



THE LOANPRO API

AUTOPAYS

loanprosoftware.simnang.com

API SAMPLE

Fork Autopays — <https://plnkr.co/edit/YHSxbF>

CAUTIONARY NOTE

The provided API samples store API credentials in the browser
Use the API samples to explore the API and not as your integration

WHAT ARE AUTOPAYS?

Autopays are payments that are processed automatically.

An Autopay will attempt to withdraw funds from a customer's account, and, if successful, will apply a payment on the customer's loan.

API ENDPOINT

Autopays are set through PUT requests to the parent loan entity

`https://loanpro.simnang.com/api/public/api/1/odata.svc/Loans(<id>)`

DEFINING THE PAYMENT SCHEDULE

The first step is to define the payment schedule

- Will it just follow the payment schedule?
- Will it happen just once?
- Will it follow a regular schedule?

The payment schedule will determine the autopay type

- eg. `autopay.type.recurringMatch` matches the payment schedule

see [API Autopay Collections](#) or go down ↓

MATCHING THE SCHEDULE

You may want payments to automatically run when payments come due on the loan.

To do this, set the "type" property to:

`autopay.type.recurringMatch`

RECURRING

You may simply want automatic payments to be processed at regular intervals (e.g. weekly, monthly). This will require that you do the following

- Set "type" to **autopay.type.recurring**
- Set "recurringFrequency" to the **desired value from the recurring frequency collection**
- Set "recurringPeriods" to be the number times the autopay should run

* For monthly recurrence, set last DayOfMonthEnabled to 1 if you want to process on the last day of the month

SINGLE

Occasionally you will want a single autopay, such as a delayed payment. To do this, set the "type" property to:

autopay.type.single

IRREGULAR SCHEDULES

When none of the other options work, then you can accommodate irregular schedules by creating several autopays using a combination of the above (usually several single autopays).

AUTOPAY APPLICATION

When you create an autopay you can specify either a fixed or a calculated payment amount.

For fixed amounts, set "amount" to the fixed amount and "amountType" to "autopay.amountType.static"

For calculated amounts, set "amountType" to the appropriate **autopay collection value**

AMOUNT TYPE

These are the amount type options:

- `autopay.amountType.feesDue` – The Autopay amount will equal the amount of fees currently due
- `autopay.amountType.nextDue` – The Autopay amount will be the next due amount
- `autopay.amountType.pastDue` – The Autopay amount will be the amount past due on the account
- `autopay.amountType.piPastDue` – The Autopay amount will equal the amount of principal and interest past due on the account
- `autopay.amountType.static` – The Autopay amount will be the amount specified in the amount field

PROCESSING AUTOPAYS

Define payment processor by setting the mcProcessor field

- mcProcessor is a stringified JSON object with the following:
 - Property of "bankAccount" or "creditCard" which is an object with the following:
 - id — PCI Wallet processor ID
 - key — defines the payment processor category
 - name — name of PCI Wallet processor
 - default — 1 if it is the default processor, 0 otherwise

```
{  
  "mcProcessor": "{ \"bankAccount\": { \"id\": \"1\", \"key\": \"nacha\", \"name\": \"NACHA Proces
```

PROCESSING (CONTINUED)

- chargeServiceFee
 - Whether or not to charge a service fee
- processCurrent
 - Whether or not to process if the loan is current
- processTime
 - Hours (from midnight) to be queued for processing
- processDate
 - Date of first time to process (MM/DD/YYYY)
- processDateTime
 - Combined date time to process payment (YYYY-MM-DD HH:MM:SS)
- methodType
 - Collection ID of payment method type

PAYMENT METHOD TYPE

- autopay.methodType.debit
 - Debit card
- autopay.methodType.echeck
 - E-Check
- autopay.methodType.eft
 - EFT - Canada only

DEFINING PAYMENT

Use PrimaryPaymentMethod to define the primary payment method

- `__metadata` reference to the customer payment method
- `id` of customer payment method
- `type` of customer payment method

```
{
  "PrimaryPaymentMethod": {
    "__metadata": {
      "uri": "http://loanpro.simnang.com/api/public/api/1/odata.svc/PaymentAccounts(id=1)",
      "type": "Entity.PaymentAccount"
    },
    "id": 1,
    "type": "paymentAccount.type.checking"
  }
}
```


PAYMENT APPLICATION

Set **paymentType** to the ID of the payment type in the settings

```
{  
  "paymentType": 1  
}
```

Set **PaymentType** to be metadata of payment type in tenant settings

- Change the **id** in the sample below to match the desired id

```
{  
  "PaymentType": {  
    "__metadata": {  
      "type": "Entity.CustomPaymentType",  
      "uri": "/api/1/odata.svc/CustomPaymentTypes(id=1)"  
    }  
  }  
}
```

Both **paymentType** and **PaymentType** are needed and the **ids** must match

PAYMENT APPLICATION (CONTINUED)

- applyDate
 - Application Date of the Payment (YYYY-MM-DD)
- postPaymentUpdate
 - Update apply date based on date of successful processing
- retryDays
 - Number of days to retry failed processing

EXAMPLE

Follow the same process where you send a PUT request to the root entity endpoint

PUT [https://loanpro.simnang.com/api/public/api/1/odata.svc/Loans\(2\)](https://loanpro.simnang.com/api/public/api/1/odata.svc/Loans(2))

```
{
  "Autopays": {
    "results": [
      {
        "name": "Test2",
        "type": "autopay.type.single",
        "paymentExtraTowards": "payment.extra.tx.principal",
        "amountType": "autopay.amountType.static",
        "amount": 250,
        "paymentType": 1,
        "chargeServiceFee": "0",
        "processCurrent": 0,
        "retryDays": 0,
        "procesTime": 0,
        "postPaymentUpdate": 0,
        "applyDate": "2017-05-06",
        "processDate": "05/05/2017",
        "methodType": "autopay.methodType.echeck",
        "recurringFrequency": "autopay.recurringFrequency.monthly",
        "recurringDateOption": "autopay.recurringDate.processDate",
        "daysInPeriod": null,
        "schedulingType": "autopay.schedulingType.calendarDay"
```

EXAMPLE IRREGULAR

PUT [https://loanpro.simnang.com/api/public/api/1/odata.svc/Loans\(2\)](https://loanpro.simnang.com/api/public/api/1/odata.svc/Loans(2))

```
{
  "Autopays": {
    "results": [
      {
        "name": "Test2",
        "type": "autopay.type.single",
        "paymentExtraTowards": "payment.extra.tx.principal",
        "amountType": "autopay.amountType.static",
        "amount": 250,
        "paymentType": 1,
        "chargeServiceFee": "0",
        "processCurrent": 0,
        "retryDays": 0,
        "processTime": 0,
        "postPaymentUpdate": 0,
        "applyDate": "2017-05-06",
        "processDate": "05/05/2017",
        "methodType": "autopay.methodType.echeck",
        "recurringFrequency": "autopay.recurringFrequency.monthly",
        "recurringDateOption": "autopay.recurringDate.processDate",
        "daysInPeriod": null,
        "schedulingType": "autopay.schedulingType.calendarDay"
```

QUESTIONS?

Feel free to ask in our [Forums](#)

Or, email us at support@simnang.com