

Transfer User Dispatch

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Description

This endpoint creates a new user and immediately submits a credit card application to Novum Bank on their behalf. Unlike `/transfer_user`, this endpoint processes the application **in real time** — the partner receives an initial bank decision directly in the API response, without waiting for user input.

Because user data is transmitted directly to Novum Bank, the partner must obtain explicit user consent before calling this endpoint (see [Legal Requirements](#)).

Key Differences from `/transfer_user`

	<code>/transfer_user</code>	<code>/transfer_user_dispatch</code>
Onboarding Target	Registration, Debt Counseling, Loan Application, Small Loan	Credit Card (Novum Bank) only
Processing	Asynchronous — awaits user input	Real-time — bank decision in API response
Bank decision	Not returned	Returned immediately (<code>application_stat</code>)

		e)
User consent	Standard terms	Explicit Novum Bank transmission consent required

Onboarding Target

This endpoint supports a single onboarding target: **Credit Card (Florin+ by Novum Bank)**.

The user is directly forwarded to the Novum Bank application flow. If data is pre-filled via the API, the application form will be populated accordingly.

The onboarding target is linked to your partner token. Contact your MyWage account manager to receive your access token.

Legal Requirements

Before calling this endpoint, the partner must present the user with a consent declaration covering:

- Transmission of personal data to **Novum Bank**
- Transmission of personal data to **MyWage**

The user's consent must be recorded and passed to the API via:

- `accepted_terms_timestamp` — when the user accepted
- `accepted_terms_ip` — the user's IP address at time of acceptance

A sample legal text is provided below. Do not call this endpoint without confirmed user consent.

Sample:

Ich beantrage die Ausstellung der Florin+ Kreditkarte.

Ich willige ein, dass die von mir im Antrag angegebenen personenbezogenen Daten von [Name der Plattform] an die MyWage GmbH, Berlin übermittelt und dort zum Zweck der Bearbeitung und Vermittlung meines Kreditkartenantrags verarbeitet werden.

Ich willige ferner ein, dass meine personenbezogenen Daten von der MyWage GmbH an die Novum Bank Limited, Malta, als kartenausgebendes Kreditinstitut, übermittelt und von dieser zum Zweck der Prüfung, Entscheidung und Durchführung meines Kreditkartenantrags verarbeitet werden.

Mir ist bekannt, dass die Novum Bank Limited eigenständig über die Ausstellung der Kreditkarte entscheidet und hierzu gegebenenfalls weitere Prüfungen (z. B. Identitäts- und Bonitätsprüfungen) durchführen kann.

Weitere Informationen zur Verarbeitung meiner personenbezogenen Daten finde ich in den Datenschutzhinweisen von MyWage GmbH und Novum Bank Limited.

Diese Einwilligung kann ich jederzeit mit Wirkung für die Zukunft widerrufen.

Base URL

```
1 | https://app.mywage.de/api/1.1/wf
```

Endpoint

POST `/transfer_user_dispatch`

Creates a user and submits a credit card application in real time.

Quick Start


Minimal required request:

```
1 | curl -X POST https://app.mywage.de/api/1.1/wf/transfer_user_dispatch \  
2 | -H "Content-Type: application/json" \  
3 | -d '{  
4 |     "email": "user@example.com",  
5 |     "token": "your_partner_token",  
6 |     "accepted_terms_timestamp": "2024-04-22T08:56Z",  
7 |     "accepted_terms_ip": "192.168.0.1"  
8 | }'
```

Parameters

All parameters are sent as JSON in the request body.

Required Parameters

-  While the endpoint accepts applications with some of these fields missing, the realtime request to the partner bank will only be sent if a full set is received from the partner.

Parameter	Type	Valid Values / Format	Description
<code>email</code>	string		The user's email address.
<code>accepted_timestamp</code>	string (ISO 8601)		Timestamp of when the user accepted the legal terms. Example: "2024-04-22T08:56Z"
<code>accepted_ip</code>	string		IP address of the user at the time of acceptance. Example: "192.168.0.1"
<code>token</code>	string		Your partner access token, provided by your MyWage account manager.
<code>first_name</code>	string	—	First name.
<code>last_name</code>	string	—	Last name.
<code>gender</code>	string	"Männlich", "Weiblich", "Divers"	Gender.
<code>birthday</code>	string	YYYY.MM.DD	Date of birth. Example: "1985.03.15"

place_of_birth	string	—	City of birth.
family_status	string	"Ledig", "Verheiratet", "Geschieden", , "Verwitwet", "Getrennt lebend"	Marital status.
job_type	string	"Arbeitslos", "Leitender Angestellter", "Zeitarbeit", "Schueler/Student", "Selbstaendiger", "Professioneller Soldat", "Soldat", "Angestellter Öffentlicher Dienst", "Rentner", "Pensionaer", "Beamter", "Nicht Erwerbstaetiger", "Hausfrau/Hausmann", "Auszubildender/Lehrling", "Arbeiter Privatwirtschaft", "Angestellter"	Type of employment (e.g., "Angestellt", "Rentner", "Selbstständig").

		Privatwirtschaft", "Arbeiter Öffentlicher Dienst"	
street	string	—	Street name of the user's address.
house_number	string	—	House number.
postcode	string	5 digits	Postal code. Example: "80331"
city	string	—	City of residence.
phone_number	string	E.164	Mobile phone number. Example: "+4917634501 234"
nationality	string	ISO 3166-1 alpha-2	User's nationality. Example: "DE"
schufa_entry	string	"True", "False"	"True" if the user has a negative SCHUFA entry, "False" otherwise. Submit "False" if you don't know this information.

<code>net_income</code>	integer		Monthly net income in EUR. Must be > 0.
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Optional Parameters

Partner & Tracking

Parameter	Type	Description
<code>partner_id</code>	string	Optional unique identifier for the partner (e.g., a click ID). Enables click-level tracking and attribution of successful applications to specific traffic sources.
<code>channel</code>	string	Free-text field to identify the traffic source (e.g., <code>"website"</code> , <code>"email"</code> , <code>"test"</code>). Useful when a partner operates multiple channels.
<code>registration_mode</code>	string	Controls the post-registration flow. See Registration Modes below.

Registration Modes

Value	Description
<code>default</code>	Sends a link to the account setup page (password creation) to the

	user via email. The application can be completed after account setup.
<code>direct</code>	Sends a link to the application to the user via email. The account setup can be completed after application submission.
<code>realtime</code>	Sends a direct link to the application to the user via email (analogously to <code>direct</code>) and returns it to the partner in the API response. Best suited for direct referral flows where the partner wants to forward the user immediately.

Personal Information

Parameter	Type	Valid Values / Format	Description
<code>academic_title</code>	string	"Dr.", "Dr. Dr.", "Prof.", "Prof. Dr.", "Prof. Dr. Dr."	Academic title of the user.
<code>number_of_children</code>	integer	≥ 0	Number of children.

Address

Parameter	Type	Valid Values / Format	Description
<code>living_situation</code>	string	"Bei den Eltern", "Eigentum",	User's living situation.

		"Miete", "Mietfrei", "Wohngemeinschaft"	
living_at_current_addresses_since	string	YYYY.MM.DD	Date since the user has been living at the current address.
is_property_owner	string	"True", "False"	Whether the user owns their home.
adults_in_household	string	"1", "2"	Number of adults in the household. "2" means 2 or more. Must be passed as a string.
children_in_household	string	0 - 6	Number of children currently living in the household.

Employment

Parameter	Type	Valid Values / Format	Description
employer_name	string	2-40 characters	Name of the employer.
employer_street	string	2-40 characters, first character must not be a number	Street of the employer's address.
employer_house_number	string	Max 11 characters, first	House number of the employer.

		character must be a number	
<code>employer_pos_tcode</code>	string	5 digits	Postal code of the employer.
<code>employer_city</code>	string	2-40 characters, no numbers	City of the employer.
<code>working_at_current_job_since</code>	string	YYYY.MM.DD	Start date at current employer.
<code>is_in_probation_period</code>	string	"True", "False"	Whether the user is in a probation period.
<code>current_job_contract_is_limited_till</code>	string	YYYY.MM.DD	End date of a fixed-term contract. Leave empty if permanent.
<code>tax_class</code>	string	"1" - "6"	German tax class. Must be passed as a string.

Income & Finances

Parameter	Type	Valid Values / Format	Description
<code>monthly_income_alimony</code>	integer	between 0 and 10000	Monthly alimony income in EUR.
<code>monthly_income_child_or_care_allowance</code>	integer	between 0 and 10000	Monthly child or care allowance in EUR.

monthly_income_other	integer	between 0 and 10000	Other monthly income in EUR.
monthly_income_pension	integer	between 0 and 10000	Monthly pension income in EUR.
pension_start_date	string (YYYY.MM.DD)		Start date of pension.
monthly_income_verifiable_additional	integer	between 0 and 10000	Verifiable additional monthly income in EUR.
date_since_income_verifiable_additional	string (YYYY.MM.DD)		Start date of verifiable additional income.
monthly_rent	integer	between 0 and 2500	Monthly rent in EUR. 0 if owner-occupied.
monthly_expense_alimony	integer	between 0 and 10000	Monthly alimony expense in EUR.
monthly_expense_health_insurance	integer	between 0 and 10000	Monthly health insurance expense in EUR.
total_debt	integer		Total outstanding debt in EUR.
total_monthly_debt_payment	integer		Total monthly debt repayment in EUR.
total_number_of_loans	integer		Total number of active loans.
preferred_loan_amount	integer	between 1000 and 10000	Desired loan amount in EUR.

<code>preferred_loan_duration</code>	integer	12, 18, 24, 30, 36, 42, 48, 54, 60, 66, 72, 84, 96, 108, 120	Desired repayment duration in months.
<code>loan_purpose</code>	string	"Autokredit (Gebrauchtwagen bis 3 Jahre)", "Autokredit (Gebrauchtwagen über 3 Jahre)", "Autokredit (Neuwagen)", "Dispo-Umschuldung", "Elektronik", "Immobilienkredit", "Kredit", "ohne SCHUFA", "Kreditumschuldung", "Möbel", "Privatkredit", "Ratenkredit", "Renovierung", "Umzug", "Urlaub", "zur freien Verfügung"	Purpose of the credit. Example: <code>"Autokredit"</code> .
<code>iban</code>	string		User's IBAN. Example: <code>"DE44500105175407324931"</code>

Small Loan Application (Florin+ Kleinkredit)

Parameter	Type	Description
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small_loan_amount	integer	Desired small loan amount in EUR (Florin+ Kleinkredit).
small_loan_duration	integer	Desired small loan duration in months.

Response

Success Response

```

1  {
2    "status": "success",
3    "response": {
4      "valid_steps": [
5        "first_name",
6        "last name",
7        "gender",
8        "birthday and place of birth",
9        "family status",
10       "job_type",
11       "address",
12       "phone number",
13       "nationality",
14       "schufa entry",
15       "novumbank"
16     ],
17     "errors": [],
18     "request_id": "1774620800403x...",
19     "application_state": "PRELIMINARY_APPROVED",
20     "token": "bus|1774620799939x...|1774620799987x...",
21     "user_id": "1774620799939x...",
22     "expires": 86400
23   }
24 }

```

Response Fields

Field	Type	Description
status	string	"success" if the request was processed without errors.
valid_steps	array	List of data fields that were successfully validated and passed to Novum Bank.

<code>errors</code>	array	List of validation errors. Empty if all data was valid.
<code>request_id</code>	string	Unique identifier for this request.
<code>application_state</code>	string	Initial bank decision. See below.
<code>token</code>	string	Session token for the created user. Valid for <code>expires</code> seconds.
<code>user_id</code>	string	The ID of the newly created user.
<code>expires</code>	integer	Token validity in seconds (typically <code>86400</code> = 24 hours).

`application_state` Values

Value	Description
<code>PRELIMINARY_APPROVED</code>	The application has received an initial approval. Final approval is confirmed later by the bank.
<code>REJECTED</code>	The application was rejected by the bank.

Examples

Full Request Example

```


1 curl -X POST https://app.mywage.de/api/1.1/wf/transfer_user_dispatch \
2   -H "Content-Type: application/json" \
3   -d '{
4     "email": "anna.beispiel@example.com",
5     "token": "your_partner_token",
6     "partner_id": "click_abc123",
7     "channel": "website",
8     "registration_mode": "direct",
9     "first_name": "Anna",

```

```
10     "last_name": "Beispiel",
11     "gender": "Weiblich",
12     "birthday": "1985.03.15",
13     "place_of_birth": "München",
14     "family_status": "Verheiratet",
15     "job_type": "Angestellter Privatwirtschaft",
16     "street": "Musterstraße",
17     "house_number": "42",
18     "postcode": "80331",
19     "city": "München",
20     "phone_number": "+4917634501234",
21     "nationality": "DE",
22     "schufa_entry": "False",
23     "net_income": 3500,
24     "accepted_terms_timestamp": "2024-04-22T08:56Z",
25     "accepted_terms_ip": "192.168.0.1"
26   }'
```

Errors

This API uses the following error codes:

 There are instances in which you will receive a status code 200 but the request is still not valid.

- **200 (only when "Not allowed")** : please check your token.
- **400 Bad Request** : read "reason" for more details.
- **404 Not Found** : The requested resource was not found.
- **500 Internal Server Error** : An unexpected error occurred on the server.

Document Changelog

Version	Date	Changes
1.0	2026-03-27	Initial release