



Pingtree Payday Loans Lending Hub

XML POST Web Services Specification



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Overview

Pingtree provides a SOAP-compliant web service to authorised affiliates, giving real-time multi-lender loan application capabilities.

Whilst most easily accessed from an ASP.Net client, the service is fully accessible from other platforms including classic ASP, PHP, Python etc – in fact anything that is capable of making an HTTP: POST request.

Parameters passed to the service describe the requestor, the loan applicant, and configuration options for the service itself. The service may be called in “TEST” mode, to allow verification of calling parameters etc, using the same URL, giving developers the opportunity to develop code that is as close as possible to production.

Additionally, there is a fully-functional web-hosted test page allowing easy entry of parameters, and with fully formatted XML display of input and output data.

Access

The service is located at

<https://vault1.secured-url.com/loanapply/webservice/LoanRequestService.asmx>

You may access this URL in a standard web browser for a link to supported operations and the full service description; these are also included below.

There are two operations available: LoanRequestXML and LoanRequest. Functionally these are exactly equivalent; however one is optimised for calling via SOAP and one for a simple HTTP POST request.

Before you can successfully use the service, you must be allocated both an AffiliateID and a password; contact integration@pingtree.co.uk if you do not yet have these.

Inputs

Operation LoanRequestXML takes a single complex parameter, “Parms”, which contains a number of simple data nodes. None of the nodes requires any attributes; data values are passed in the innerText area of each node. Nodes are as listed in Appendix A.

Operation LoanRequest takes 38 separate parameters; their names (and meanings) are exactly as those of the nodes listed in Appendix A.

Outputs

The web service returns a standard SOAP response, with the parent node named “LoanRequestXMLResult”. The overall result of the call is returned in field “**Result**”, and will be one of the following values:



Invalid - the input parameters did not meet validation requirements; no details were passed to lenders

Rejected – none of the lenders who were offered the application accepted the loan

Accepted – a lender was found who accepted the loan

Error – an error occurred during processing

If the application has been accepted by a lender, the following fields will also be returned:

AcceptedLender – the name of the lender who accepted the application; currently one of Blizzard Tier1, Blizzard Tier2, Cashnet Tier1, Cashnet Tier2, MEM or WDA

RedirectURL – the URL of a webpage at the lender’s website to which the applicant should be redirected, either standalone or within an IFrame. Some lenders require the applicant to be redirected to this page in order for the application to proceed.

PPDReference – a unique reference number allocated by Pingtree

Note: if the loan is not accepted, is invalid or an error occurs, these three fields will contain the value “n/a”

The response may contain one or more **ErrorReason** nodes; these are sub-nodes of **FailureReasons**, and each itself contains two sub-nodes, “**Field**” and “**Reason**”.

These nodes are populated if there are validation errors in the input data; if validation is successful but a lender rejects the application; or if a program error is detected.

If the **Field** node contains an input field name, this indicates a validation error on that field, with the Reason node giving additional information. Note that if the **AffiliateID** or **AffiliatePW** fields are missing or incorrect, no further validation takes place; if they are correct, there will be an **ErrorReason** node for each validation error identified.

If the **Field** node begins with the text “Lender:” the **Reason** will be the rejection reason passed back from the lender; for example **Field** contains “Lender:Cashnet T1” and **Reason** contains “rejected – invalid value” indicates that Cashnet Tier1 rejected the application due to one or more invalid values (Cashnet’s validation includes cross-checking names/addresses/bank accounts, and thus data that passes the WebService’s own format checks may still fail a lender’s validation). Note that even if one lender rejects an application, another may accept it and thus there may be **ErrorReason** nodes present even if the overall result is **Accepted**.

If the **Field** node contains the value “**Service**”, an internal program error has occurred within the web service itself; the results are therefore unreliable and, if repeated Service errors are encountered, you should contact Pingtree support, supplying the information from the **Reason** field as supporting information.



Appendix A - Params nodes

Node Name	Required?	Type	Description / Notes
AffiliateID	Yes	String	Unique ID allocated to each affiliate for verification purposes.
AffiliatePW	Yes	String	Unique password allocated to each affiliate for verification purposes.
ReqMode	Yes	String	Switches between test and live modes. In "test" mode, full data validation is performed and, if valid, the chain of lenders is walked down as normal; however no calls to the lenders are actually made; the first eligible lender is assumed to return an "accept" and the service output reflects that. Note that where a lender normally returns a loan-specific URL, in test mode this service will return a placeholder instead.
Valid values:	TEST, LIVE		
ReqTotalTimeout	No; Default=60	Integer	Timeout in seconds for total service; if the service runs for longer than this, return data will be incomplete.
ReqLenderTimeout	No; Default=60	Integer	Timeout in seconds for each 3 rd -party lender call. If any call exceeds this timeout, a "failure" node will be added to the output, and the next lender in the chain will be polled. Note that it is possible to receive a successful application acceptance even if one or more lenders times out.
ReqLoanAmount	Yes	Integer	The amount in whole pounds of the loan requested.
Valid values:	100, 150, 200, 250, 300, 350, 400, 450, 500, 550, 600, 650, 700, 750		
AppTitle	Yes	String;	The applicant's title
Valid values:	Mr, Mrs, Miss		
AppFirstName	Yes	String	The applicant's first (fore) name
AppLastName	Yes	String	The applicant's last (family) name
AppEmail	Yes	String	The applicant's email address; must be an address in valid format, though the address itself is not verified
AppDOBDay	Yes	Integer	The "day" part of the applicant's date-of-birth
AppDOBMonth	Yes	Integer	The "month" part of the applicant's date-of-birth
AppDOBYear	Yes	Integer	The "year" part of the applicant's date-of-birth
Note: the combination of AppDOBDay, AppDOBMonth, AppDOBYear must be a valid date			
AppHomePhone	Yes	Numeric	The applicant's home phone number. Must not contain spaces or other non-numeric characters. Must start "01" or "02"
AppWorkPhone	Yes	Numeric	The applicant's work phone number. Must not contain spaces or other non-numeric characters. Must start "01", "02" or "08"
AppMobilePhone	Yes	Numeric	The applicant's mobile phone number. Must not contain spaces or other non-numeric characters. Must start "07".
AppPostCode	Yes	String	The applicant's full postcode. Must be at least 5 characters long. May contain one space.
AppHouseNumber	Yes	String	The applicant's house number or name



Node Name	Required?	Type	Description / Notes
AppStreet	Yes	String	The applicant's street address. Where additional locality information is required to identify the address, it should be included in this field.
AppTown	Yes	String	The applicant's postal town.
AppCounty	Yes	String	The applicant's county – see list at Appendix E for acceptable values
EmpIncomeType Valid values:	Yes	String	The primary source of the applicant's income. Full-Time Employment, Part-Time Employment, Self-Employment, Temporary Employment, Student, Disability Benefits, Unemployed
EmpEmployerName	Yes	String	The name of the applicant's employer (or, where appropriate, their college name or benefit type)
EmpTimeAtEmployer Valid values:	Yes	String	The length of time the applicant has been with their current employer (or on benefits / current education) < 2 Years, 2 – 4 Years, 4 - 8 Years, Over 8 Years
EmpNetMonthlyPay	Yes	Integer	The applicant's net monthly pay, whole pounds, no currency symbol, max. value 99999.
EmpPayFrequency Valid values:	Yes	String	The applicant's pay (benefits or grant payment where appropriate) frequency. Last working day of month, Weekly, Four weekly, Biweekly, Specific day of month, Last Monday of month, Last Tuesday of month, Last Wednesday of month, Last Thursday of month, Last Friday of month, Specific Date, Twice monthly
EmpDirectPayment Valid values:	Yes	String	Is the applicant's primary income paid directly into their bank account by their employer? Yes, UK Account, Yes, Other Account, No
EmpNextPayDay	Yes	Integer	The "day" part of the applicant's next payday
EmpNextPayMonth	Yes	Integer	The "month" part of the applicant's next payday
EmpNextPayYear	Yes	Integer	The "year" part of the applicant's next payday
Note: the combination of EmpNextPayDay, EmpNextPayMonth, EmpNextPayYear must be a valid date			
EmpNextPayDay			
EmpFollowingPayDay	Yes	Integer	The "day" part of the applicant's following payday
EmpFollowingPayMonth	Yes	Integer	The "month" part of the applicant's following payday
EmpFollowingPayYear	Yes	Integer	The "year" part of the applicant's following payday
Note: the combination of EmpFollowingPayDay, EmpFollowingPayMonth, EmpFollowingPayYear must be a valid date			
EmpNINumber	No	String	Applicant's National Insurance number. If present, must be in a valid NI number format.
BankAccount	No	Numeric	Applicant's 8-digit bank account number
BankSortcode	No	Numeric	Applicant's 6-digit bank sort code (no dashes or spaces)
BankDebitCard	Yes	String	Applicant's primary debit card type
Valid values:	Solo, Switch/Maestro, Visa Delta, Visa Electron, No Debit Card		



Appendix B - WebService WSDL

```
<?xml version="1.0" encoding="utf-8"?>
<wsdl:definitions xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/"
xmlns:tm="http://microsoft.com/wsdl/mime/textMatching/"
xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
xmlns:mime="http://schemas.xmlsoap.org/wsdl/mime/"
xmlns:tns="http://www.PurplePayday.com/LoanRequest/"
xmlns:s="http://www.w3.org/2001/XMLSchema"
xmlns:soap12="http://schemas.xmlsoap.org/wsdl/soap12/"
xmlns:http="http://schemas.xmlsoap.org/wsdl/http/"
targetNamespace="http://www.PurplePayday.com/LoanRequest/"
xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">
  <wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Realtime multi-
  lender payday loan search</wsdl:documentation>
  <wsdl:types>
    <s:schema elementFormDefault="qualified"
targetNamespace="http://www.PurplePayday.com/LoanRequest/"
    <s:element name="LoanRequestXML">
      <s:complexType>
        <s:sequence>
          <s:element minOccurs="0" maxOccurs="1" name="Parms" type="tns:LoanRequestData"
/>
        </s:sequence>
      </s:complexType>
    </s:element>
    <s:complexType name="LoanRequestData">
      <s:sequence>
        <s:element minOccurs="0" maxOccurs="1" name="AffiliateID" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AffiliatePW" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="ReqMode" type="s:string" />
        <s:element minOccurs="1" maxOccurs="1" name="ReqTotalTimeout" type="s:int" />
        <s:element minOccurs="1" maxOccurs="1" name="ReqLenderTimeout" type="s:int" />
        <s:element minOccurs="1" maxOccurs="1" name="ReqLoanAmount" type="s:int" />
        <s:element minOccurs="0" maxOccurs="1" name="AppTitle" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppFirstName" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppLastName" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppEmail" type="s:string" />
        <s:element minOccurs="1" maxOccurs="1" name="AppDOBDay" type="s:int" />
        <s:element minOccurs="1" maxOccurs="1" name="AppDOBMonth" type="s:int" />
        <s:element minOccurs="1" maxOccurs="1" name="AppDOBYear" type="s:int" />
        <s:element minOccurs="0" maxOccurs="1" name="AppHomePhone" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppWorkPhone" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppMobilePhone" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppPostCode" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppHouseNumber" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppStreet" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppTown" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="AppCounty" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="EmpIncomeType" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="EmpEmployerName" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="EmpTimeAtEmployer" type="s:string"
/>
        <s:element minOccurs="1" maxOccurs="1" name="EmpNetMonthlyPay" type="s:int" />
        <s:element minOccurs="0" maxOccurs="1" name="EmpPayFrequency" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="EmpDirectPayment" type="s:string"
/>
      </s:sequence>
    </s:complexType>
  </wsdl:types>
</wsdl:definitions>
```



```
<s:element minOccurs="1" maxOccurs="1" name="EmpNextPayDay" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="EmpNextPayMonth" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="EmpNextPayYear" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="EmpFollowingPayDay" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="EmpFollowingPayMonth" type="s:int" />
/>
<s:element minOccurs="1" maxOccurs="1" name="EmpFollowingPayYear" type="s:int" />
/>
<s:element minOccurs="0" maxOccurs="1" name="EmpNINumber" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="BankAccount" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="BankSortcode" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="BankDebitCard" type="s:string" />
</s:sequence>
</s:complexType>
<s:element name="LoanRequestXMLResponse">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="LoanRequestXMLResult"
type="tns:ServiceResult" />
    </s:sequence>
  </s:complexType>
</s:element>
<s:complexType name="LoanRequestResult">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="1" name="Result" type="s:string" />
    <s:element minOccurs="0" maxOccurs="1" name="FailureReasons"
type="tns:ArrayOfErrorReason" />
    <s:element minOccurs="0" maxOccurs="1" name="AcceptedLender" type="s:string" />
    <s:element minOccurs="0" maxOccurs="1" name="RedirectURL" type="s:string" />
    <s:element minOccurs="0" maxOccurs="1" name="PPDReference" type="s:string" />
  </s:sequence>
</s:complexType>
<s:complexType name="ArrayOfErrorReason">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="unbounded" name="ErrorReason"
nillable="true" type="tns:ErrorReason" />
  </s:sequence>
</s:complexType>
<s:complexType name="ErrorReason">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="1" name="Field" type="s:string" />
    <s:element minOccurs="0" maxOccurs="1" name="Reason" type="s:string" />
  </s:sequence>
</s:complexType>
</s:schema>
</wsdl:types>
<wsdl:message name="LoanRequestXMLSoapIn">
  <wsdl:part name="parameters" element="tns:LoanRequestXML" />
</wsdl:message>
<wsdl:message name="LoanRequestXMLSoapOut">
  <wsdl:part name="parameters" element="tns:LoanRequestXMLResponse" />
</wsdl:message>
<wsdl:portType name="PayDayLoansSoap">
  <wsdl:operation name="LoanRequestXML">
    <wsdl:input message="tns:LoanRequestXMLSoapIn" />
    <wsdl:output message="tns:LoanRequestXMLSoapOut" />
  </wsdl:operation>
</wsdl:portType>
<wsdl:binding name="PayDayLoansSoap" type="tns:PayDayLoansSoap">
```



```
<soap:binding transport="http://schemas.xmlsoap.org/soap/http" />
<wsdl:operation name="LoanRequestXML">
  <soap:operation
soapAction="http://www.PurplePayday.com/LoanRequest/LoanRequestXML" style="document"
/>
  <wsdl:input>
    <soap:body use="literal" />
  </wsdl:input>
  <wsdl:output>
    <soap:body use="literal" />
  </wsdl:output>
</wsdl:operation>
</wsdl:binding>
<wsdl:binding name="PayDayLoansSoap12" type="tns:PayDayLoansSoap">
  <soap12:binding transport="http://schemas.xmlsoap.org/soap/http" />
  <wsdl:operation name="LoanRequestXML">
    <soap12:operation
soapAction="http://www.PurplePayday.com/LoanRequest/LoanRequestXML" style="document"
/>
    <wsdl:input>
      <soap12:body use="literal" />
    </wsdl:input>
    <wsdl:output>
      <soap12:body use="literal" />
    </wsdl:output>
  </wsdl:operation>
</wsdl:binding>
<wsdl:service name="PayDayLoans">
  <wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Realtime multi-
lender payday loan search</wsdl:documentation>
  <wsdl:port name="PayDayLoansSoap" binding="tns:PayDayLoansSoap">
    <soap:address location="https://vault1.secured-
url.com/loanapply/webservice/LoanRequestService.asmx" />
  </wsdl:port>
  <wsdl:port name="PayDayLoansSoap12" binding="tns:PayDayLoansSoap12">
    <soap12:address location="https://vault1.secured-
url.com/loanapply/webservice/LoanRequestService.asmx" />
  </wsdl:port>
</wsdl:service>
</wsdl:definitions>
```



Appendix C: Calling the Webservice from an ASP.Net page

The following example illustrates calling the webservice from an ASP.Net (VB) page. To successfully build and run this example, you will need to add a web reference to your project, pointing to: <https://vault1.secured-url.com/loanapply/webservice/LoanRequestService.asmx>

To call the webservice, add code such as:

```
Dim ppdl As New Webservice.PayDayLoans
Dim parms As New Webservice.LoanRequestData
parms.AffiliateID = "MyPersonalID"
parms.AffiliatePW = "MyPassword"
parms.AppTitle = lstTitle.SelectedText
parms.AppFirstName = txtFirstName.Text
parms.AppHomePhone = txtPhone1.Text
parms.AppEmail = txtEmail.Text
,
' continue for all the other property settings
,
Dim res As Webservice.LoanRequestResult = ppdl.LoanRequestXML(parms)
,
' the above line is the actual webservice call
,
' now process the result
,
Dim msg As String = ""
Select Case res.Result
    Case "Invalid"
        msg = "The input data is invalid; the field(s) in error are:\n"
        For Each er As Webservice.ErrorReason In res.FailureReasons
            msg += er.Field & " (because " & er.Reason & ")\n"
        Next
    Case "Rejected"
        msg = "Sorry - Your application was rejected by all our lenders"
    Case "Error"
        msg = "Sorry - we encountered an error\n"
        For Each er As Webservice.ErrorReason In res.FailureReasons
            If er.Field = "Service" Then
                msg += "Diagnostics: " & er.Reason & "\n"
            End If
        Next
    Case "Accepted"
        msg = "Congratulations - your loan was accepted by\n"
        msg += res.AcceptedLender & "\n"
        msg += "You should now visit page " & res.RedirectURL & "\n"
        msg += "to complete your application\n"
        msg += "Your unique reference number is " & res.PPDReference
End Select
```



Appendix D: Calling the Webservice from a classic ASP page

Although ASP. Net's built-in support for web services makes calling from that environment almost trivial, as in the above example, the web service can be consumed on other platforms as well.

The simplest approach is simply to POST the data to the form. Form field names are exactly as per the node names within the Parms node documented in Appendix A.

The service returns a similar XML response, which may be parsed explicitly or loaded into an XML DOM document and referenced via the XML object model.

```
Dim PPDrequest, sParms
sParms = "AffiliateID=MyPersonalID&AffiliatePW=MyPersonalPW&ReqLoanAmount=500"
        & "&appTitle=Mr&appFirstName=Fred&appLastName=Bloggs&appPostcode=SW1A+1AA"
        & "... "
        ' continue for all the other property settings
        ' Remember to escape any special characters
        ' e.g. Server.URLEncode(txtEmployerName.text)

Set PPDrequest = Server.CreateObject("Msxml2.ServerXMLHTTP")
PPDrequest.Open "POST", "https://vault1.secured-
                "url.com/loanapply/webservice/LoanRequestService.asmx/LoanRequest",
                True
PPDrequest.SetRequestHeader "Content-Type","application/x-www-form-urlencoded"
PPDrequest.Send sParms

If PPDrequest.readyState <> 4 Then
    PPDrequest.waitForResponse 30 ' Asynchronous call; wait up to 30 seconds
End If
If err.number Then
    Response.Write "No response, or error: " & server.htmlencode(err.description)
Else
    Dim PPDresponse
    Set PPDresponse =server.createobject("msxml2.DOMdocument")
    PPDresponse.loadxml(PPDrequest.responsetext)
    If PPDresponse.selectSingleNode("LoanRequestResult/Result").Text =
        "Accepted" Then
        Response.Write "Your application has been accepted by "
            & PPDresponse.selectSingleNode("LoanRequestResult/AcceptedLender").Text
    Else
        Response.Write "Sorry, you didn't qualify"
    End If
End If
```



Appendix E: appCounty valid values

The following are valid values for the appCounty required field:

Antrim	Dumfries and	Leicestershire	Shetland
Ards	Galloway Region	Leics	Shetland Is
Armagh	Dungannon	Limavady	Shetland Islands
Ballymena	Durham	Lincolnshire	Shetland Isles
Ballymoney	Dyfed	Lincs	Shropshire
Banbridge	East Riding	Lisburn	Somerset
Bedfordshire	East Riding of	Londonderry	South Glam
Beds	Yorkshire	Lothian	South Glamorgan
Belfast	East Sussex	Lothian Region	South Yorks
Berks	East Yorks	Magherafelt	South Yorkshire
Berkshire	East Yorkshire	Merseyside	Staffordshire
Borders	Essex	Mid Glam	Strabane
Borders Region	Fermanagh	Mid Glamorgan	Strathclyde
Bristol	Fife	Middlesex	Strathclyde Region
Buckinghamshire	Fife Region	Middx	Suffolk
Bucks	Glos	Moyle	Surrey
Cambridgeshire	Gloucestershire	Newry and Mourne	Tayside
Cambs	Grampian	Newtownabbey	Tayside Region
Carrickfergus	Grampian Region	Norfolk	Tyne and Wear
Castlereagh	Greater London	North Down	Tyrone
Central	Greater Manchester	North Yorks	Warks
Central Region	Gwent	North Yorkshire	Warwickshire
Channel Is	Gwynedd	Northamptonshire	West Glamorgan
Channel Islands	Hampshire	Northants	West Midlands
Channel Isles	Hants	Northumberland	West Mids
Cheshire	Herefordshire	Nottinghamshire	West Riding
Clwyd	Hertfordshire	Notts	West Sussex
Coleraine	Herts	Omagh	West Yorks
Cookstown	Highland	Orkney	West Riding of
Cornwall	Highland Region	Orkney Is	Yorkshire
Craigavon	IoM	Orkney Islands	West Yorkshire
Cumbria	IoW	Orkney Isles	Western Isles
Derbyshire	Isle of Man	Oxfordshire	Wilts
Derry	Isle of Wight	Oxon	Wiltshire
Devon	Isles of Scilly	Powys	Worcestershire
Dorset	Kent	Rutland	Worcs
Down	Lancashire	Salop	
Dumfries and	Lancs	Scilly	
Galloway	Larne	Scilly Isles	

All values are case-sensitive but may include an optional full stop.