

Transfer User

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Description

This endpoint is responsible for creating a new user. It accepts user details as JSON in the request body and transfers these details to the system database. Upon successful creation, the endpoint returns a confirmation of the user's creation along with the newly created user ID. If there is an error in the data provided or a system error occurs, an appropriate error message and status code are returned.

To ensure easy integration and maximum flexibility, **all parameters except for the token and user email are optional**. In addition to creating a new user, this API also supports multiple onboarding targets such as registration, debt counseling, and loan application, each with specific data requirements and user flows. These onboarding targets help push specific conversion goals by tailoring the user experience to meet the precise needs of each process, thereby enhancing user engagement and satisfaction.

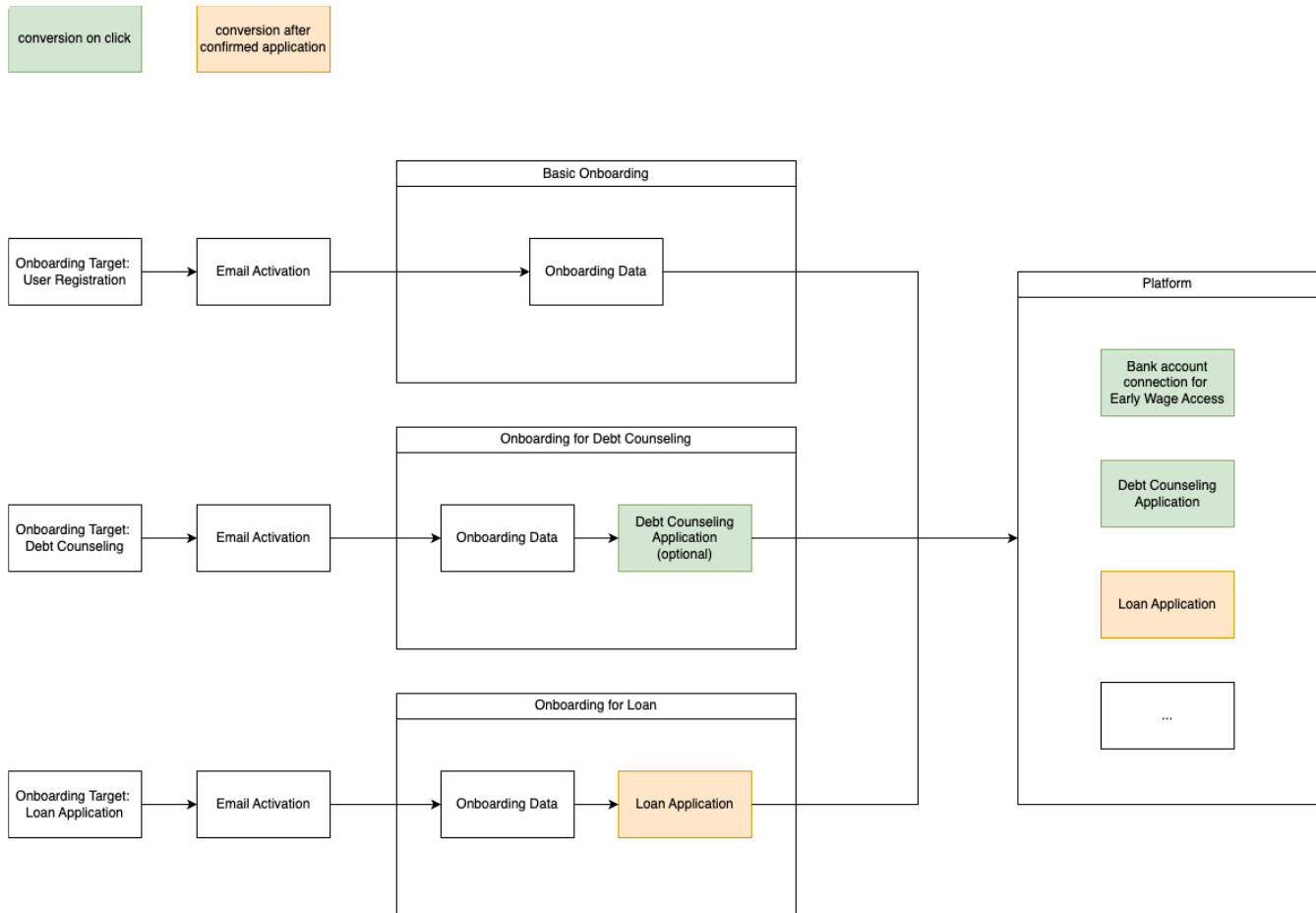
Onboarding Targets

The API supports multiple onboarding targets, each with specific data requirements and user flows. The onboarding target will be linked to your partner token, which is provided by your MyWage account manager. If you need multiple onboarding targets, please request your account manager to set up additional access tokens for you.

Onboarding Targets Diagram

The following diagram illustrates three example onboarding targets: User Registration, Debt Counseling, and Loan Application. It provides a visual representation of how these onboarding processes are structured and highlights different conversion targets. The diagram distinguishes

between immediate conversions, which occur directly on click, and delayed conversions, which happen only after a successful application (e.g., loan approval). This helps to demonstrate the various pathways users may take and the points at which they convert within each onboarding target.



Onboarding Target Types

Below are the descriptions of the different onboarding targets supported by the API:

User Registration

User registration is the first step for new users to create an account by providing basic information. This process allows them to finalize their registration and gain full access to the MyWage platform, where they can explore and utilise a wide range of financial products.

The following parameters are relevant for User Registration:

- `first_name`

- last_name
- gender
- birthday
- place_of_birth
- family_status
- job_type
- street
- house_number
- postcode
- city
- phone_number
- schufa_entry

Debt Counseling

Debt Counseling builds on User Registration by adding an optional step to submit a debt counseling application.

In addition to the parameters required for User Registration, the following parameters are relevant for Debt Counseling:

- net_income
- number_of_children
- total_debt
- total_monthly_debt_payment
- total_number_of_loans

Loan Application

Loan Application builds on User Registration by extending it and incorporating an additional loan application process. If provided via the API, the data in the loan application form will be pre-filled.

In addition to the parameters required for User Registration, the following parameters are relevant for Loan Application:

- children_in_household

- iban
- loan_purpose
- monthly_expense_alimony
- monthly_expense_health_insurance
- monthly_income_alimony
- monthly_income_child_or_care_allowance
- monthly_income_other
- monthly_income_pension
- pension_start_date
- monthly_income_verifiable_additional
- date_since_income_verifiable_additional
- monthly_rent
- net_income
- preferred_loan_amount
- preferred_loan_duration
- total_monthly_debt_payment

Small Loan (Florin+ Kleinkredit)

Small Loan builds on User Registration by extending it and incorporating an additional small loan application process. If provided via the API, the data in the loan application form will be pre-filled.

In addition to the parameters required for User Registration, the following parameters are relevant for Small Loan:

- small_loan_amount
- small_loan_duration

Base URL

The base URL for all API requests is:

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

Endpoints

`POST /transfer_user`

Creates a user based on provided data.

Parameters

- Most of the parameters for this API are optional and context-dependent, varying based on the onboarding target, such as registration, debt counseling, or loan application. The necessary information is collected through an input form tailored to the chosen onboarding target. Parameters already transmitted will not be requested again, ensuring a streamlined user experience. For loan applications, data fields are pre-filled with available information, which users can review and modify. The more onboarding target-relevant parameters are transmitted, the higher the conversion rate and the better the user experience, as redundant questions are minimized and data is pre-filled.

Authentication

- `token` : A unique token used for API access - provided by your MyWage account manager.
- `partner_id` (optional): A partner-specified identifier to be received via callbacks
- `registration_mode` (optional): default (link to account setup with password and afterwards application is sent to user via email, direct (direct link to application is sent to user via email), realtime (direct link to application is sent to user via email and to partner via api response, for direct referral to application)
- `channel` (optional): If a partner receives leads from different sources (e.g., an affiliate network receives leads from two publishers, A and B), they can specify that partner for better downstream attribution

Personal information

- `academic_title` (optional): The academic title of the user. Options: "Dr.", "Dr. Dr.", "Prof.", "Prof. Dr.", "Prof. Dr. Dr."
- `first_name` (optional): The first name of the user. 2-40 characters, no numbers.
- `last_name` (optional): The last name of the user. 2-40 characters, no numbers.
- `gender` (optional): The user's gender. Options: "Männlich", "Weiblich", "Divers", "Keine Angabe".
- `birthday` (optional): The user's date of birth, format `YYYY.MM.DD` .
- `place_of_birth` (optional): The birthplace of the user. 2-40 characters, no numbers.
- `nationality` (optional): ISO country code for the user's nationality.
- `family_status` (optional): The user's marital status. Options: "Eheähnliche Lebensgemeinschaft", "Eingetragene Lebenspartnerschaft", "Geschieden", "Getrennt", "Verheiratet", "Verwitwet".

- `number_of_children` (optional): The number of dependent children, integer values from 0 to 6.
- `iban` (optional): The International Bank Account Number of the user. Must be valid IBAN format.

Address information

- `living_situation` (optional): The user's living situation. Options: "Bei den Eltern", "Eigentum", "Miete", "Mietfrei", "Wohngemeinschaft".
- `living_at_current_address_since` (optional): The date since the user has been living at their current address, format `YYYY.MM.DD`.
- `street` (optional): The street where the user lives. 2-40 characters, first character mustn't be a number.
- `house_number` (optional): The house number. 11 characters, first must be a number.
- `postcode` (optional): The postal code for the user's address. 5 digits.
- `city` (optional): The city where the user lives. 2-40 characters, no numbers.
- `adults_in_household` (optional): The number of adults in household. Options "1", "2" (counts as 2 or more), must be a string.
- `children_in_household` (optional): The number of children in household, integer values from 0 to 6.

Contact information

- `phone_number` (optional): The user's **mobile** telephone number. +49..., checks whether number is a plausible German **mobilphone** number, e.g., +491511234567
- `email` : The user's email address.

Job information

- `job_type` (optional): The user's type of employment. Options: 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 Privatwirtschaft, Arbeiter Öffentlicher Dienst.
- `employer_name` (optional): The name of the user's employer. 2-40 characters.
- `employer_street` (optional): The street of the employer's address. 2-40 characters, first character mustn't be a number.
- `employer_house_number` (optional): The house number of the employer's address. 11 characters, first must be a number.

- `employer_postcode` (optional): The postal code of the employer's address. 5 digits.
- `employer_city` (optional): The city where the employer is located. 2-40 characters, no numbers.
- `working_at_current_job_since` (optional): The date since the user has been employed at their current job, format `YYYY.MM.DD`.
- `is_in_probation_period` (optional): Indicates if the user is in a probation period at their job ("True" or "False").
- `current_job_contract_is_limited_till` (optional): The date until which the current job contract is limited, format `YYYY.MM.DD`.
- `tax_class` (optional): The tax class of the user. Options: "1", "2", "3", "4", "5", "6", must be a string.
- `net_income` (optional): The user's monthly net income, integer values only. Integer value > 0.

Financial information

- `monthly_income_alimony` (optional): Monthly income from alimony payments. Integer value > 0 and < 10000.
- `monthly_income_child_or_care_allowance` (optional): Monthly income from child or care allowances. Integer value > 0 and < 10000.
- `monthly_income_other` (optional): Any other monthly income. Integer value > 0 and < 10000.
- `monthly_income_pension` (optional): Monthly pension received. Integer value > 0 and < 10000.
- `pension_start_date` (optional): The date from which pension has been received, format `YYYY.MM.DD`.
- `monthly_income_verifiable_additional` (optional): Additional verifiable monthly income. Integer value > 0 and < 10000.
- `date_since_income_verifiable_additional` (optional): The date from which additional income has been verifiable, format `YYYY.MM.DD`.
- `monthly_expense_alimony` (optional): Monthly expenses for alimony payments. Integer value > 0 and < 10000.
- `monthly_expense_health_insurance` (optional): Monthly expenses on health insurance. Integer value > 0 and < 10000.
- `monthly_rent` (optional): The monthly rent paid by the user, including heating. Integer value > 0 and <= 2500.

- `schufa_entry` (optional): Indicates whether the user has an entry in SCHUFA ("True" or "False").

Loan information

- `preferred_loan_amount` (optional): The preferred loan amount requested by the user. Integer value > 1000 and < 10000.
- `preferred_loan_duration` (optional): The preferred duration of the loan in months. Options: 12, 18, 24, 30, 36, 42, 48, 54, 60, 66, 72, 84, 96, 108, 120.
- `loan_purpose` (optional): The purpose of the loan. Options: "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".

Debt information

- `total_debt` (optional): Total amount of debt the user has. Integer value.
- `total_monthly_debt_payment` (optional): Total monthly payment towards debts. Integer value.
- `total_number_of_loans` (optional): The total number of loans the user has. Integer value.

Small Loan information

- `small_loan_amount` (optional): Preferred amount for small loan of user. Numeric. Options: 100, 200, 400, 600, 800, 1.000, 1.250, 1.500
- `small_loan_duration` (optional): Preferred small loan duration of user. Numeric. Options: 30, 60

Response

Returns a JSON object with the following properties:

- `status` : Status of response, if request has been received, value will be `success` .
- `statusCode` : Status code of response.
- `reason` : Error codes, such as `USED_EMAIL` or `NOT_VALID_EMAIL` .
- `message` : Detailed error message.
- `valid_steps` : List of request parameters that have been provided in valid format.
- `errors` : List of request parameters that have been provided in invalid format.
- `expires` : Token lifetime.
- `args` : Additional arguments.

- `bubble_code` : System reference.

! Validity information about request data is limited to the data shown in `valid_steps` and `errors`

```
1 "response": {
2     "valid_steps": [
3         "first name",
4         "last name",
5         "birthday and place of birth",
6         "family status",
7         "address",
8         "phone number",
9         "schufa entry"
10    ],
11    "errors": [
12        "gender",
13        "job type"
14    ],
15    "request_id": "1715353616817x491502319686553800",
16    "token": "bus|1715353616579x286081827254772480|1715353616627x448760097533111900",
17    "user_id": "1715353616579x286081827254772480",
18    "expires": 86400
19 }
```

Examples

Full request:

```
1 POST https://app.mywage.de/api/1.1/wf/transfer_user
2 {
3     "token": "TOKEN",
4     "partner_id": "abc123",
5     "channel": "directlead",
6
7     "academic_title": "Dr.",
8     "first_name": "Max",
9     "last_name": "Mustermann",
10    "gender": "Männlich",
11    "birthday": "1995.04.05",
12    "place_of_birth": "Berlin",
13    "nationality": "DE",
14    "family_status": "Ledig",
15    "number_of_children": 1,
16    "iban": "DE89370400440532013000",
17
18    "street": "Koppenplatz",
19    "house_number": "88",
20    "postcode": "10115",
21    "city": "Berlin",
22    "living_situation": "Miete",
23    "living_at_current_address_since": "2000.12.30",
24    "is_property_owner": "False",
25    "adults_in_household": "1",
26    "children_in_household": 1,
27
28    "phone_number": "+4917666390000",
29    "email": "email@mywage.de",
30
31    "job_type": "Beamter",
```

```
32 "employer_name": "MyWage GmbH",
33 "employer_street": "Koppenplatz",
34 "employer_house_number": "88",
35 "employer_postcode": "10115",
36 "employer_city": "Berlin",
37 "working_at_current_job_since": "1990.12.30",
38 "is_in_probation_period": "False",
39 "current_job_contract_is_limited_till": "2030.12.30",
40 "tax_class": "1",
41
42 "net_income": 2000,
43 "monthly_income_alimony": 2000,
44 "monthly_income_child_or_care_allowance": 2000,
45 "monthly_income_other": 2000,
46 "monthly_income_pension": 2000,
47 "pension_start_date": "2020.12.30",
48 "monthly_income_verifiable_additional": 2000,
49 "date_since_income_verifiable_additional": "2000.12.30",
50 "monthly_rent": 1500,
51 "schufa_entry": "False",
52
53 "preferred_loan_amount": 2000,
54 "preferred_loan_duration": 12,
55 "loan_purpose": "Privatkredit",
56 "monthly_expense_alimony": 2000,
57 "monthly_expense_health_insurance": 2000,
58
59 "total_debt": 10000,
60 "total_monthly_debt_payment": 300,
61 "total_number_of_loans": 3,
62
63 "small_loan_amount": 1250,
64 "small_loan_duration": 60
65 }
```

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      "schufa entry"
14    ],
15    "errors": [],
16    "request_id": "XXX",
17    "token": "bus|XXX|XXX",
18    "user_id": "XXX",
19    "expires": 86400
20  }
21 }
```

Response for "realtime":

```
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      "schufa entry",
13      "academic title",
14      "nationality",
15      "living since",
16      "living situation",
17      "adults in household",
18      "employer name",
19      "employer address",
20      "working since",
21      "probation period",
22      "tax class",
23      "phone number"
24    ],
25    "errors": [],
26    "request_id": "XXX",
27    "link": "ONE_TIME_LINK_FOR_CUSTOMER", //SHOW A BUTTON/HYPERLINK WITH THIS TO YOUR
CUSTOMER
28    "token": "bus|XXX|XXX",
29    "user_id": "XXX",
30    "expires": 86400
31  }
32 }
```

This API uses the following error codes:

⚠ There is an instance in which you will receive a status code 200 but the request is still not valid. If the token you provide is invalid, you will receive 200 : "Not allowed".

- 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

Versio n	Date	Changes
1.1.1	22.05.2 024	• added <code>adults_in_household</code> parameter

		<ul style="list-style-type: none"> • changed definition of <code>tax_class</code> , highlighting that datatype must be a string
1.1.2	30.05.2024	<ul style="list-style-type: none"> • added section “Onboarding Targets” • added information in “Parameters” section • added parameter <code>children_in_household</code>
1.1.3	31.05.2024	<ul style="list-style-type: none"> • added Table of Contents • added section “Onboarding Targets Diagram”
1.1.4	09.07.2024	<ul style="list-style-type: none"> • added parameter <code>partner_id</code>
1.1.5	14.05.2025	<ul style="list-style-type: none"> • added parameter <code>registration_mode</code> and <code>channel</code>