



API Documentation

API TYPE:

Personal Credit Report Service

CALL FUNCTION:

getPersonalCR

Release date: 30 December 2014

REVISION

Version 1.2
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Release Group 1.7

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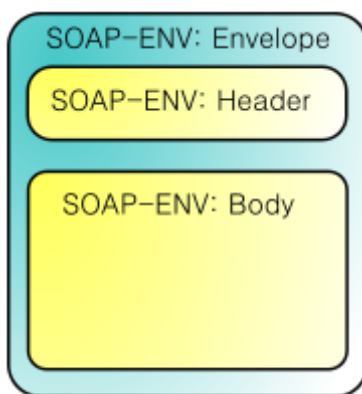
1. Introduction

XML

Extensible Markup Language (XML) is a markup language that defines a set of rules for encoding documents in a format that is both human-readable and machine-readable. This interface allows businesses and integrators to integrate and retrieve identity data of individuals using XML formatted data over a secure SOAP connection.

SOAP

Originally defined as Simple Object Access Protocol, is a protocol specification for exchanging structured information in the implementation of web services in computer networks.



For more on SOAP, please visit <http://en.wikipedia.org/wiki/SOAP> or visit <http://www.salesforce.com/us/developer/docs/api/> for a handy developers guide.

This document serves as technical guide to allow 3rd parties to access the PBVerify API Service by means of SOAP web service through a secure HTTPS tunnel.

Note that this is not a free service and all transactions must be considered billable. To activate the service please contact us for more information on 011 516 9400 and ask to speak with a pbVerify consultant.

2. Service Overview

Personal Credit Report API

Function: getPersonalCR

- a. This API service provide three functions to draw credit bureau related Credit Check information on a South African consumer.
- b. The three report types are as follows:
 - i. Basic report
 - ii. Standard report
 - iii. Premium report
- c. Information required for the use of this API is as follows:
 - i. Username ,Password and MemberKey
 - ii. Consumer Information
 - ID Number (Mandatory)
 - First Name (Mandatory)
 - Second Name (If applicable, otherwise return “none”)
 - Third Name (If applicable, otherwise return “none”)
 - Last Name (Mandatory)
 - Reason Code (Mandatory)
 1. Reason Codes are as follows:
 - a. 1 – Fraud Investigation
 - b. 2 – Fraud Prevention
 - c. 3 – Employment
 - d. 4 – Book Assessment
 - e. 5 – Credit Limit
 - f. 6 – Insurance application
 - g. 7 – Education / Employment
 - h. 9 – Tracing
 - i. 10 – Score Development
 - j. 11 – Affordability
 - k. 12 – Credit Assessment
 - l. 13 – Debit Review
 - m. 14 – Marking Services
 - n. 15 – Debt Collection
 - o. 16 – Account Management
 - p. 17 – Credit Ombud Enquiry
 - q. 18 – Consumer Enquiry
 - r. 19 – Other

- Gender (If available, otherwise return “Not Available”)
 - Date of Birth (If available, otherwise return “Not Available”)
 - Address Line 1 (If available, otherwise return “Not Available”)
 - Address Line 2 (If available, otherwise return “Not Available”)
 - City (If available, otherwise return “Not Available”)
 - Province (If available, otherwise return “Not Available”)
 - Postal Code (If available, otherwise return “Not Available”)
 - Landline Code (If available, otherwise return “Not Available”)
 - Landline number (If available, otherwise return “Not Available”)
 - Work landline number (If available, otherwise return “Not Available”)
 - Work number (If available, otherwise return “Not Available”)
 - Mobile Number (If available, otherwise return “Not Available”)
- iii. Reference –This is used for internal purposes and is a compulsory field.
- iv. Report Type (mandatory field (option of one only))
1. basic_report
 2. standard_report
 3. premium_report

Personal Report Configurator



BASIC REPORT

Includes essential information for you to assess your personal details, employment details and adverse information.



STANDARD REPORT

Combines the BASIC REPORT plus an in-depth look at your credit accounts, payment history and Credit Score rating.

































PREMIUM REPORT

Combines the BASIC + STANDARD report with an in-depth look at property you own and company Directorships.

Report Type

What information is included in your report options

			Personal Identity Information
			Adverse Information, Judgements, Defaults, etc.
			Debt collections and Administration Orders
			Employers Details, Contact details
			Fraud Alert (SAFPS)
			Who viewed your credit report (Enquiry Information)
			Credit Providers Association (CPA) Information
			Accounts, Credit Loans and account payment history
			National Loans Register (NLR) Information
			Microloans account data (unsecured loans)
			Credit Score Credit Rating
			Director Information (CIPC/CIPRO)
			Deeds (All your Properties Owned Information)

3. SOAP Service

The service supports SOAP via a HTTP/S tunnel. The section below covers the connection strings and the methods exposed via the service.

SOAP CONNECTION	URL
LIVE SERVER	http://www.veriid.com/personal_creditreport_api/personal_creditreport_api.wsdl

EXPOSED FUNCTIONS

FUNCTION	PARAMETER	TYPE	NOTES	RETURN
getPersonalCR	username	String	Authentication Username	XML OUTPUT
	password	String	Authentication Password	
	memberkey	String	Authentication MemberKey	
	Consumer	Array	Array of Consumer Details	
	Reference	String	Internal Purposes	
	ReportType	String	Report Type required	

4. SOAP Service

getPersonalCR - Failure

```
<RESULT>  
  
<TIMESTAMP>  
  
<DATE> </DATE>  
  
<TIME> </TIME>  
  
</TIMESTAMP>  
  
<ERROR_CODE> </ERROR_CODE>  
  
<ERROR_MESSAGE> </ERROR_MESSAGE>  
  
</RESULT>
```

getPersonalCR – Success

```
<RESULT>  
  
<TIMESTAMP>  
  
<DATE> </DATE>  
  
<TIME </TIME>  
  
</TIMESTAMP>  
  
<ERROR_CODE> </ERROR_CODE>  
  
<ERROR_MESSAGE> </ERROR_MESSAGE>  
  
<FILEDETAILS></FILEDETAILS>  
  
</RESULT>
```

5. PHP Client Connection

```

<?php
$Username = "Your Username Goes Here";
$Password = "Your Password Goes Here";
$MemberKey = "Your MemberKey Goes HereVERI-01";
$ConsumerDetails = array(
    "IDNumber"=>"Idnumber",
    "FirstName"=>"Name",
    "SecondName"=>"",
    "ThirdName"=>"",
    "LastName"=>"Surname",
    "Gender"=>"M/F",
    "DOB"=>"1979-05-01", //Format yyyy-mm-dd
    "Address1"=>"Address Line 1",
    "Address2"=>"Address Line2",
    "City"=>"City Name",
    "Province"=>"Province Name",
    "PostalCode"=>"Postal Code goes here",
    "HomeCode"=>"013",
    "HomeNumber"=>"7412881",
    "WorkCode"=>"012",
    "WorkNumber"=>"2225555",
    "MobileNumber"=>"0826549876",
    "ReasonCode"=>"12", // Credit Assessment Check Reason Codes on Page 4
);
$Reference = 'Your Reference goes here'; //example 123456
$ReportType = 'premium_report'; //Report type goes here example : basic_report ,
standard_report , premium_report

//Connect to PBVerify
ini_set('soap.wsdl_cache_enabled',0);
ini_set('soap.wsdl_cache_ttl',0);

try {

    $client = new
SoapClient("http://www.veriid.com/personal_creditreport_api/personal_creditreport_api.wsdl");

    $result = $client->getPersonalCR(array("Username" => $Username,"Password" =>
$Password,"MemberKey" => $MemberKey,"Consumer" => $ConsumerDetails,"Reference" =>
$Reference,"ReportType" => $ReportType));

    $result = new SimpleXMLElement($result);

    echo '<pre>' .print_r($result, true). '</pre>';

```

```

        exit;
    }catch(SoapFault $exception){
        echo $exception;
    }
}

```

6. Error Codes and meanings

Error Codes:

- E01 - Incorrect Username and/or Password **OR** Username or Password Blank **OR** Account not Activated for Service
- E02 – Consumer Details Missing
- E03 – Report Type missing or not supported
- E04 – Report Creation Error with specific code – contact support
- E05 – XML Return error – contact support
- E06 - Report Creation Successful

7. Management Console

<http://www.pbverify.co.za/API-Manager>

- Use Username and Password Provide by Pitney Bowes to Login
- System can be used to maintain Company Information
- Quick view of last 25 live API calls
- Reporting to view between dates of API calls
- Check status of each transaction with error codes.

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