



API Documentation

API TYPE:

pbVerify Express Credit Score

CALL FUNCTION:

pbverify-express-score

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REVISION

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1. Introduction

JSON

(JavaScript Object Notation) is a text-based, human-readable data interchange format used for representing simple data structures and objects in Web browser-based code. **JSON** is also sometimes used in desktop and server-side programming environments.

REST

(Representational State Transfer) is an architectural style, and an approach to communications that is often used in the development of [Web services](#). The use of REST is often preferred over the more heavyweight [SOAP](#) (Simple Object Access Protocol) style because REST does not leverage as much bandwidth, which makes it a better fit for use over the Internet. The SOAP approach requires writing or using a provided server program (to serve data) and a client program (to request data).

This document serves as technical guide to allow 3rd parties to access the PBVerify API Service by means of RESTful 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

pbVerify Express Credit Score API

Function: pbVerify-express-score

- a. The PBVerify Express Score API allows a 3rd party access to the CPA and NLR scores generated by the Bureau's for a given consumer. It will also supply up to 3 reasons that had the most negative influence on the score respectively. This API function has to be activated for clients to have the ability to pull a credit score.
- b. Information required for the use of this API is as follows
 - i. Memberkey and Password.
 - ii. Consumer Details
 1. idNumber
 2. yourReference
 3. searchReason

Search Reason, use the numeric value

- 1 = Credit Application
- 2 = Credit Limit Management
- 3 = Insurance Application
- 4 = Insurance Claim
- 5 = Employment Check

Score overview

PBV Express Score, is an acquisition risk evaluation score which was developed to predict the probability of a serious default event occurring. Credit providers may make use of PBV Express Score to perform pre-vetting and manage acquisitions. With PBV Express Score, you are thus able to obtain summarised bureau information, relevant to your business requirements with which you can make informed decisions for instance on extending loans. The service will return the CPA and NLR scores respectively.

Score Bands

A score ranges from **480 to 710** for credit active consumers. If a consumer does not have sufficient data, a thin file, the score will be between **1 and 4**.

CPA score bands

Band	Score band	Description
1	less and equal to 605	Very high risk
2	606 to 621	High risk
3	622 to 641	Average risk
4	642 to 667	Low risk
5	more than 667	Minimum risk

NLR score bands

Band	Score band	Description
1	less and equal to 603	Very high risk
2	604 to 618	High risk
3	619 to 632	Average risk
4	633 to 653	Low risk
5	more than 653	Minimum risk

3. RESTful Service

This service is a standard RESTful Web service via a HTTPS tunnel. The section below covers the connections strings and the methods exposed via the service.

RESTful CONNECTION	POST
URL	https://www.veriid.com/PBVerify/webservice/pbverify-express-score
Expected Variables	memberkey , password, consumer_details

EXPOSED FUNCTIONS

FUNCTION	PARAMETER	TYPE	NOTES	RETURN
pbverify-express-score	memberkey	String	Authentication Username	JSON OUTPUT
	password	String	Authentication Password	
	consumer_details	Array	Array of consumer details	

4. RESTful JSON Response

pbverify-express-score - Failure

```
{
  "Status": "Failure",
  "Error": "Your Email Address or Password was blank, please try again"
}
```

pbverify-express-score – Success

```
{
  "idNumber": "XXXXXXXXXXXXXX",
  "results": [{
    "resultType": "NLR",
    "score": "625",
    "reasons": [{
      "reasonCode": "NA17",
      "reasonDescription": "NA17-Arrears on Selected Accounts"
    },
    {
      "reasonCode": "NA31",
      "reasonDescription": "NA31-High Utilisation on Revolving Accounts"
    }
  ]
},
{
  "resultType": "CPA",
  "score": "620",
  "reasons": [{
    "reasonCode": "CA31",
    "reasonDescription": "CA31-High Utilisation on Revolving Accounts"
  },
  {
    "reasonCode": "CA35",
    "reasonDescription": "CA35-High Utilisation on All Accounts"
  },
  {
    "reasonCode": "CA17",
    "reasonDescription": "CA17-Arrears on Selected Accounts"
  }
  ]
}]
}
```

5. PHP Client Connection

```
<?php
```

```
ini_set('display_errors', 1);
ini_set('display_startup_errors', 1);
error_reporting(E_ALL);

function getCall($memberkey, $password, $consumerDetails){

    $url = "https://www.veriid.com/PBVerify/webservice/pbverify-express-score";
    $data = array('memberkey' => $memberkey, 'password' => $password, 'consumer_details' =>
$consumerDetails);
    $ch = curl_init();
    curl_setopt($ch, CURLOPT_URL, $url);
    curl_setopt($ch, CURLOPT_POST, count($data));
    curl_setopt($ch, CURLOPT_POSTFIELDS, http_build_query($data));
    curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
    curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, false);
    $output = curl_exec($ch);
    $info = curl_getinfo($ch);
    $error = curl_error($ch);
    curl_close($ch);

    echo $output;

}
/*
Search Reason, use the numeric value
1 = Credit Application
    2 = Credit Limit Management
    3 = Insurance Application
    4 = Insurance Claim
    5 = Employment Check
*/
$consumerDetails = array(
    "idNumber" => "XXXXXXXXXXXX",
    "yourReference" => "Testing system",
    "searchReason" => "3",
);
//now we call the get function
getCall("YOUR MEMBERKEY GOES HERE", "YOUR PASSWORD GOES HERE", $consumerDetails);
```

6. Management Console

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

- Use Username and Password Provide by PBSA, 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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