

Personal Financial Responsibility API Reference

Version 1.0.5



Personal Financial Responsibility
API Reference

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Table of Contents

POST services/pfr	2
Endpoint	2
Request	2
Headers	2
Sample headers	2
Request body fields	3
Sample request body	3
Response	4
Body.....	4
Sample response body	5
Authentication	6
Obtaining a token	6
Sample response body – authentication request.....	6
Copyright Notice and Disclaimer	7

Personal Financial Responsibility API Reference

POST services/pfr

The Fenris Digital Personal Financial Responsibility (PFR) API quickly and accurately provides personal financial responsibility data on individuals.

Endpoint

<https://api.fenrisd.com/services/pfr/v1/pfr/search>

Request

This section describes the headers and request body for the PFR API.

Headers

Field	Type	Description
Content-Type	application/json	Indicates that the body is in JSON format, using UTF-8 character encoding.
Authorization	bearer <token>	The header includes a bearer token for authentication.
Submission-Id	string	Passthrough field: A client-specified identifier used to tie back to client data or systems. If not supplied, an auto-generated field is used.

Sample headers

- Content-Type: application/json
- Authorization: bearer <token>
- Submission-Id: abcd-efgh-ijkl

Personal Financial Responsibility API Reference

...

Request body fields

Field	Type	Description
person	string	Required – Details about the individual: <ul style="list-style-type: none">• firstName – Required: Individual's first name• middleName – Optional: Individual's middle name• lastName – Required: Individual's family name or surname• dateOfBirth – Required: Individual's date of birth in MM/DD/YYYY format
address	string	Required – Details about the individual's address: <ul style="list-style-type: none">• addressLine1 – Required: Standard street and unit address elements• addressLine2 – Optional: Additional address information appended to address line if present.• city – Required if no zipCode is present: city or zipCode are required.• state – Required: Two-character state abbreviation• zipCode – Required if no city is present: Five-digit USPS® postal code

Sample request body

```
{
  "person":
    {
      "firstName": "John",
      "lastName": "Doe",
      "dateOfBirth": "03/14/1995"
    },
  "address":
    {
      "addressLine1": "123 Main St",
      "city": "Anytown",
      "state": "IA",
      "zipCode": "54321"
    }
}
```

Personal Financial Responsibility API Reference

...

Response

This section outlines the responses returned by a call to POST PFR.

Body

Field	Type	Options
requestId	string	Returns an Internally generated unique ID used for auditing and support
submissionId	string	Returns a client-supplied identifier that ties back to client data or systems: If not supplied, the API uses the requestId.
status	string	Returns the status of search: Usually, SUCCESS or NOT FOUND
modelVersion	string	Returns the version of the modeling algorithm used to provide the response data for the current call
Trend	string	Returns an indicator of whether the data returned is trending upward or downward, based on historical entries NOTE: You may see the trend indicator returned as "Not enough data."
matchDescription	string	Returns a description of match logic deployed in providing the data: This is usually DEFAULT MATCH LOGIC.
creditLevel	string	Returns a prediction of the individual's overall financial status. <ul style="list-style-type: none">• Poor –Approximately 300-579• Fair –Approximately 580-669• Good –Approximately 670-739• Very Good –Approximately 740-799• Exceptional –Above 800
insuranceTier	string	Returns a prediction of the individual's overall insurance risk rating. <ul style="list-style-type: none">• Non-Standard• Standard• Preferred

Personal Financial Responsibility API Reference

...

financeTier	string	Returns one of the following indicators for financial product fit to the individual based on their financial fitness: <ul style="list-style-type: none">• Deep Subprime• Subprime• Near Prime• Prime• Super Prime
decile	int	Provides a score (1-10) indicating the individual's financial score as compared to the general population.

Sample response body

```
{
  "requestId": "92e99379-f4c1-49d9-b597-4293727979af",
  "submissionId": "92e99379-f4c1-49d9-b597-4293727979af",
  "status": "Success",
  "modelVersion": "2.1",
  "trend": "Not enough data",
  "matchDescription": "Default match logic",
  "creditLevel": "Exceptional",
  "insuranceTier": "Preferred",
  "financeTier": "Super Prime"
  "decile": 10
}
```

Authentication

Fenris restricts access to its APIs and manages access tokens through an OAuth2 authorization server. The Client Credentials workflow defined by the OAuth 2 specification is the principal token manager. You will receive a Client-Id and Client Secret to use to obtain an access token from the Authorization Server.

Obtaining a token

To obtain a token, make this request:

Entity	Content
URL	https://auth-fenrisd.auth.us-east-1.amazoncognito.com/oauth2/token
method	POST
header	Content-Type: application/x-www-form-urlencoded Authorization: Basic <<BASIC_STRING>> The BASIC_STRING is the Base-64 encoding of the client_id and client_secret separated by a colon. This is the standard token passed for Basic authentication with username replaced by client_id, and password replaced by client_secret. Many libraries do this for you if you select basic authentication and set the username to your client_id and the password to the client_secret.
body	client_id: <<Obtain from Fenris>> grant_type: client_credentials

Sample response body – authentication request

```
{
  "token_type": "Bearer",
  "expires_in": 3600,
  "access_token": "<<omitted>>",
  "scope": "api"
}
```

Use the value in the `access_token` field as a Bearer token in the Authorization header of the request.

NOTE: Access tokens are good for one hour. You must submit another call to obtain a new token after the token expires.

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