Bitty Advance – Portal Submission - API

- **URL**

    Development: https://dev.bittyadvance.com/api/submit

    Production: https://broker.bittyadvance.com/api/submit

- **Developer Considerations**

    For development testing, please use test_api@bittyadvance.com in the company email field. This will allow you to post the same test multiple times and bypass the duplicate rules

- **Method:**

    Method: POST

    Content-Type: application/json;

- **Request Parameters:**

Required	✓	Basic Submission Required Field
Required	✓*	Auto Approval Option Required Field

Name	Required	Type	Description	Example
apikey	✓	string(200)	API access key	
leadid	✓	string(50)	Record identification field	A1234
campaign		string(50)	Optional reporting field	new_submit
subid1		string(50)	Optional reporting field	12345
subid2		string(50)	Optional reporting field	12345
autoapproval		boolean	Auto approval option	TRUE
legal_name	✓	string(100)	Business legal business name	Example Inc
dba_name		string(100)	Business doing business as name	Smith Business LLC
address	✓	string(100)	Business address 1	123 main street
address2	✓	string(50)	Business address 2	ste 100
city	✓	string(50)	Business city	Miami
state	✓	string(2)	Business state	FL
zip	✓	string(5)	Business zip code	55555
email		string(100)	Business email	example@gmail.com
phone		string(10)	Business phone number	5551231234
home_business		boolean	Home Business	TRUE

Field	Required	Type	Description	Example
legal_entity		integer	Business legal entity code ID: 1 = Sole Proprietorship ID: 2 = General Partnership ID: 3 = Limited Partnership ID: 4 = Corporation ID: 5 = Limited Liability Company (LLC)	1
legal_entity_str		string(100)	Business legal entity - Free Type (Please use field above. If you cannot map to above then use this field)	Corporation
industry		integer	Business industry code ID: 5 = Agriculture & Forestry/Wildlife ID: 10 = Business & Information ID: 15 = Construction/Utilities/Contracting ID: 20 = Education ID: 25 = Finance & Insurance ID: 30 = Food & Hospitality ID: 35 = Gaming ID: 40 = Health Services ID: 45 = Motor Vehicle ID: 50 = Natural Resources/Environmental ID: 55 = Other ID: 70 = Safety/Security & Legal ID: 75 = Transportation	5
industry_str		string(100)	Business industry - Free Type (Please use field above. If you cannot map to above then use this field)	Food Sales
state_incorporated		string(2)	Business state incorporated	FL
ein	✓	string(9)	Business employer identification number	999999999
start_date	✓	date	Business start date	2010-05-07
website		string(100)	Business website	www.example.com
bank_name		string(50)	Business bank name	Chase Bank
bank_routing		string(9)	Business bank routing number	999999999
bank_account		string(50)	Business bank account	1234567
owners	✓	array		
-title		string(50)	Owner title	Owner
-first_name	✓	string(100)	Owner first name	John
-last_name	✓	string(100)	Owner last name	Smith
-address	✓	string(100)	Owner address 1	123 main street
-address2	✓	string(50)	Owner address 2	ste 100
-city	✓	string(50)	Owner city	Miami
-state	✓	string(2)	Owner state	FL
-zip	✓	string(5)	Owner zip code	55555
-email	✓	string(100)	Owner email	example@gmail.com
-home_phone		string(10)	Owner home phone number	5551231234
-cell_phone	✓	string(10)	Owner cell phone number	5551231234
-dob	✓	date	Owner date of birth	2010-05-07
-drivers_license		string(50)	Owner drivers license	Q12312123456
-ssn	✓	string(9)	Owner social security number	123121234
-fico		integer	Owner FICO range ID: 1 = Very Poor (300 - 500) ID: 2 = Fair (501 - 669) ID: 3 = Good (670 - 739) ID: 4 = Very Good (740 - 799) ID: 5 = Exceptional (800 - 850)	1
-fico_score		string(10)	Owner FICO score	600
-ownership_percentage		float	Ownership percentage	100
requested_amount		float	Application requested amount	10000.00
bankruptcy_current		boolean	Applicant in current bankruptcy	TRUE

advance_default		boolean	Applicant has defaulted on an advance	TRUE

advance_current	✓*	integer	Business current advance count
			    ID: 0 = No Advances
			    ID: 1 = 1 Advance
			    ID: 2 = 2 Advances
			    ID: 3 = 3 or More Advances
				2

advance_freq1	✓*	integer	Current advance 1 frequency
			    ID: 1 = Daily
			    ID: 2 = Weekly
				1

advance_payment1	✓*	float	Current advance 1 payment amount	50.00

advance_freq2	✓*	integer	Current advance 2 frequency
			    ID: 1 = Daily
			    ID: 2 = Weekly
				2

advance_payment2	✓*	float	Current advance 2 payment amount	50.00
bank_deposits1	✓*	float	3 months prior complete bank deposits	5000.00
bank_deposits2	✓*	float	2 months prior complete bank deposits	5000.00
bank_deposits3	✓*	float	Most recent complete months bank deposits	5000.00
recent_negative_days	✓*	integer	Most recent complete months negative balance count	5
average_revenue	✓*	float	Business average revenue	5000.00
files		array		
-file			File Types Accepted - JPEG, PNG, PDF	

-type			File Type
			    ID: 1 = Application
			    ID: 2 = Bank Statement
			    ID: 3 = Driver's License
			    ID: 4 = Voided Check
				1

Auto Approval (autoapproval)

```
Requirements — ( Please see fields with in ✓* the required column)

When submitting a record, you can get an auto approval sent back in the
  response. You must submit the following required fields above. We also
  suggest that you submit the bank statements that confirm    the bank deposits
  or average revenue submitted in the auto approval. If you enter in false or
  inaccurate data: you will be hurting your customer experience by generating
  an approval we cannot honor. We trust our partners to provide accurate
  monthly deposits.
```

Current Advance (advance_current)

```
Conditional Requirements — (advance_freq1, advance_payment1, advance_freq2
  advance_payment2)

Conditional Logic

      Submit 0: No additional fields required.

      Submit 1: advance_freq1 & advance_payment1 required.

      Submit 2: advance_freq(1,2) & advance_payment(1,2) required.

      Submit 3: No additional fields required.
```

Bank Deposits & Average Revenue (bank_deposits*, average_revenue)

Requirements – (Submit either average_revenue or all 3 bank deposit fields)

When requesting an auto approval you must submit either all 3 bank deposit fields or the average revenue field. Entering accurate monthly deposit amounts affects your Approval - If you enter in false or inaccurate data: you will be hurting your customer experience by generating an approval we cannot honor. We trust our partners to provide accurate monthly deposits.

File Upload (files)

Requirements – (Files submitted must be Base64 Encoded)

You can provide image or PDF by sending the image data as base64-encoded text.

You can submit a file type in the array by submitting type with the id referenced above. This is not required to send files.

If you cannot send filed with the post then an email will be issued to you after approval with a link to upload the documents.

Max 10 files per submission.

File Types Accepted - JPEG, PNG, PDF

- **Success Response – Non Auto Approval:**

When sending: autoapproval=[boolean] (FALSE / NULL)

JSON

```
{
    "success": true,
    "message": "Submitted",
    "id": 1167
}
```

Name	Description	Note
success	Boolean	
message	Status	
id	Record ID	

- **Success Response – Auto Approval:**

When sending: autoapproval=[boolean] (TRUE)

JSON

```
{
    "success": 1,
    "message": "Accepted",
    "id": 1181,
    "pre_offer": {
        "funding_term": "89",
        "funding_factor": "1.49",
        "funding_lein_pos": "1",
        "funding_payment": "109",
        "funding_freq": "Daily",
        "funding_gross": "6500",
        "funding_net": "5906",
        "funding_rtr": "9685",
        "funding_origination_fee": "594",
        "commission_percentage": "12",
        "commission_amount": "780",
        "funding_term_months": "5"
    }
}
```

Name	Description	Note
success	Boolean	
message	Status	
id	Record ID	
funding_term	Advance Term Period	Days
funding_factor	Advance Factor Rate	
funding_payment	Advance Payment	
funding_freq	Advance Frequency	Daily or Weekly
funding_gross	Advance Amount Gross	
funding_net	Advance Amount Net	Amount deposited - fees deducted.

funding_rtr	Total Payment Amount	
funding_origination_fee	Advance Processing Fee	Total processing fees.
commission_percentage	Broker Commission Percentage	
commission_amount	Broker Commission Amount	
funding_term_months	Advance Terms Months	Estimated

- **Declined Response - Duplicate**

JSON

```
{
    "success": 0,
    "message": "Declined",
    "duplicate": "Oops the this application already exists in our
     system"
}
```

Name	Description	Note
success	Boolean	
message	Status	
duplicate	Duplicate Message	

- **Error Response - General**

JSON

```
{
    "success": 0,
    "message": "Invalid access key, contact info@bittadvance.com",
}
```

Name	Description	Note
success	Boolean	
message	Status	

- **Error Response – Missing or Invalid Parameters**

JSON

```
{
    "success": 0,
    "message": "Error",
    "validation": {
        "leadid": [
            "The leadid must be an integer."
        ],
        "legal_name": [
            "The legal name field is required."
        ],
        "address": [
            "The address field is required."
        ],
        "ein": [
            "The ein field is required."
        ],
        "start_date": [
            "The start date field is required."
        ],
        "owners": [
            "The owners must have at least 1 items.",
            "The owners field is required."
        ]
    }
}
```

Name	Description	Note
success	Boolean	
message	Status	
validation	Array	Detailed breakdown of the invalid parameters and reason.

- **Error Response — File Type**

JSON

```json
{
    "success": 0,
    "message": "Error",
    "validation": {
        "file_test.csv": {
            "file": [
                "Invalid File Type. (Accepted File Types: jpeg,png,pdf)"
            ]
        }
    }
}
```

Name	Description	Note
success	Boolean	
message	Status	
validation	Array	Detailed breakdown of the invalid file type.

- **Request JSON:**

```json
{
  "apikey": "",
  "leadid": "",
  "campaign": "",
  "subid1": "",
  "subid2": "",
  "autoapproval": "",
  "legal_name": "",
  "dba_name": "",
  "address": "",
  "city": "",
  "state": "",
  "zip": "",
```

```
    "email": "",
    "phone": "",
    "home_business": "",
    "legal_entity": "",
    "legal_entity_str": "",
    "industry": "",
    "industry_str": "",
    "state_incorporated": "",
    "ein": "",
    "start_date": "",
    "website": "",
    "bank_name": "",
    "bank_routing": "",
    "bank_account": "",
    "owners": [{
      "title": "",
      "first_name": "",
      "last_name": "",
      "address": "",
      "city": "",
      "state": "",
      "zip": "",
      "home_phone": "",
      "cell_phone": "",
      "email": "",
      "dob": "",
      "drivers_license": "",
      "ssn": "",
      "fico": "",
      "fico_score": "",
      "ownership_percentage": ""
    }],
    "requested_amount": "",
    "bankruptcy_current": "",
    "advance_default": "",
    "advance_current": "",
    "advance_freq1": "",
    "advance_payment1": "",
    "advance_freq2": "",
    "advance_payment2": "",
```

```
    "bank_deposits1": "",
    "bank_deposits2": "",
    "bank_deposits3": "",
    "recent_negative_days": "",
    "average_revenue": "",
    "files": [{
      "file": "",
      "type": "",
    }],
}
```

- **Request Example (CURL):**

```
curl --location --request POST 'https://dev.bittyadvance.com/api/subm
it' \
--header 'Accept: application/json' \
--header 'Content-Type: application/json' \
--data-raw '{
  "apikey": "",
  "leadid": "1234",
  "campaign": "New Submission",
  "subid1": "",
  "subid2": "",
  "autoapproval": "",
  "legal_name": "Testing Company Legal",
  "dba_name": "",
  "address": "123 Main Street",
  "city": "Miami",
  "state": "FL",
  "zip": "55555",
  "email": "test_api@bittyadvance.com",
  "phone": "",
  "home_business": "",
  "legal_entity": "",
  "industry": "",
  "state_incorporated": "",
  "ein": "666669999",
  "start_date": "2019-01-14",
  "website": "",
  "bank_name": "",
```

```json
    "bank_routing": "",
    "bank_account": "",
    "owners": [{
      "title": "Owner",
      "first_name": "John",
      "last_name": "Smith",
      "address": "123 Main Street",
      "city": "Miami",
      "state": "FL",
      "zip": "55555",
      "home_phone": "",
      "cell_phone": "5551231234",
      "email": "test_api_2@bittyadvance.com",
      "dob": "1900-01-01",
      "drivers_license": "",
      "ssn": "123123456",
      "fico": "",
      "fico_score": "",
      "ownership_percentage": ""
    }],
    "requested_amount": "",
    "bankruptcy_current": "",
    "advance_default": "",
    "advance_current": "",
    "advance_freq1": "",
    "advance_payment1": "",
    "advance_freq2": "",
    "advance_payment2": "",
    "bank_deposits1": "",
    "bank_deposits2": "",
    "bank_deposits3": "",
    "recent_negative_days": "",
    "average_revenue": "",
    "files": [{
      "file": "",
      "type": ""
    }]
```