



## **UK Near Prime (Rev. 4)**

### *XPOST Integration Guide*

#### **Disclaimer and Copyright**

Stop Go Networks Limited has prepared this document for use by Stop Go Networks Limited. personnel, approved software vendors, and customers. The information contained herein is the property of Stop Go Networks Limited and shall not be copied, photocopied, translated, or reduced to any electronic or machine-readable form, in whole or in part, without prior written approval from Stop Go Networks Limited.

Stop Go Networks Limited. reserves the right to, without notice, modify, or revise all or part of this document and/or change product features or specifications and shall not be responsible for any loss, cost, or damage, including consequential damage, caused by reliance on these materials.

## Change Log

Rev.	Date	Note
2	2021-08-24	First release
3	2022-04-19	New npIndustry and npPurpose fields
4	2023-10-17	Update title enum values

## Introduction

This document describes how to integrate with the Stop Go Networks (SGN) XPost lead posting system.

This service supports tiered posts whereby an affiliate can specify the minimum price desired for a lead. Please agree the minimum price with your SGNL account manager in advance.

When a lead is posted to the service it is first validated. If the validation fails a set of error codes will be returned identifying the problem. If the validation succeeds then the lead will be processed to find a buyer willing to pay at least the minimum price desired.

If the price is achieved the service will return an accept response containing and a redirect URL and the actual price obtained. If the price is not achieved the service will send a reject response, and the affiliate can chose to repost the lead at a lower minimum price.

If the lead is successfully redirected then the lead will be shown as payable into the affiliates account as reported in the SGN affiliate system. Optionally a tracking pixel can be fired back to the affiliate.

## Lead posting

Service is available through an HTTP POST method both multipart/form-data and application/x-www-form-urlencoded data formats.

### Testing credentials

**URL:** http://api-uk-test.stopgonet.com/submit/xpost1

**aff:** TEST

**apiToken:** xpost-nearprime

### Live credentials

Will be provided to you upon successful integration with our test environment.

## Field Descriptions

Field Name	Type	Required	Allowed Values / Description	Example
aff	VARCHAR(30)	Y	Allocated by SGN	Provided by SGN
apiToken	VARCHAR(40)	Y	Allocated by SGN	Provided by SGN
subAff	VARCHAR(30)	Y	Your sub-affiliate source ID [A-Za-z0-9]. This can be anonymised but is important as it is used by SGN and our lead buyers in order to manage redirect rates and lead quality at the sub-affiliate level.	A23
sid	VARCHAR(100)	N	A reference for your tracking purposes	ABC12345
timeAllowed	INTEGER	N	Maximum number of seconds the script has to ping. If 0, no check will be made (Default is 0) 0 or a value >= 10. You should also set your own internal timeout to at least 30 seconds greater than the timeAllowed, unless you are setting timeAllowed=0, in which case you should not have any internal timeouts configured.	0
minPrice	INTEGER	N	The minimum price the lead can be sold for (in GBP for UK market, in USD for US market). Default is 0 which means any price is acceptable.	0
amount	INTEGER	Y	Loan amount £1,000 - £35,000. 1,000-5,000 by 500 increments, then up to 10,000 by 1,000 increments; then up to 35,000 by 5,000 increments.	100

termMonth	INTEGER	Y	Expected duration of repayment in months. 12, 18, 24, 36, 48, 60, 72, 84	4
title	ENUM	Y	See Table 8	Mr
firstName	VARCHAR(50)	Y		George
lastName	VARCHAR(50)	Y		Smiley
mobilePhone	CHAR(11)	Y	Only digits (11 digits)	07777777777
homePhone	CHAR(11)	Y	Only digits (10 or 11 digits). A mobile number is acceptable.	0141000000
workPhone	CHAR(11)	N	Only digits (10 or 11 digits)	0141000000
dob	DATE	Y	Date of birth: (YYYY-MM-DD)	2014-03-12
email	VARCHAR(100)	Y		test@test.com
postalCode	VARCHAR(10)	Y		G12 8AG
extendedAddress	VARCHAR(20)	Y	House name/number of home address	Flat C or 38
streetAddress	VARCHAR(100)	Y		Bywater Street
locality	VARCHAR(50)	Y	City	London
county	VARCHAR(50)	Y		City Of London
homeOwner	ENUM	Y	See Table 2	Homeowner
timeAddress	ENUM	Y	See Table 3	2 Months
prevPostalCode	VARCHAR(10)	N	The customer's previous postal code if their timeAddress is less than 3 years	G12 8AG
prevExtendedAddress	VARCHAR(20)	N	The customer's previous House name/number of home address if their timeAddress is less than 3 years	Flat C
prevStreetAddress	VARCHAR(100)	N	The customer's previous street address if their timeAddress is less than 3 years	Bywater Street
prevLocality	VARCHAR(50)	N	The customer's previous city if their timeAddress is less than 3 years	London
prevCounty	VARCHAR(50)	N	The customer's previous county if their timeAddress is less than 3 years	City Of London
prevHomeOwner	ENUM	N	The customer's previous home owner if their timeAddress is less than 3 years. See Table 2	Homeowner
prevTimeAddress	ENUM	N	The customer's previous time at address if their timeAddress is less than 3 years. See Table 3	2 Months
typeOfHousing	ENUM	N	See Table 14	1bed
rentSplitWith	ENUM	N	See Table 15	5plus

employmentType	ENUM	Y	See Table 4	Part-time
company	VARCHAR(50)	Y	Name of employer	ACME LTD
npIndustry	ENUM	Y	See Table 5	
timeJob	ENUM	N	See Table 3	2 Months
jobTitle	VARCHAR(50)	Y		Dishwasher
directDeposit	ENUM	N	Y,N	N
income	INTEGER	Y	Monthly net income	1250
frequency	ENUM	Y	See Table 6	Weekly
payDate	DATE	N	(YYYY-MM-DD)	2014-03-12
payDateNext	DATE	N	(YYYY-MM-DD)	2014-03-19
housingExpenditure	INTEGER	Y	Monthly mortgage or rent [value >= 0]	100
creditExpenditure	INTEGER	N	Monthly credit [value >= 0]	10
utilitiesExpenditure	INTEGER	N	Monthly utilities/bills [value >= 0]	0
transportExpenditure	INTEGER	N	Monthly transport [value >= 0]	100
foodExpenditure	INTEGER	N	Monthly food [value >= 0]	10
otherExpenditure	INTEGER	N	Other Monthly Outgoings (e.g. food/bills/council tax) [value >= 0]	100
loanNumber	ENUM	N	Number of loans in last last 90 days See Table 12	
accountNumber	VARCHAR(8)	N	Only digits	12345678
sortCode	VARCHAR(6)	N	Only digits	123456
cardType	ENUM	N	See Table 7	SW
bankOnline	ENUM	N	Y,N	Y
timeBank	ENUM	N	See Table 3	2 Months
mailing	ENUM	Y	Y,N See Terms Agreed And Mailing Fields section	N
termsAgreed	ENUM	Y	Y,N See Terms Agreed And Mailing Fields section	Y
userAgent	VARCHAR(100)	Y	User agent string of applicant's browser	Mozilla/5.0 (iPad; CPU OS 6_1_3 like Mac OS X) AppleWebKit/536.26 (KHTML, like Gecko) Version/6.0 Mobile/10B329 Safari/8536.25
domain	VARCHAR(100)	Y	The domain name of the website where the lead was generated. Must be covered by the affiliates CCL (Consumer Credit Licence)	testsite.com

ipAddress	VARCHAR(20)	Y	IP address of applicant's computer (IPv4 or IPv6)	80.80.80.8
maritalStatus	ENUM	Y	See Table 9	
dependentsNumber	ENUM	Y	See Table 10	
npPurpose	ENUM	Y	See Table 11	
guarantor	ENUM	N	Y,N User has a loan guarantor	Y

## Terms Agreed And Mailing Fields

Before submitting the lead you must ensure that the applicant has agreed to the terms laid out in the Stop Go Networks privacy policy.

By submitting the lead with the **termsAgreed** field set to 'Y' you are confirming that this is the case. If the value of **termsAgreed** is set to 'N' we can not accept and process the lead and it will be rejected.

The **mailing** field is an indication of whether the applicant has opted in to receiving further marketing messages from Stop Go Networks Ltd.

## Testing

While you are on test mode, the system provides real responses to help you with the integration process. The responses will tell you if there is any issue with the format of the data sent with the lead. You can send as many test leads as needed.

Your testing should include receipt of accept, reject and fail responses.

You can simulate an accept by sending data with firstName = "Accept".

You can force a reject by sending a request with minPrice = 500.

You can force a fail by sending incorrect data, for example:

- Send a request without 'aff' parameter
- Send a request with some errors on lead fields. E.g. invalid 'payDate', empty 'firstName'

**Please do not send real data for testing!**

## Redirect URL expire rules

Please note that the redirect URL will be active:

- up to eight minutes after you received a successful response
- it's one time callable

## Responses

The response will be an XML document.

Element	Description
status	FAIL Post lead failed for validation errors or other reasons  OK Posted lead is accepted  REJECT Post lead is rejected
price	The amount of the commission the affiliate may earn
reference	Unique Transaction ID available when posted lead is accepted
redirectUrl	Redirect URL where applicant MUST be redirected
postId	Unique reference with every response
message	Details (if any) of a failed/reject post

Table 1: Response elements

### An accept response

XML structure is:

```
<?xml version="1.0" encoding="UTF-8" ?>
<response>
  <status>OK</status>
  <price>value</price>
  <redirectUrl>value</redirectUrl>
  <reference>value</reference>
  <postId>value</postId>
</response>
```

Example:

```
<?xml version="1.0" encoding="UTF-8" ?>
<response>
  <status>OK</status>
  <price>45.67</price>
  <redirectUrl><![CDATA[https://domain/something?id=287&key=3cacd3ba6]]</redirectUrl>
  <reference>31045</reference>
  <postId>12</postId>
</response>
```

## ***A reject response***

XML structure is:

```
<?xml version="1.0" encoding="UTF-8" ?>
<response>
  <status>REJECT</status>
  <message>A message here</message>
  <postId>12</postId>
</response>
```

Example:

```
<?xml version="1.0" encoding="UTF-8" ?>
<response>
  <status>REJECT</status>
  <message>No matches</message>
  <postId>12</postId>
</response>
```

## ***A fail response***

XML structure is:

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <status>FAIL</status>
  <message>A message here</message>
  <postId>12</postId>
</response>
```

Examples:

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <status>FAIL</status>
  <message>A message here</message>
  <postId>12</postId>
</response>
```

Additional information may also be present. If field validation errors occurs these will be detailed in an optional <errors> tag:

```
<?xml version="1.0" encoding="UTF-8"?>
<response>
  <status>FAIL</status>
  <message>Errors found</message>
  <errors>
    <workPhone>Please enter your Work Phone</workPhone>
    <bankName>Please enter your Bank Name</bankName>
    <accountNumber>Please enter your Bank Account Number</accountNumber>
  </errors>
  <postId>12</postId>
</response>
```



## PHP Example code

```
$urlToCall = 'http://api-uk-test.stopgonet.com/submit/xpost1'

$arrayToPost = array();
$arrayToPost['aff'] = 'TEST';
$arrayToPost['apiToken'] = 'xpost-nearprime';
$arrayToPost['subAff'] = 'AB677TEST';
...
...
...

$ch = curl_init($urlToCall);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, TRUE);
curl_setopt($ch, CURLOPT_NOSIGNAL, TRUE);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, FALSE);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($ch, CURLOPT_POST, TRUE);
curl_setopt($ch, CURLOPT_HEADER, FALSE);

$postAsMultipart = TRUE;

if ($postAsMultipart) {
    curl_setopt($ch, CURLOPT_POSTFIELDS, $arrayToPost);
} else {
    $query = http_build_query($arrayToPost);
    curl_setopt($ch, CURLOPT_POSTFIELDS, $query);
}

$result = curl_exec($ch);
curl_close($ch);
```

## ENUM tables

Homeowner
Private Tenant
Council Tenant
Living with Parents
Other

Table 2: home owner values

< 1 Month
1 Month
2 Months
3 Months
4-6 Months
7-12 Months
1-2 Years
2-4 Years
4-8 Years
Over 8 Years

Table 3: time values

Full Time
Part-time
Temporary/Contract
Self Employed
Retired
Pension
Benefits
Unemployed
Other

Table 4: employment type values

accountancy	legalServices
advertisingMedia	leisureCulture
aerospace	manufacturing
buildingConstruction	military
businessConsultancy	miningQuarrying
callCentreOperations	none
charityVoluntary	other
childAdultSocialCareServices	pharmaceutical
cleaning	publicAdministration
clericalAdministration	publishing
computerServices	realEstateProperty
education	repairMaintenance
electricityGasWater	researchDevelopment
emergencyServices	retail
farmingAgriculture	sports
finance	storage
health	telecomsInternet
hotelsRestaurants	transportationDistributionDelivery

importExport	wasteManagementDisposal
--------------	-------------------------

*Table 5: industry values*

Weekly
Biweekly
Twice Monthly
Monthly

*Table 6: frequency values*

<b>Value</b>	<b>Description</b>
SW	Switch/Maestro
VD	Visa Delta/Visa Debit
VE	Visa Electron
MC	Mastercard
NA	No Debit Card

*Table 7: cardType values*

Mr
Mrs
Miss
Ms
Dr
Other

*Table 8: title values*

single
married
livingWithPartner
separated
divorced
widowed
other

*Table 9: maritalStatus values*

Value	Description
0	0
1	1
2	2
3	3
4	4
5	5+

*Table 10: dependentsNumber values*

vehicleCarLease
vehicleCarPurchase
vehicleMotorbike
vehicleOther
debtConsolidation
homeImprovement
holiday
wedding
oneoffPurchase
medical
payBill
personalExpense
education
businessLoan
householdGood
subsistence
mortgageRent
movingHouse
newBaby
specialOccasion
other

*Table 11: purpose values*

Value	Description
0	0
1	1
2	2
3	3+

*Table 12: loanNumber values*

Value	Description
1	1
2	2
3	3+

*Table 13: adultAddress values*



Value	Description
room	Room
studio	Studio
1bed	1 bedroom
2bed	2 bedroom
3bed	3 bedroom
4bedplu s	4+ bedroom

*Table 14: typeOfHousing values*

Value	Description
0	None
1	1
2	2
3	3
4	4
5plus	5+

*Table 15: rentSplitWith values*