Leads Gateway® XPOST US Integration Guide

Rev. 05

Disclaimer and Copyright

Change Log

Revision	Date	Note
01	2018-10-08	First release
02	2019-01-21	Add bankruptcy field
03	2020-04-27	Update testing URL
04	2022-06-09	Add unsecuredDebtAmount field. Update Terms Agreed And Mailing Fields chapter
05	2023-08-03	Add titleLoan field

Introduction

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

The service allows affiliates to post leads to the top of SGN pingtree. This service supports tiered posts whereby an affiliate can specify the minimum price desired for a lead.

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 passed down the pingtree in order 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-us-test.stopgonet.com/submit/xpost1
aff: TEST
apiToken: xpost-test

Please do not send real data for testing!

Live credentials

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

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 and Terms and Conditions available at https://www.stopgonetworks.co.uk/affres/.

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 prefers to receive or not receive further marketing messages from Stop Go Networks Ltd. and selected third parties. This does not override the **termsAgreed** field which does allow this, however we will endeavour to respect the applicants wishes and not market to them. Some third parties on our pingtree may not accept or respect this field however.

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 a 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

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

$arrayToPost = array();
$arrayToPost['aff'] = 'TEST';
$arrayToPost['apiToken'] = '123-456';
$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);
```

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
sid	VARCHAR(100)	N	A reference for your tracking purposes	ABC12345
subAff	VARCHAR(30)	N	Your sub-affiliate source ID [A-Za-z0-9]	A23
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	The loan amount applied for from 100 to 35000	15000
firstName	VARCHAR(50)	Y		George
lastName	VARCHAR(50)	Y		Smiley
dob	DATE	Y	Date of birth: (YYYY-MM-DD)	2014-03-12
email	VARCHAR(100)	Y		test@test.com
SSN	CHAR(9)	Y		123456789
driverLicense	VARCHAR(30)	Y		1234567A1
driverState	ENUM	Y	See Table 2	WA
mobilePhone	CHAR(10)	N	Only digits	1234567890
homePhone	CHAR(10)	Y	Only digits	1234567890
streetAddress	VARCHAR(100)	Y		410 Balboa road
extendedAddress	VARCHAR(20)	N	E.g. Apartment / Suite	Flat C
postalCode	VARCHAR(5)	Y		98230
locality	VARCHAR(50)	Y	City	Blaine
region	ENUM	Y	See Table 2	WA
homeOwner	ENUM	Y	own, rent	own

Field Name	Type	Required	Allowed Values / Description	Example
timeAddress	INTEGER	Y	Expressed in months > 0	12
incomeSource	ENUM	Y	employed selfEmployed socialSecurity pension disability benefits	employed
jobTitle	VARCHAR(50)	Y		Bus Operator
company	VARCHAR(50)	Y		ACME Ent.
workPhone	CHAR(10)	Y	Only digits	1234567890
timeJob	INTEGER	Y	Expressed in months > 0	24
military	ENUM	Y	Y, N	N
income	INTEGER	Y	Monthly income > 0	1250
directDeposit	ENUM	Y	Y, N	N
frequency	ENUM	Y	weekly biWeekly twiceMonthly monthly	twiceMonthly
payDate	DATE	Y	(YYYY-MM-DD)	2014-03-12
payDateNext	DATE	Y	(YYYY-MM-DD)	2014-03-12
accountABA	CHAR(9)	Y		123456789
bankName	VARCHAR(50	Y		Bank of America
accountNumber	VARCHAR(20)	Y	Only digits	123454588
accountType	ENUM	Y	checking savings	savings
accountLength	INTEGER	Y	Expressed in months > 0	24
bankruptcy	ENUM	Y	Y, N The consumer has declared bankruptcy in the last 7 years	
termsAgreed	ENUM	Y	Y, N Only a value of Y can be accepted. See Terms Agreed And Mailing Fields section	Y
mailing	ENUM	Y	Y, N See Terms Agreed And Mailing Fields section	N
creditScore	ENUM	Y	See Table 4	good
purpose	ENUM	Y	See Table 3	greenEnergy

Field Name	Type	Required	Allowed Values / Description	Example
userAgent	VARCHAR(100)	Y		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		testsite.com
ipAddress	VARCHAR(20)	Y		80.80.80.8
unsecuredDebtAmount	INTEGER	N	How much unsecured debt has the applicant	10000
titleLoan	ENUM	N	If the applicant has the car that is paid off and is interested to title loan options. See Table 5	not_owner

US States table

AL	Alabama		NM	New Mexico
AK	Alaska		NY	New York
AZ	Arizona		NC	North Carolina
AR	Arkansas		ND	North Dakota
CA	California		OH	Ohio
CO	Colorado		OK	Oklahoma
CT	Connecticut		OR	Oregon
DE	Delaware		PA	Pennsylvania
DC	District Of Columbia		RI	Rhode Island
FL	Florida		SC	South Carolina
GA	Georgia		SD	South Dakota
HI	Hawaii		TN	Tennessee
ID	Idaho		TX	Texas
IL	Illinois		UT	Utah
IN	Indiana		VT	Vermont
IA	Iowa		VA	Virginia
KS	Kansas		WA	Washington
KY	Kentucky		WV	West Virginia
LA	Louisiana		WI	Wisconsin
ME	Maine		WY	Wyoming
MD	Maryland			
MA	Massachusetts			
MI	Michigan			
MN	Minnesota			
MS	Mississippi			
MO	Missouri			
MT	Montana			
NE	Nebraska			
NV	Nevada			
NH	New Hampshire			
NJ	New Jersey			

Table 2: US States table

boat
business
debtConsolidation
education
greenEnergy
holiday
homeImprovement
householdExpenses
medical
movingHouse
oneoffPurchase
billTaxes
vehicle
wedding
other

Table 3: purpose values

Value	Description
excellent	720+
good	660 - 719
fair	600 - 659
poor	less than 600

Table 4: creditScore values

Value	Description
interested	Owner and interested to title loan options
not_interested	Owner but NOT interested to title loans options
not_owner	Not owner

Table 5: titleLoan values