



API Documentation

API TYPE:

XDS Consumer Credit Report

CALL FUNCTION:
xds-consumer-credit-report

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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

XDS Consumer Credit Report API

Function: xds-consumer-credit-report

- a. This API function is to allow activated clients the ability to pull a xds consumer credit report.
- b. Information required for the use of this API is as follows
 - i. Memberkey and Password.
 - ii. Consumer Details
 1. idNumber
 2. firstInitial
 3. lastname
 4. yourReference
 5. searchReason

Search Reason, use the numeric value

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

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/xds-consumer-credit-report/
Expected Variables	memberkey , password, consumer_details

EXPOSED FUNCTIONS

FUNCTION	PARAMETER	TYPE	NOTES	RETURN
xds-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

```
{
  "ReportInformation": {
    "ReportID": "1",
    "ReportName": "Consumer Credit Report"
  },
  "ConsumerDirectorSummary": {
    "DisplayText": "Consumer Director Summary",
    "NumberOfCompanyDirector": "0"
  },
  "ConsumerJudgement": {
    "DisplayText": "Consumer Judgement",
    "CaseFilingDate": "2012-05-02",
    "CaseType": "JUDGMENT BY DEFAULT",
    "LastUpdatedDate": "2012-07-13",
    "PlaintiffName": "DMC DEBT MANAGEMENT PTY LTD",
    "DisputeAmt": "6535",
    "CaseReason": "MONIES LENT",
    "CourtName": "Durban",
    "CaseNumber": "25829/2012",
    "AttorneyName": "S D COETZEE INC",
    "TelephoneNo": [],
    "Comments": []
  },
  "ConsumerEnquiryHistory": [{
    "DisplayText": "Consumer Enquiry History",
```

```

    "EnquiryDate": "2016-06-20",
    "SubscriberName": "The Debt Works cc (NCRDC1798)",
    "SubscriberBusinessTypeDesc": "Other",
    "CreditGrantorEnquiryReasonDesc": "Credit assessment",
    "SubscriberContact": "0218244117"
  },
  {
    "DisplayText": "Consumer Enquiry History",
    "EnquiryDate": "2017-02-09",
    "SubscriberName": "Pitney Bowes - Web service",
    "SubscriberBusinessTypeDesc": "Other",
    "CreditGrantorEnquiryReasonDesc": "3",
    "SubscriberContact": "0116459100"
  }
},
"ConsumerDebtReviewStatus": {
  "DisplayText": "Consumer Debt Review Status",
  "IDno": "7007015014085",
  "FirstName": "JAYSEELAN",
  "SurName": "NAIDOO",
  "BirthDate": "1970-07-01",
  "DebtReviewStatusDate": "2016-06-20",
  "DebtCounsellorName": "Lolette Lubbe",
  "DebtCounsellorFirstName": "Lolette",
  "DebtCounsellorSurName": "Lubbe",
  "DebtCounsellorTelephoneNo": "0218244117",
  "DebtReviewStatusCode": "A",
  "HomeTelephoneNo": [],
  "WorkTelephoneNo": [],
  "CellularNo": [],
  "DebtReviewStatus": "Consumer has Applied for Debt Review",
  "DebtCounsellorRegistrationNo": "NCRDC1798"
},
"ConsumerAddressHistory": [{
  "DisplayText": "Consumer Address History",
  "ConsumerAddressID": "506770286",
  "AddressType": "Residential",
  "AddressTypeInd": "R",
  "Address1": "20 ERIKA AVENUE",
  "Address2": "DALTON",
  "Address3": "GREYTOWN",
  "Address4": [],
  "PostalCode": "3236",
  "Address": "20 ERIKA AVENUE DALTON GREYTOWN 3236",
  "LastUpdatedDate": "2015-04-09",
  "FirstReportedDate": "2014-11-21"
}],
{
  "DisplayText": "Consumer Address History",
  "ConsumerAddressID": "486604173",
  "AddressType": "Residential",

```

```

    "AddressTypeInd": "R",
    "Address1": "20 ERACA AVENUE",
    "Address2": [],
    "Address3": [],
    "Address4": "DALTON",
    "PostalCode": "3236",
    "Address": "20 ERACA AVENUE DALTON 3236",
    "LastUpdatedDate": "2015-02-11",
    "FirstReportedDate": "2013-11-13"
  },
  {
    "DisplayText": "Consumer Address History",
    "ConsumerAddressID": "476784429",
    "AddressType": "Residential",
    "AddressTypeInd": "R",
    "Address1": "20 ERICA AVENUE",
    "Address2": [],
    "Address3": "COOL AIR GREYTOWN",
    "Address4": "COOL AIR GREYTOWN",
    "PostalCode": "3236",
    "Address": "20 ERICA AVENUE COOL AIR GREYTOWN COOL AIR GREYTOWN
3236",
    "LastUpdatedDate": "2015-02-02",
    "FirstReportedDate": "2014-09-22"
  },
  {
    "DisplayText": "Consumer Address History",
    "ConsumerAddressID": "506050496",
    "AddressType": "Postal",
    "AddressTypeInd": "P",
    "Address1": "20 ERIKA AVENUE",
    "Address2": "DALTON",
    "Address3": "GREYTOWN",
    "Address4": [],
    "PostalCode": "3236",
    "Address": "20 ERIKA AVENUE DALTON GREYTOWN 3236",
    "LastUpdatedDate": "2015-04-09",
    "FirstReportedDate": "2014-11-21"
  },
  {
    "DisplayText": "Consumer Address History",
    "ConsumerAddressID": "446915039",
    "AddressType": "Postal",
    "AddressTypeInd": "P",
    "Address1": "20 ERICA AVUNUE",
    "Address2": [],
    "Address3": "DALTON",
    "Address4": "KWAZULU-NATAL",
    "PostalCode": [],
    "Address": "20 ERICA AVUNUE DALTON KWAZULU-NATAL",

```

```

        "LastUpdatedDate": "2015-01-24",
        "FirstReportedDate": "2014-10-02"
    }},
    "ConsumerTelephoneHistory": [{
        "DisplayText": "Consumer Telephone History",
        "ConsumerTelephoneID": "475716838",
        "TelephoneType": "Work",
        "TelephoneTypeInd": "W",
        "TelCode": "033",
        "TelNo": "5011600",
        "TelephoneNo": "0335011600",
        "EmailAddress": [],
        "LastUpdatedDate": "2016-10-22",
        "FirstReportedDate": "2014-10-02"
    },
    {
        "DisplayText": "Consumer Telephone History",
        "ConsumerTelephoneID": "456294570",
        "TelephoneType": "Cellular",
        "TelephoneTypeInd": "C",
        "TelCode": "076",
        "TelNo": "4697359",
        "TelephoneNo": "0764697359",
        "EmailAddress": [],
        "LastUpdatedDate": "2015-10-14",
        "FirstReportedDate": "2007-04-01"
    },
    {
        "DisplayText": "Consumer Telephone History",
        "ConsumerTelephoneID": "456294507",
        "TelephoneType": "Work",
        "TelephoneTypeInd": "W",
        "TelCode": "033",
        "TelNo": "4133115",
        "TelephoneNo": "0334133115",
        "EmailAddress": [],
        "LastUpdatedDate": "2015-10-14",
        "FirstReportedDate": "2007-04-01"
    },
    {
        "DisplayText": "Consumer Telephone History",
        "ConsumerTelephoneID": "456294412",
        "TelephoneType": "Home",
        "TelephoneTypeInd": "H",
        "TelCode": "033",
        "TelNo": "5011600",
        "TelephoneNo": "0335011600",
        "EmailAddress": [],
        "LastUpdatedDate": "2015-10-14",
        "FirstReportedDate": "2007-04-01"
    }
    ]

```

```

},
{
  "DisplayText": "Consumer Telephone History",
  "ConsumerTelephoneID": "441956406",
  "TelephoneType": "Work",
  "TelephoneTypeInd": "W",
  "TelCode": "033",
  "TelNo": "5011924",
  "TelephoneNo": "0335011924",
  "EmailAddress": [],
  "LastUpdatedDate": "2015-02-11",
  "FirstReportedDate": "2013-11-13"
}},
"ConsumerEmploymentHistory": [{
  "DisplayText": "Consumer Employment History",
  "EmployerDetail": "UCL COMPANY PTY LTD",
  "Designation": [],
  "LastUpdatedDate": "2015-02-11",
  "FirstReportedDate": "2013-11-13"
}],
{
  "DisplayText": "Consumer Employment History",
  "EmployerDetail": "JOINT VENTRUE ACCREDITED",
  "Designation": [],
  "LastUpdatedDate": "2013-02-20",
  "FirstReportedDate": "2006-11-27"
},
{
  "DisplayText": "Consumer Employment History",
  "EmployerDetail": "UCL COMPANY LIMITED UC",
  "Designation": [],
  "LastUpdatedDate": "2008-12-18",
  "FirstReportedDate": "2014-10-02"
},
{
  "DisplayText": "Consumer Employment History",
  "EmployerDetail": "SPAR SUPERMARKETDES",
  "Designation": [],
  "LastUpdatedDate": "2008-10-21",
  "FirstReportedDate": "2008-10-21"
}},
"ConsumerDetail": {
  "DisplayText": "Consumer Detail",
  "ConsumerID": "50343194",
  "Initials": "J",
  "FirstName": "JAYSEELAN",
  "SecondName": [],
  "ThirdName": [],
  "Surname": "NAIDOO",
  "IDNo": "7007015014085",

```

```

"PassportNo": [],
"BirthDate": "1970-07-01",
"Gender": "Male",
"TitleDesc": "Mister",
"MaritalStatusDesc": "Married",
"PrivacyStatus": "ACCEPTS CONTACTS",
"ResidentialAddress": "20 ERIKA AVENUE DALTON GREYTOWN 3236",
"PostalAddress": "20 ERIKA AVENUE DALTON GREYTOWN 3236",
"HomeTelephoneNo": "0335011600",
"WorkTelephoneNo": "0335011600",
"CellularNo": "0764697359",
"EmailAddress": [],
"EmployerDetail": "UCL COMPANY PTY LTD",
"ReferenceNo": "C173726621-50343194",
"ExternalReference": "Testing system"

```

```

},

```

```

"ConsumerFraudIndicatorsSummary": {
  "DisplayText": "Consumer Fraud Indicators Summary",
  "SAFPSListingYN": "No access - SAFPS Members only",
  "HomeAffairsVerificationYN": "Yes",
  "HomeAffairsDeceasedStatus": "No",
  "EmployerFraudVerificationYN": [],
  "ProtectiveVerificationYN": [],
  "HomeAffairsDeceasedDate": []
}

```

```

},

```

```

"ConsumerPropertyInformationSummary": {
  "DisplayText": "Consumer Property Information Summary",
  "TotalProperty": "0",
  "PurchasePrice": "0.0000"
}

```

```

},

```

```

"SubscriberInputDetails": {
  "EnquiryDate": "2017-02-09T08:34:03.9014806+02:00",
  "EnquiryType": "Consumer Credit Enquiry",
  "SubscriberName": "Pitney Bowes - Web service",
  "SubscriberUserName": "Pitney Bowes",
  "EnquiryInput": "7007015014085 | NAIDOO",
  "EnquiryReason": "3"
}

```

```

}

```

```

}

```

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/xds-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;

    }
    /*
        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" => "7007015045879",
        "firstInitial" => "J",
        "lastname" => "NAIDOO",
        "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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