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AFSVEAPI BOOK (EXTERNAL API)

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Learn how to use our public API's.



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1 Online Customer Applications

AFS Vanguard customers will process a new customer application in a variety of forms. The following is the description of how the AFS Vanguard platform accepts customer applications online via the web.

1.1 POST `afsVanguardcustapplicationsOTH`

This method will submit a given application to the selected branch office. The office receiving the application will poll this database every five minutes and insert automatically if so specified in the configuration options. The office operator is able to retrieve the application in real time as well.

1.1.1 Base URL

`https://api.afshq.com/afsVanguardcustapplicationsOTH`

Note: Please inquire with our service team at service@afsvanguard.com if your company has been assigned a 3 or 4 character company identifier to access our API. You are required to replace `OTH` in the URL with your assigned company identifier.

1.1.2 Parameters

Notes:

- 1 . Case is very sensitive in most cases.
- 2 . The characters ? and & cannot be present inside any of the parameters.
- 3 . Parameters with a * are mandatory.
- 4 . Parameters with a ** are mandatory only for "OTH" cases where a company identifier is being used.

Parameter	Type	Description
1 <code>afsVanguardAppCode*</code>	String(22)	The security code provided by service@afsvanguard.com
2 <code>applOfficeTo*</code>	Number (10,2)	The office selected by the applicant to post and store the source application details.
3 <code>applAmountOfLoan*</code>	Array	Any numeric value, the maximum or valid values must be validated in the GUI side as per company's valid amounts and policies.
4 <code>applPurposeOfLoan</code>	String(40)	
5 <code>applType*</code>	Number (10,2)	Supported Values: 1 and 2. Note: 1 indicates Individual Application Type and 2 indicates Joint Application Type.
6 <code>applReferredBy</code>	String(40)	The reference for the application. Possible values can include Internet, Drive By, or Friend.
7 <code>applLastName*</code>	String(40)	The applicant's last name.
8 <code>applFirstName*</code>	String(40)	The applicant's first name.

Parameter	Type	Description
9 applDateOfBirth*	String(10)	The date of birth of the applicant. Supported Format: yyyy-mm-dd
10 applSocialSecurityNumber*	String(11)	The social security number of the applicant.
11 applEmail*	String(40)	The applicant's email.
12 applPhone*	String(13)	The applicant's phone number. Supported Format: (nnn) nnn-nnnn
13 applAddress*	String(50)	The applicant's address.
14 applCity*	String(30)	The applicant's city.
15 applZip*	String(10)	The applicant's zip code.
16 applState*	String(5)	The applicant's state. Supported Values: AL, CA, FL, GA, KY, LA, MS, NC, NM, OK, SC, TX, VA.
17 residenceType	String	The type of residence where the applicant resides. Supported Values: Rent Home/Apartment, Buying Home, Own Home, Other.
18 residenceMonthlyPayment	Number (10,2)	The monthly payment being paid for residence.
19 residenceTimeAt	String	The total duration since when the applicant has been the resident at the property. Supported Values: Less than 1 Year, 1-2 Years, 2-5 Years, 5+ Years. Note: residenceTimeAt and residenceTimeAtInt are mutually exclusive, you cannot have both values.
20 employer	String(30)	The applicant employer's name.
21 employerPhone	String(13)	The employer's phone number. Supported Format: (nnn) nnn-nnnn
22 employerTimeAt	String	The employment duration. Supported Values: Less than 1 Year, 1-2 Years, 2-5 Years, 5+ Years. Note: employerTimeAt and employerTimeAtInt are mutually exclusive, you cannot have both values.
23 employerPosition	String(40)	The applicant's designation.
24 employerNetPayPerCheck	Number (10,2)	The applicant's net pay check amount.
25 incomeAdditionalRental	Number (10,2)	Rental income to be added to applicant's total income.
26 incomeAdditionalPT	Number (10,2)	Part time additional applicant's income.
27 incomeAdditionalAlimonyOrChildSupport	Number (10,2)	Any alimony or child support being received.

Parameter	Type	Description
28 incomeAdditionalSSI	Number (10,2)	Any supplemental security income being received.
29 incomeAdditionalPension	Number (10,2)	Any additional pension being received.
30 incomeAdditionalDisability	Number (10,2)	Any additional disability benefits being received.
31 incomeAdditionalSocialSecurity	Number (10,2)	Any additional social security benefits being received.
32 incomeAdditionalOther	Number (10,2)	Any other additional income being received.
33 incomeTotal	Number (10,2)	The applicant's total income.
34 debtsAndCreditors1	String(50)	Purpose for other debts (if a value other than the ones listed below is submitted, it will be stored but AFS Vanguard will be unable to display it). Supported Values: Other Loans, Loan Amount, Transportation, Food, Rent or Mortgage, Utilities, Other Expenses
35 debtsAndCreditorsPaymentAmount1	Number (10,2)	The amount being paid.
36 debtsAndCreditors2	String(50)	Purpose for other debts (if a value other than the ones listed below is submitted, it will be stored but AFS Vanguard will be unable to display it). Supported Values: Other Loans, Loan Amount, Transportation, Food, Rent or Mortgage, Utilities, Other Expenses
37 debtsAndCreditorsPaymentAmount2	Number (10,2)	The amount being paid.
38 debtsAndCreditors3	String(50)	Purpose for other debts (if a value other than the ones listed below is submitted, it will be stored but AFS Vanguard will be unable to display it). Supported Values: Other Loans, Loan Amount, Transportation, Food, Rent or Mortgage, Utilities, Other Expenses
39 debtsAndCreditorsPaymentAmount3	Number (10,2)	The amount being paid.
40 debtsAndCreditors4	String(50)	Purpose for other debts (if a value other than the ones listed below is submitted, it will be stored but AFS Vanguard will be unable to display it). Supported Values: Other Loans, Loan Amount, Transportation, Food, Rent or Mortgage, Utilities, Other Expenses
41 debtsAndCreditorsPaymentAmount4	Number (10,2)	The amount being paid.

Parameter	Type	Description
42 debtsAndCreditors5	String(50)	Purpose for other debts (if a value other than the ones listed below is submitted, it will be stored but AFS Vanguard will be unable to display it). Supported Values: Other Loans, Loan Amount, Transportation, Food, Rent or Mortgage, Utilities, Other Expenses
43 debtsAndCreditorsPaymentAmount5	Number (10,2)	The amount being paid.
44 vehicleMake	String(50)	The vehicle's manufacturer.
45 vehicleModel	String(50)	The vehicle's model.
46 vehicleYear	String(4)	The year of purchase in <code>yyyy</code> format.
47 vehiclePayments	Number (10,2)	The amount being paid for the vehicle.
48 expensesLivingTotal	Number (10,2)	The total expenditures of the applicant.
49 applicantESignature*	String	Applicant's e-signature.
50 applicantESignatureDate*	String(10)	The signature's date. Supported Format: <code>yyyy-mm-dd</code>
51 afsVanguardCompanyIdentifier**	String(4)	The 3 or 4 character company identifier issued by <code>service@afsvanguard.com</code>
52 ownHome	Boolean	True if applicant own a home, false otherwise.
53 ownVehicle	Boolean	True if applicant owns a vehicle, false otherwise.
54 vehicleFinancing	String(50)	Who is financing the vehicle.
55 applSource	String(40)	Where application came from.
56 dutyMilitary	Boolean	True if applicant is active duty military, false otherwise.
57 stateTimeAtInt	Integer	How long in state.
58 residenceTimeAtInt	Integer	How long at home. Note: <code>residenceTimeAt</code> and <code>residenceTimeAtInt</code> are mutually exclusive, you cannot have both values.
59 employerTimeAtInt	Integer	How long at work. Note: <code>employerTimeAt</code> and <code>employerTimeAtInt</code> are mutually exclusive, you cannot have both values.

Parameter	Type	Description
60 employerHowOftenPaid	Integer	<p>Supported Values: 0,2,3,11,12,13,14,15,41,42,43,44,45,51,52 and 53</p> <p>Note: 0 indicates Unknown. 2 indicates 1st&15th. 3 indicates Once a Month. 11 indicates Every Other Mon. 12 indicates Every Other Tue. 13 indicates Every Other Wed. 14 indicates Every Other Thu. 15 indicates Every Other Fri. 41 indicates Every Week Mon. 42 indicates Every Week Tue. 43 indicates Every Week Wed. 44 indicates Every Week Thu. 45 indicates Every Week Fri. 51 indicates Twice a Month. 52 indicates Every Week. 53 indicates Every Other Week.</p>

1.1.3 Response

There are two possible response codes that you may get:

- » 1 Inserted - This is the response you get for successful data submission.
- » 0 Not inserted: <error> - This is the response you get when the data submission encounters any errors.

1.1.4 Errors

Here are the list of errors that you may encounter while writing data in our database.

- » Error: Invalid afsVanguardAppCode.
- » Error: Invalid applOfficeTo: nnnn
- » Error: Parameter ppppppp invalid number: nnnnnnn
- » Error: Parameter ppppppp invalid date format: dddddd
- » Error: Parameter ppppppp invalid string: ssssss
- » Error: Social SecurityNumber is duplicated in office applOfficeTo.
- » Error: Required parameter ppppppp is missing.
- » Error: Cloud database connection failed.

1.1.5 Example

```
https://api.afshq.com/afsVanguardcustapplicationsOTH?afsVanguardAppCode=0123456789&afsVanguardCompanyIdentifier=wmc&applOfficeTo=999&applAmountOfLoan=100&applType=1&applIndividual=true&applLastName=myLastName&applFirstName=myFirstName&applDateOfBirth=1980-01-01&applSocialSecurityNumber=111-11-1111&applEmail=myEmail@email.com&applPhone=(111)111-1111&applAddress=myAddress&applCity=myCity&applZip=11111&applState=TX&applicantESignature=myESignature&applicantESignatureDate=2021-09-25
```

2 Online Customer Images

AFS Vanguard customers have a need to provide image documentation for various purposes, one of the is for office personnel to process an application for credit.



2.1 POST afsvcustimages

This method will submit a given image to the selected branch office. The office receiving the image will poll this database every five minutes and insert automatically if so specified in the configuration options. The office operator is able to view/print the image in real time as well.

2.1.1 Base URL

<https://api.afshq.com/afsvcustimages>

Note: Please inquire with our service team at service@afsvanguard.com if your company has been assigned a 3 or 4 character company identifier to access our API. You are required to replace OTH in the URL with your assigned company identifier.

3 Payments

A source outside the AFS Vanguard jar may wish to post a payment on a customer's behalf. For example, the afsvpa (personal app) will include a button where the customer is able to use his or her debit card to make a payment.



1 Legal numbering Level 1.

4 Equifax ISTS

Allow external applications like GCS's grading system to retrieve a credit report from a given office via the ISTS interface.



1 Legal numbering Level 1.