

Credit Check

- [Credit Check for Private Customer](#)
- [Credit Check for Corporate Customer](#)
- [Get Credit Check List](#)

Credit Check for Private Customer

Use this API to perform a credit assessment for a private individual (a consumer) based on their **social security number (Personal Number)**.

Endpoint

```
POST https://demo-api.frontpayment.no/api/v1/connect//credit/check/private
```

Authentication

Include a **Bearer Token** in the `Authorization` header. You can obtain this token from **Front Payment**.

Example:

```
Authorization: Bearer YOUR_FRONTPAYMENT_BEARER_TOKEN
```

Request Payload

Send the following parameters as a JSON object in the request body:

```
{
  "personalId": "993344228",
  "countryCode": "+47",
  "msisdn": "46xxxxxx45"
}
```

Validation Rules

Make sure your request meets the following requirements:

Field	Type	Description
personalId	string	Required Personal Number.
countryCode	string	Optional Country code for the customer's phone number (e.g., "+47").
msisdn	string	Optional Mobile Subscriber ISDN Number (phone number).

Response

A successful request will return a `200 OK` status with the following JSON payload:

```
"status_code": 200,  
"status_message": "OK",  
"message": "creditCheckRequestedSuccessful",  
"is_data": false,  
"data": null  
}
```

API returns a `500` or `510` error, it means something failed on the server side

```
{  
  "status_code": 510,  
  "status_message": "Execution Exception Occurred",  
  "message": "somethingWentWrong",  
  "is_error": true,  
  "errors": "Array"  
}
```

Credit Check for Corporate Customer

This API performs a credit assessment for a corporate customer (a business or company) based on its **organization number**.

Endpoint

```
POST https://demo-api.frontpayment.no/api/v1/connect//credit/check/corporate
```

Authentication

Include a **Bearer Token** in the `Authorization` header. You can obtain this token from **Front Payment**.

Example:

```
Authorization: Bearer YOUR_FRONTPAYMENT_BEARER_TOKEN
```

Request Payload

Send the following parameters as a JSON object in the request body:

```
{
  "organizationId": "993344228",
}
```

Validation Rules

Make sure your request meets the following requirements:

Field	Type	Description
-------	------	-------------

organizationId

string

Required The official organization number of the company.

Response

A successful request will return a `200 OK` status with the following JSON payload:

```
"status_code": 200,  
"status_message": "OK",  
"message": "creditCheckRequestedSuccessful",  
"is_data": false,  
"data": null  
}
```

API returns a `500` or `510` error, it means something failed on the server side

```
{  
  "status_code": 510,  
  "status_message": "Execution Exception Occurred",  
  "message": "somethingWentWrong",  
  "is_error": true,  
  "errors": "Array"  
}
```

Get Credit Check List

This API allows your application to retrieve a list of all **credit checks**.

Endpoint

```
GET https://demo-api.frontpayment.no/api/v1/connect//credit/check/list
```

Authentication

Include a **Bearer Token** in the `Authorization` header. You can obtain this token from **Front Payment**.

Example:

```
Authorization: Bearer YOUR_FRONTPAYMENT_BEARER_TOKEN
```

Response

A successful request will return a `200 OK` status with the following JSON payload:

```
{
  "status_code": 200,
  "status_message": "OK",
  "message": "creditCheckHistoryRetrievedSuccessfully",
  "is_data": true,
  "data": [
    {
      "date": "19.03.2025",
      "name": "MONRAD SIV NINA",
      "type": "Private",
      "companyType": null,
      "organizationId": null,
      "personalNumber": "04*****85",
    }
  ]
}
```

```
"countryCode": "+47",
"msisdn": null,
"defaultProbability": "15% - 27%",
"score": 441,
"scoreMessage": "High to moderate risk, credit up to NOK 20,000 can be approved",
"riskLevel": "Moderate"
},
{
  "date": "15.03.2025",
  "name": "KNUTSMOEN EIENDOM ANS",
  "type": "Corporate",
  "companyType": "ANS",
  "organizationId": "998379342",
  "personalNumber": null,
  "countryCode": null,
  "msisdn": null,
  "defaultProbability": "0",
  "score": 0,
  "scoreMessage": "Credit information could not be retrieved",
  "riskLevel": "High"
}
]
}
```

API returns a `510` error, it means something failed on the server side

```
{
  "status_code": 510,
  "status_message": "Execution Exception Occurred",
  "message": "Something Went Wrong",
  "is_error": true,
  "errors": "Array"
}
```