

Essentials API endpoint

Get access to Algoan's Essentials, a simple endpoint that provides off-the-shelf credit risk indicators ready to use.

ESSENTIAL INDICATORS

Open Banking Quality Check

- Activity Score*
- Historical depth

Affordability

- Monthly regular income
- Monthly essential expenses
- Monthly discretionary income
- Monthly loan repayment
- Discretionary Income
- Debt to income ratio

Red flags

- Detection of red flags
- Loan repayment rejections

Credit worthiness

- Credit Score*
- Payment Score*

KEY BENEFITS



Reduce integration costs by using off-the-shelf credit risk indicators



Benefit from Algoan's credit decisioning expertise



Access the power of Open Banking without deep tech knowledge



Implement your credit underwriting rules quickly and easily

WITHOUT ALGOAN ESSENTIALS

```

1  {
2    "id": "{string}",
3    "format": "{string}",
4    "parameters": {
5      "disableScores": "{boolean}",
6      "disableCreditInsights": "{boolean}",
7      "useBalanceDate": "{boolean}",
8    },
9    "status": "{string}",
10   "source": "{string}",
11   "dataOrigin": "{string}",
12   "createdAt": "{date-time}",
13   "updatedAt": "{date-time}",
14   "metadata": { ...
...
...
89   },
90   "creditinsights": { ...
...
...
726   },
727   "scores": { ...
741   },
742   "error": {
743     "code": "{string}",
744     "message": "{string}"
745   }
746 }
    
```

WITH ALGOAN ESSENTIALS

```

1  {
2    "activityScore": 63,
3    "historicalDepth": 92,
4    "mainIncome": {
5      "monthlyAmount": 2381.09,
6      "cashFlows": [
7        {
8          "category": "WAGE",
9          "monthlyAmount": 2035.09,
10         "employer": "Algoan"
11       },
12       {
13         "category": "RETIREMENT_PENSION",
14         "monthlyAmount": 346.00,
15         "employer": "Michelin"
16       }
17     ]
18   },
19   "monthlyRegularIncome": 3174.78,
20   "monthlyEssentialExpenses": -1959.54,
21   "monthlyLoanRepayment": -215.24,
22   "monthlyDiscretionaryIncome": 1215.24,
23   "debtToIncome": 0.07,
24   "redFlags": {
25     "count": 2,
26     "categories": [
27       "PROVISION_DIRECT_DEBT_RECOVERY",
28       "BAILIFF"
29     ]
30   },
31   "loanRepaymentRejections": {
32     "totalRejectedAmount": 353.44,
33     "count": 1
34   },
35   "creditScore": 600
36 }
    
```



Point d'accès à l'API Essentials

Accédez à "Algoan Essentials", un point d'accès (API endpoint) simple qui fournit des indicateurs prêts à l'emploi centrés sur le risque de crédit.

INDICATEURS PRINCIPAUX

Qualité des données Open Banking

- Activity Score*
- Profondeur d'historique

Accessibilité financière

- Revenu mensuel régulier
- Dépenses mensuelles régulières
- Autres revenus mensuels
- Mensualités de crédit
- Reste à vivre
- Taux d'endettement

Signaux d'alerte

- Détection de signaux d'alerte
- Rejets de paiement des mensualités de crédit

Solvabilité

- Credit Score*
- Payment Score*

BÉNÉFICES-CLÉS



Réduire les coûts d'intégration en utilisant des indicateurs de risque crédit clés en main



Bénéficier de l'expertise d'Algoan en matière de décision de crédit



Accéder à la puissance de l'Open Banking sans complexité technique



Implémenter rapidement et facilement des règles d'octroi de crédit



SANS ALGOAN ESSENTIALS

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AVEC ALGOAN ESSENTIALS

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