Security

Communication must use one-way SSL authentication

### Request Format

Requests must include the following headers:

* apiId
* apiKey
* Content-Type: application/JSON

If request parameters are required in a request, the parameters must be sent in the request body and in JSON format, according to the endpoint definition.

All API responses are in JSON format.

Endpoint definitions are added as a separate document.

### Request / Response Example

\* Endpoint "GetBusinessName" is used as an example only and does not act as a live endpoint. Endpoints definition are added as separate documents.

In the example below, a request is made to the "GetBusinessName" endpoint for the <applicantId> "726192862".

Request Sample

**POST** https://service.criskco.com/apiservice.svc/GetBusinessName

Headers:

{

apiId: “your\_api\_id”,  
apiKey: “your\_api\_key”,

Content-Type: application/json

}

Body:

{

applicantId: “726192862”

}

Response Sample

{

applicantId: "726192862",

name: “Paper Factory”

}

### HTTP Response Codes

**200 – OK** Everything worked as expected.

**400 – Bad Request** The request was unacceptable, often due to missing a required parameter.

**401 – Unauthorized** No valid API key provided.

**404 – Not Found** The requested resource doesn't exist.

**500 - Server Error** Something went wrong on CRiskCo's end.