



API Documentation

API TYPE:

Transunion Consumer Credit Report

CALL FUNCTION:

transunion-consumer-credit-report

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REVISION

Version 1.0
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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

TransUnion Consumer Credit Report API

Function: transunion-consumer-credit-report

- a. This API function is to allow activated clients the ability to pull a Transunion Consumer credit report.
- b. Information required for the use of this API is as follows
 - i. Memberkey and Password.
 - ii. Consumer Details
 - 1. ID Number
 - 2. First name
 - 3. Last name
 - 4. Address Line 1
 - 5. Address Line 2
 - 6. Enquirer Contact Name
 - 7. Enquirer Contact Number

3. RESTful Service

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

RESTful CONNECTION	POST
URL	https://www.veriid.com/PBVerify/webservice/transunion-consumer-credit-report/
Expected Variables	memberkey , password, consumer_details

EXPOSED FUNCTIONS

FUNCTION	PARAMETER	TYPE	NOTES	RETURN
transunion-consumer-credit-report	memberkey	String	Authentication Username	JSON OUTPUT
	password	String	Authentication Password	
	consumer_details	Array	Array of consumer details	

4. RESTful JSON Response

transunion-consumer-credit-report - Failure

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

transunion-consumer-credit-report – Success

```
{
  "RawData": "",
  "ResponseStatus": "Success",
  "ProcessingStartDate": "2017-02-07T13:21:43.5698761+02:00",
  "ProcessingTimeSecs": 0.1872,
  "UniqueRefGuid": "6fd1fd4e-f06e-469a-8e27-a6f85def0a8e",
  "AddressNA08": {
    "AddressNA08": [{
      "ConsumerNo": "006805833",
      "InformationDate": "20020709",
      "Line1": "20 ERICA AV",
      "Line2": "COOL AIR",
      "Suburb": "DALTON",
      "City": "GREYTOWN",
      "PostalCode": "3236",
      "ProvinceCode": "KN",
      "Province": "KWAZULU-NATAL",
      "AddressPeriod": "14",
      "OwnerTenant": "T",
      "AddressChanged": "N"
    }],
    {
      "ConsumerNo": "006805833",
      "InformationDate": "20001216",
      "Line1": "BOX 261",
```

```

        "Line2": "",
        "Suburb": "DALTON",
        "City": "GREYTOWN",
        "PostalCode": "3236",
        "ProvinceCode": "KN",
        "Province": "KWAZULU-NATAL",
        "AddressPeriod": "00",
        "OwnerTenant": "",
        "AddressChanged": "N"
    },
    {
        "ConsumerNo": "006805833",
        "InformationDate": "19961210",
        "Line1": "87 ERNA RD",
        "Line2": "",
        "Suburb": "NORTHDAL",
        "City": "PIETERMARITZBURG",
        "PostalCode": "3201",
        "ProvinceCode": "KN",
        "Province": "KWAZULU-NATAL",
        "AddressPeriod": "05",
        "OwnerTenant": "",
        "AddressChanged": "N"
    },
    {
        "ConsumerNo": "006805833",
        "InformationDate": "19931231",
        "Line1": "47 SATYAPAL RD",
        "Line2": "",
        "Suburb": "NORTHDAL",
        "City": "PIETERMARITZBURG",
        "PostalCode": "3201",
        "ProvinceCode": "KN",
        "Province": "KWAZULU-NATAL",
        "AddressPeriod": "02",
        "OwnerTenant": "",
        "AddressChanged": "N"
    }
}
},
"AKANamesNK04": {
    "AKANamesNK04": [{
        "RecordSeq": "01",
        "Part": "001",
        "PartSeq": "01",
        "ConsumerNo": "006805833",
        "InformationDate": "20131205",
        "AKAName": "NAIDOO,JASON"
    },
    {
        "RecordSeq": "02",

```

```

        "Part": "001",
        "PartSeq": "01",
        "ConsumerNo": "006805833",
        "InformationDate": "20051010",
        "AKAName": "NAIDOO,JAYSLEEN"
    }}
},
"ConsEnqTransInfo0102": {
    "DefiniteMatchCount": "1",
    "PossibleMatchCount": "00",
    "MatchedConsumerNo": "006805833",
    "PossibleConsumerNo": [],
    "PossibleAdverseIndicator": []
},
"ConsumerCountersNC50": {
    "ConsumerNo": "006805833",
    "OwnEnquiries1YrBack": "001",
    "OwnEnquiries2YrsBack": "000",
    "OwnEnquiriesMoreThen2YrsBack": "000",
    "OtherEnquiries1YrBack": "007",
    "OtherEnquiries2YrsBack": "000",
    "OtherEnquiriesMoreThen2YrsBack": "000",
    "Judgements1YrBack": "000",
    "Judgements2YrsBack": "000",
    "JudgementsMoreThen2YrsBack": "001",
    "Notices1YrBack": "000",
    "Notices2YrsBack": "000",
    "NoticesMoreThen2YrsBack": "000",
    "Defaults1YrBack": "000",
    "Defaults2YrsBack": "000",
    "DefaultsMoreThen2YrsBack": "000",
    "PaymentProfiles1YrBack": "000",
    "PaymentProfiles2YrsBack": "000",
    "PaymentProfilesMoreThen2YrsBack": "000",
    "TraceAlerts1YrBack": "000",
    "TraceAlerts2YrsBack": "000",
    "TraceAlertsMoreThen2YrsBack": "000"
},
"ConsumerInfoNO04": {
    "RecordSeq": "01",
    "Part": "001",
    "PartSeq": "01",
    "ConsumerNo": "006805833",
    "Surname": "NAIDOO",
    "Forename1": "JAYSEELAN",
    "Forename2": "",
    "Forename3": "",
    "Title": "MR",
    "Gender": "M",
    "NameInfoDate": "20170207",

```

```

    "DateOfBirth": "19700701",
    "IdentityNo1": "7007015014085",
    "IdentityNo2": "",
    "MaritalStatusCode": "C",
    "MaritalStatusDesc": "COMMUNITY OF PROPERTY",
    "Dependants": "02",
    "SpouseName1": "SANDRA",
    "SpouseName2": "DAVID",
    "TelephoneNumbers": "H(033)5011687 B(033)5011600",
    "DeceasedDate": "00000000"
  },
  "DebtCounsellingDC01": {
    "ConsumerNo": "006805833",
    "DebtCounsellingDate": "20160620",
    "DebtCounsellingCode": "DAP",
    "DebtCounsellingDescription": "Application for Debt Review"
  },
  "EchoData0001": {
    "SubscriberCode": "58986",
    "ClientReference": "",
    "BranchNumber": "",
    "BatchNumber": ""
  },
  "EmploymentNM04": {
    "EmploymentNM04": [{
      "RecordSeq": "01",
      "Part": "001",
      "PartSeq": "01",
      "ConsumerNo": "006805833",
      "InformationDate": "20160107",
      "Occupation": "ARTISAN HAND",
      "EmployerName": "UCL COMPANY PTY LTD",
      "EmploymentPeriod": "00"
    },
    {
      "RecordSeq": "02",
      "Part": "001",
      "PartSeq": "01",
      "ConsumerNo": "006805833",
      "InformationDate": "20150717",
      "Occupation": "",
      "EmployerName": "JOINT VENTRUE ACCREDIT",
      "EmploymentPeriod": "00"
    },
    {
      "RecordSeq": "03",
      "Part": "001",
      "PartSeq": "01",
      "ConsumerNo": "006805833",
      "InformationDate": "20020709",

```

```

        "Occupation": "SALES PERSON",
        "EmployerName": "INDEPENDENT LIVING S",
        "EmploymentPeriod": "00"
    }
},
"EnquiriesNE50": {
    "EnquiryNE50": [{
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20170207",
        "Subscriber": "PBSA SA PTY LTD",
        "Contact": "FRED PBVERIFY",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": "Y"
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160922",
        "Subscriber": "FNB MBG MULTI",
        "Contact": "REF FNB BR MNG DALTON (033) 5011636\7",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160922",
        "Subscriber": "FNB MBG LOANS",
        "Contact": "REF FNB BR MNG DALTON (033) 5011636\7",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160826",
        "Subscriber": "FNB MBG CORE BANK",
        "Contact": "REF FNB BR MNG ACCOUNT OPENING OPTIMIZA (011) 352",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160822",
        "Subscriber": "FNB SMART PRODUCT",
        "Contact": "FIRST RAND BANK :- PERSONAL LOAN - ENQ 0860 102 63",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    }
}

```

```

    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160810",
        "Subscriber": "FNB MBG MULTI",
        "Contact": "REF FNB BR MNG DALTON (033) 5011636\7",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160810",
        "Subscriber": "FNB MBG LOANS",
        "Contact": "REF FNB BR MNG DALTON (033) 5011636\7",
        "EnquiryTypeCode": "45",
        "EnquiryTypeDescription": "OTHER",
        "OwnAccount": ""
    },
    {
        "ConsumerNo": "006805833",
        "DateOfEnquiry": "20160216",
        "Subscriber": "DIRECT AXIS - SL",
        "Contact": "SANLAM DIRECT AXI 0217643526",
        "EnquiryTypeCode": "43",
        "EnquiryTypeDescription": "AFFORDABILITY ASSMNT",
        "OwnAccount": ""
    }
}]
},
"JudgementsNJ09": {
    "JudgementsNJ09": {
        "RecordSeq": "01",
        "Part": "001",
        "PartSeq": "01",
        "ConsumerNo": "006805833",
        "JudgmentDate": "20120502",
        "Amount": "000006534",
        "Plaintiff": "DMC DEBT MANAGEMENT PTY LTD",
        "JudgmentTypeCode": "J",
        "JudgmentTypeDesc": "JUDGMENTS",
        "CourtTypeCode": "M",
        "CourtTypeDesc": "MAGISTERIAL",
        "CourtNameCode": "DBN",
        "CourtNameDesc": "DURBAN",
        "CaseNo": "25829 \712",
        "NatureOfDebtCode": "MON",
        "NatureOfDebtDesc": "MONEY LENT",
        "Remarks": "",
        "CaptureDate": "20120711",
        "Surname1": "NAIDOO",

```

```

    "Surname2": "",
    "Forename1": "J",
    "Forename2": "",
    "Forename3": "",
    "Title": "",
    "DefendantNumber": "01",
    "Address": ",,,",
    "PostSuburbCode": "000000",
    "TradingAsName": "",
    "DateOfBirth": "19700701",
    "IDNo": "7007015014085",
    "DefendantMagisterialDistrict": "",
    "AdministrationMonthlyAmount": "0000000000",
    "AdministrationNumberOfMonths": "000",
    "AdministrationDate": "00000000",
    "BondPercentage": "000000",
    "AttorneyName": "S D COETZEE INC",
    "AttorneyReference": "",
    "AttorneyTelephone": "",
    "InformationMessage": ""
  }
},
"V1Segment": {
  "v1Segs": {
    "v1Seg": [{
      "Code": "DC",
      "Value": "01"
    },
    {
      "Code": "DI",
      "Value": "01"
    },
    {
      "Code": "D7",
      "Value": "01"
    },
    {
      "Code": "NA",
      "Value": "08"
    },
    {
      "Code": "NC",
      "Value": "50"
    },
    {
      "Code": "ND",
      "Value": "07"
    },
    {
      "Code": "NE",

```

```
        "Value": "50"
    },
    {
        "Code": "NJ",
        "Value": "09"
    },
    {
        "Code": "NK",
        "Value": "04"
    },
    {
        "Code": "NM",
        "Value": "04"
    },
    {
        "Code": "NN",
        "Value": "08"
    },
    {
        "Code": "NO",
        "Value": "04"
    },
    {
        "Code": "NT",
        "Value": "06"
    },
    {
        "Code": "V1",
        "Value": "01"
    },
    {
        "Code": "00",
        "Value": "01"
    },
    {
        "Code": "01",
        "Value": "02"
    }
    ]
}
}
```

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/transunion-consumer-credit-report";
        $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;

    }

    $consumerDetails = array(
        "idNumber" => "7007015014085",
        "firstName" => "JAYSEELAN",
        "lastname" => "NAIDOO",
        "addressLine1" => "XXX",
        "addressLine2" => "XXX",
        "enquirerContactName" => "Fred",
        "enquirerContactPhoneNo" => "PBVerify",
    );
    //now we call the get function
    getCall("YOUR MEMEBERKEY GOES HERE", "YOUR PASSWORD GOES HERE",
$consumerDetails);

```

6. 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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