

Freshway Media — Lead Posting Specification

Personal Loan Leads · API v1 · Server-to-server

Specification version	1.0
Last updated	2026-09-15
Audience	Publishers posting personal-loan leads from their own backend
Support	info@freshwaymedia.com

If you post from the consumer's browser, use the [browser-to-server specification](#) instead. Home-service posting from a backend uses `POST /v1/home-services/leads`.

1. Overview

Freshway Media accepts personal-loan leads over a JSON REST API. You submit a single consumer application per request from your server; we validate it, run compliance and fraud checks, offer it to our buyer network, and return a decision synchronously in the HTTP response.

A request that returns 200 OK has been **processed**, not necessarily **purchased**. Read the `status` field to determine the outcome.

We do not support a ping/post flow. There is no separate price-quote call: one request submits the lead and returns the decision.

Never put a secret key in a browser, mobile app, query string, URL path, or request body. The body includes SSN and bank account numbers; keep the post on your server.

Getting started

1. Request sandbox credentials from info@freshwaymedia.com. You will receive a **secret** key and your campaign names. If you already post home-service leads, the same keys work here — use a **different** `campaignName`.
2. Build and post a request against the sandbox base URL using the example in [section 5](#).
3. Confirm your handling of accepted, declined, and duplicate outcomes, and of validation errors. Sandbox outcomes are not deterministic; handle all three status values. See [section 10](#).
4. Request production credentials. Sandbox keys do not work in production.

2. Endpoints

Environment	Base URL
Sandbox	<code>https://sandbox-api.freshwayleads.com</code>
Production	<code>https://api.freshwayleads.com</code>

Operation	Method	Path
Submit a personal-loan lead	POST	<code>/v1/personal-loans/leads</code>

TLS 1.2 or higher is required. Plain HTTP requests are rejected; they are not redirected.

Vertical is implied by the URL. There is no `vertical` field in the body.

3. Authentication

Present your secret key as a bearer token:

Authorization: Bearer <your-secret-key>

Key type	Prefix	Where it may be used	Secret?
Secret, production	fw_live_sk_	Server-side only	Yes
Secret, sandbox	fw_test_sk_	Server-side only	Yes

Your account is identified by the key. Do not send an affiliate identifier in the request body; it is ignored. The same secret key authenticates both `/v1/personal-loans/leads` and `/v1/home-services/leads`. Use a distinct `campaignName` for each product. Reusing a home-service campaign name here would attribute a loan lead to home-service terms.

A secret key can only submit leads. It cannot read leads, reporting, or account data.

Secret keys must never appear in client-side code, mobile applications, browser JavaScript, query strings, URL paths, or request bodies. If a secret key is exposed, contact us for immediate rotation.

Do not send an `origin` header. A secret key presented with `origin` is rejected with 403. That combination means the secret has been embedded in client-side code and must be rotated.

A missing, malformed, unknown, inactive, or revoked key, or a key belonging to the other environment, is rejected with 401. Inactive and revoked keys are indistinguishable from an unknown key in the response.

4. Request headers

Header	Required	Value
Authorization	Required	Bearer <your-secret-key> — see section 3
Content-Type	Required	application/json; charset=utf-8
Accept	Recommended	application/json
X-Request-Id	Optional	Your own correlation id. Echoed back in the response and in our logs.
Idempotency-Key	Reserved	Accepted and ignored. Do not rely on it. See section 9 .

5. Request body

The payload is a flat JSON object using `camelCase` field names.

Conventions

Concern	Rule
Character encoding	UTF-8
Field naming	<code>camelCase</code> , case-sensitive
Enumerated values	Lower <code>camelCase</code> string values, case-sensitive. Never numeric codes. Never a raw FICO.
Booleans	JSON <code>true</code> / <code>false</code> . Not <code>"1"</code> , <code>"Y"</code> , or <code>"true"</code> .
Numbers	JSON numbers. Not quoted strings. No currency symbols, thousands separators, or units.

Money	US dollars and cents throughout. Never cents-only, and never with a currency symbol or thousands separator. Amounts we return (payout) are a decimal string with exactly two places: "42.50" means \$42.50. Parse it into a decimal type, not a float. Amounts you send (loanAmount, monthlyNetIncome, debtAmount) are plain JSON numbers and may include cents: 3500 and 3500.50 are both valid. More than two decimal places is rejected rather than rounded.
Dates	Calendar dates (dateOfBirth, payDate1, payDate2, employmentHireDate) are YYYY-MM-DD with no time and no timezone. Locale formats such as 04/18/1992 are rejected.
Timestamps	RFC 3339 with a timezone (submittedAt, consentAt). Prefer UTC with a Z suffix and millisecond precision: 2026-09-14T14:32:07.512Z. A numeric offset (+00:00) is also accepted, and fractional seconds are optional.
Empty values	Omit optional fields you have no value for, or send null. After trimming, an empty string on an optional field is treated as omitted. An empty string on a required field fails as required.
Unknown fields	Ignored, so we can add fields without breaking you. Do not rely on them being stored.
Trimming	Leading and trailing whitespace is trimmed from all string fields before validation.

Field reference

Required values: **Required** always; **Recommended** optional but materially improves acceptance rate and price; **Optional** accepted and passed through.

Attribution

Field	Type	Required	Constraints / allowed values	Description
campaignName	string	Required	Max 200 chars. Must match one of your active campaign names, which we give you with your keys. Matched ignoring case; surrounding whitespace is trimmed. Do not reuse a home-service campaign name here.	Which of your campaigns this lead belongs to. Determines the commission terms the lead is paid on, so it is required on every request and there is no default, even if you have only one campaign. A name we do not recognize as yours is rejected with 400; the lead is not processed.
subId	string	Optional	Max 50 chars	Your own traffic source or sub-affiliate identifier, free-form and not validated. This is for your own reporting breakdowns and does not affect attribution or payment: that is campaignName.
submittedAt	string (date - time)	Recommended	RFC 3339 with a timezone. Must not be more than 24 hours in the past or more than 5 minutes in the future.	When the consumer submitted the form on your property. Defaults to our receipt time if omitted.

Identity and contact

Field	Type	Required	Constraints / allowed values	Description
firstName	string	Required	1–50 chars. Letters, spaces, hyphens, and apostrophes.	Consumer's first name.
middleName	string	Optional	Max 50 chars. Same character set as firstName.	Consumer's middle name.
lastName	string	Required	1–50 chars. Letters, spaces, hyphens, and apostrophes.	Consumer's last name.
email	string (email)	Required	Max 254 chars. Valid addressable mailbox.	Consumer's email address.
phone	string	Required	10-digit NANP (2051234567) or E.164 (+12051234567). Both forms are accepted.	Consumer's primary contact number. Mobile numbers are strongly preferred.

homePhone	string	Optional	Same formats as phone.	A second number when the consumer has one.
ssn	string	Required	9 digits (123456789) or NNN-NN-NNN (123-45-6789). Stored as digits only. All-zero is rejected.	Consumer's Social Security number. Required for this vertical.
dateOfBirth	string (date)	Required	YYYY-MM-DD. The consumer must be at least 18 on the date of the request. Under-18 is 400, not a decline.	Consumer's date of birth.
gender	string (enum)	Required	male female	Consumer's gender. There is no default.
driversLicense	string	Required	Max 20 chars	Driver's license number.
driversLicenseState	string	Required	Exactly 2 chars. Uppercase USPS state or territory code, e.g. TX.	State that issued the license.
isMilitary	boolean	Required	true / false	Whether the consumer is active-duty military.
bestTimeToCall	string (enum)	Recommended	morning afternoon evening anytime	Preferred contact window.

Address

Field	Type	Required	Constraints / allowed values	Description
address1	string	Required	1–100 chars	Street address.
address2	string	Optional	Max 100 chars	Unit, suite, or apartment.
city	string	Required	1–50 chars	City.
state	string	Required	Exactly 2 chars. Uppercase USPS state or territory code, e.g. TX.	State.
postalCode	string	Required	^[0-9]{5}\$	5-digit ZIP code. ZIP+4 is not accepted; send the first five digits only.
residenceType	string (enum)	Required	own rent	Whether the consumer owns or rents.
monthsAtResidence	integer	Required	0–1000	Months at the current address.

Loan request

Field	Type	Required	Constraints / allowed values	Description
loanAmount	number	Required	100–50000 USD. Cents allowed, max 2 decimal places.	Requested loan amount.
loanPurpose	string (enum)	Required	other autoPurchase homeImprovement creditCardConsolidation medical	Purpose of the loan. String tokens, not numeric codes.

			debtConsolidation emergency autoRepair	
creditRating	string (enum)	Required	excellent good fair poor	Self-reported credit quality. Never a raw FICO and never 0–4.
debtAmount	number	Optional	0–99999999 USD. Cents allowed, max 2 decimal places.	Self-reported outstanding debt.
ownsVehicle	boolean	Required	true / false	Whether the consumer owns a vehicle.
hasCosigner	boolean	Optional	true / false	Whether a cosigner is available. Defaults to false if omitted.

Employment and income

Field	Type	Required	Constraints / allowed values	Description
employerName	string	Required	1–100 chars	Employer name.
employmentPosition	string	Required	1–50 chars	Job title.
monthsEmployed	integer	Required	1–1000	Months in the current role.
employmentHireDate	string (date)	Optional	YYYY-MM-DD	Hire date.
workPhone	string	Required	Same formats as phone.	Work phone number.
workPhoneExtension	string	Optional	Max 10 chars	Work phone extension.
employerAddresses	string	Optional	Max 100 chars	Employer street address.
employerCity	string	Optional	Max 50 chars	Employer city.
employerState	string	Optional	Uppercase USPS code.	Employer state.
employerPostalCode	string	Optional	5-digit ZIP.	Employer postal code.
incomeSource	string (enum)	Required	fullTime partTime selfEmployed benefits pension socialSecurity unemployed other	Source of the reported income.
monthlyNetIncome	number	Required	1–999999 USD per month. Cents allowed, max 2 decimal places.	Take-home monthly income. Do not send annual income.
payFrequency	string (enum)	Required	weekly biweekly	How often the consumer is paid.

			twiceMonthly monthly	
payDate1	string (date)	Required	YYYY-MM-DD. Today or a future date.	Next pay date.
payDate2	string (date)	Required	YYYY-MM-DD. Must be after payDate1.	Pay date after payDate1.

Banking

Field	Type	Required	Constraints / allowed values	Description
bankName	string	Required	1–50 chars	Name of the consumer's bank.
bankAccount	string	Required	4–17 digits.	Account number.
routingNumber	string	Required	9 digits that pass the ABA check digit.	ABA routing number.
accountType	string (enum)	Required	checking savings	Account type.
directDeposit	boolean	Required	true / false	Whether income is direct-deposited.
monthsAtBank	integer	Required	1–1000	Months the account has been open.

Opt-ins

Optional booleans, default false if omitted.

Field	Type	Required	Description
debtOptIn	boolean	Optional	Consumer opted in to debt-relief offers.
creditScoreOptIn	boolean	Optional	Consumer opted in to credit-score offers.
creditRepairOptIn	boolean	Optional	Consumer opted in to credit-repair offers.
creditReportOptIn	boolean	Optional	Consumer opted in to credit-report offers.

Consent and provenance

Field	Type	Required	Constraints / allowed values	Description
consent	boolean	Required	Must be true. A lead the consumer did not consent to is rejected with 400.	The consumer gave express written consent to be contacted about this request, including by phone and SMS.
consentLanguage	string	Required	1–1000 chars	The verbatim disclosure text displayed to the consumer at the point of submission. Retained as your compliance record.
consentAt	string (date-time)	Recommended	RFC 3339 with a timezone. Must not be later than submittedAt.	When the consumer accepted the disclosure.
trustedFormCertificateUrl	string (url)	Optional	Max 255 chars. When present: absolute https URL on cert.trustedform.com, with a non-empty path.	TrustedForm certificate for this submission. Omit if you do not have one. When present, must be a well-formed https://cert.trustedform.com/... URL. consentNotVerified may be returned in a later revision; see section 6 .
landingPageUrl	string (url)	Required	Max 2048 chars. Absolute https URL. A page that collects consumer PII must be served over TLS.	The page on which the consumer submitted the form. Must be the actual form page, not your domain root.

ipAddress	string (ip)	Required	Valid IPv4 or IPv6 address. Must be the consumer's public address, not your server's.	Consumer's IP address at submission. Used for fraud and geography checks. Omitting it is a 400, not a silent skip.
userAgent	string	Required	1–500 chars	Consumer's browser user-agent string at submission.

Validation strictness

Beyond the constraints above we apply additional screening to email, phone, and trustedFormCertificateUrl — for example rejecting undeliverable mailboxes, disposable and role-based email domains, and non-dialable number ranges. This screening tightens over time within v1 and is not exhaustively enumerated here. Do not build logic that depends on a malformed value being accepted today.

Example request

```
POST /v1/personal-loans/leads HTTP/1.1
Host: sandbox-api.freshwayleads.com
Authorization: Bearer fw_test_sk_1a2b3c4d5e6f7890
Content-Type: application/json; charset=utf-8
Accept: application/json
```

```
{
  "campaignName": "PL-ACME-01",
  "subId": "spring-promo-42",
  "submittedAt": "2026-09-14T14:32:07.512Z",
  "firstName": "Test",
  "lastName": "McTester",
  "email": "test@notarealemailaddress.com",
  "phone": "+12051234567",
  "ssn": "123-45-6789",
  "dateOfBirth": "1992-04-18",
  "gender": "female",
  "driversLicense": "DL123456",
  "driversLicenseState": "TX",
  "isMilitary": false,
  "bestTimeToCall": "evening",
  "address1": "123 Main St",
  "address2": "Apt 4B",
  "city": "Dallas",
  "state": "TX",
  "postalCode": "75201",
  "residenceType": "rent",
  "monthsAtResidence": 18,
  "loanAmount": 3500.50,
  "loanPurpose": "debtConsolidation",
  "creditRating": "good",
  "ownVehicle": true,
  "employerName": "Test Inc",
  "employmentPosition": "QA Analyst",
  "monthsEmployed": 24,
  "workPhone": "2145550199",
  "incomeSource": "fullTime",
  "monthlyNetIncome": 4200.50,
  "payFrequency": "biweekly",
  "payDate1": "2026-10-01",
  "payDate2": "2026-10-15",
  "bankName": "Example Bank",
  "bankAccount": "123456789",
```

```
"routingNumber": "021000021",
"accountType": "checking",
"directDeposit": true,
"monthsAtBank": 36,
"debtOptIn": false,
"consent": true,
"consentLanguage": "By clicking Submit I agree to be contacted by lenders at the phone number provided, including
by automated technology and SMS, about this loan request. Consent is not a condition of purchase.",
"consentAt": "2026-09-14T14:32:05.980Z",
"trustedFormCertificateUrl": "https://cert.trustedform.com/0f7a5c1e9b3d4a628f10c2e5b7d9a3f18c604e2b",
"landingPageUrl": "https://yourlandingpage.com/personal-loans/apply",
"ipAddress": "203.0.113.45",
"userAgent": "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/128.0.0.0
Safari/537.36"
}
```

6. Successful response

A processed lead returns 200 OK with Content-Type: application/json.

Response headers

Header	Description
X-Request-Id	Correlation id for this request. Echoes your value if you supplied one. Quote it in support requests.
X-RateLimit-Limit	Your request ceiling for the current window.
X-RateLimit-Remaining	Requests left in the current window.
X-RateLimit-Reset	Unix epoch seconds at which the window resets.

Response body

Field	Type	Always present	Description
leadId	string	Yes	Freshway's identifier for this lead. An opaque string, at most 32 characters. Store it and quote it in support requests. Do not parse it or infer anything from its format, which may change.
status	string (enum)	Yes	accepted — a buyer purchased the lead. declined — processed but not purchased. duplicate — reserved; not currently returned. See section 9 .
receivedAt	string (date-time)	Yes	When we received the request. RFC 3339 UTC.
completeAt	string (date-time)	Yes	When we finished processing. RFC 3339 UTC.
redirectUrl	string (url)	Only when status is accepted	Buyer-supplied URL for the consumer. Absent, not empty, when there is nothing to redirect to. See below.
payout	string (decimal)	Only when status is accepted	What this lead earned you, in US dollars and cents, always to two places: "42.50". "0.00" means the lead sold for nothing.
declineReason	string (enum)	Only when status is declined	Machine-readable reason. See table below.

declineMessage	string	Only when status is declined	Human-readable explanation, for your logs and dashboards. Do not branch on this text.
originalLeadId	string	Only when status is duplicate	The leadId of the earlier submission.

Successful responses carry no errors field. Errors appear only on 4xx and 5xx responses, in the format described in [section 7](#).

Using redirectUrl

Return it to your own page and navigate the consumer there. This is the buyer's own confirmation or offer page and is the intended consumer experience.

When the field is present, always send the consumer. Buyers treat redirect rate as a quality signal; a low rate costs you coverage even though the lead already sold.

Decline reasons

declineReason	Meaning	Should you retry?
noBuyerMatch	No buyer in the network purchased the lead. This is the general case.	No.
failedFraudChecks	The lead did not pass our fraud screening.	No.
consentNotVerified	The TrustedForm certificate could not be claimed or did not match the submission.	No. Fix your certificate capture.
belowMinimumPrice	No buyer bid at or above the floor price for this lead.	No.

consentNotVerified and belowMinimumPrice are not currently returned. We return noBuyerMatch instead. Handle all four so you do not need to change anything when they start appearing.

Example — accepted

<pre>{ "leadId": "01K4A7XJ2P8Q3R5S6T7V8W9XYZ", "status": "accepted", "redirectUrl": "https://buyer.example.com/offers/12345", "payout": "42.50", "receivedAt": "2026-09-14T14:32:08.104Z", "completedAt": "2026-09-14T14:32:09.016Z" }</pre>
--

Example — declined

<pre>{ "leadId": "01K4A7XJ7C2D4E6F8G0H1J2K3M", "status": "declined", "declineReason": "noBuyerMatch", "declineMessage": "No buyer in the network purchased the lead.", "receivedAt": "2026-09-14T14:32:08.104Z", "completedAt": "2026-09-14T14:32:08.755Z" }</pre>
--

Example — duplicate

```
{
  "leadId": "01K4A7XKB5N6P7Q8R9S0T1U2V3",
  "status": "duplicate",
  "originalLeadId": "01K4A7XJ2P8Q3R5S6T7V8W9XYZ",
  "receivedAt": "2026-09-14T14:35:11.220Z",
  "completedAt": "2026-09-14T14:35:11.298Z"
}
```

7. Error responses

Errors return Content-Type: application/problem+json and follow [RFC 9457 Problem Details](#).

Field	Type	Description
type	string (uri)	Stable identifier for the error class. Branch on this , not on status, title, or detail.
title	string	Short human-readable summary of the error class.
status	integer	HTTP status code, repeated for convenience.
detail	string	Human-readable explanation specific to this occurrence.
instance	string	Path of the request that failed, e.g. /v1/personal-loans/leads.
requestId	string	Correlation id. Matches the X-Request-Id response header.
errors	array	Field-level failures. Present on validation errors only.
errors[].field	string	Name of the offending request field.
errors[].code	string	Machine-readable failure code: required, invalidFormat, tooLong, notAllowedValue, outOfRange.
errors[].message	string	Human-readable description of the field failure.

Status codes

Six codes, each with distinct handling. Where two conditions call for the same action from you, they share a status code and are distinguished by type.

Status	type	When	Retry?
200 OK	—	Lead processed. Read status for the outcome.	n/a
400 Bad Request	.../malformed-request	Body is not valid JSON, or Content-Type is wrong.	No — fix the request.
400 Bad Request	.../validation-failed	Body is valid JSON but one or more fields fail validation. errors is populated.	No — fix the fields.
401 Unauthorized	.../unauthenticated	Missing, malformed, unknown, inactive, or revoked key, or a key that belongs to the other environment.	No — fix credentials.
403 Forbidden	.../forbidden	A secret key was presented with an Origin header.	No — rotate the key.
429 Too Many Requests	.../rate-limited	Rate limit exceeded. Honor Retry-After.	Yes, after the delay.
500 Internal Server Error	.../internal-error	Unexpected failure on our side.	Yes, with backoff.

Any 4xx means the lead was not processed and never will be. Do not resubmit the same payload unchanged. A 429 is the exception: the payload was never looked at, so resubmit it after the delay.

Example — validation failure

```
HTTP/1.1 400 Bad Request
Content-Type: application/problem+json
X-Request-Id: 9c1f4b7a-5d2e-4a83-b6c9-70e1f2a3d4b5
```

```
{
  "type": "https://docs.freshwayleads.com/errors/validation-failed",
  "title": "One or more fields failed validation.",
  "status": 400,
  "detail": "The lead was not processed. Correct the fields listed in 'errors' and submit a new request.",
  "instance": "/v1/personal-loans/leads",
  "requestId": "9c1f4b7a-5d2e-4a83-b6c9-70e1f2a3d4b5",
  "errors": [
    {
      "field": "ssn",
      "code": "invalidFormat",
      "message": "ssn must be 9 digits or NNN-NN-NNNN."
    },
    {
      "field": "loanAmount",
      "code": "outOfRange",
      "message": "loanAmount must be between 100 and 50000."
    },
    {
      "field": "consent",
      "code": "notAllowedValue",
      "message": "consent must be true. Leads without express written consent are not accepted."
    }
  ]
}
```

Example — rate limited

```
HTTP/1.1 429 Too Many Requests
Content-Type: application/problem+json
Retry-After: 24
X-RateLimit-Limit: 100
X-RateLimit-Remaining: 0
X-RateLimit-Reset: 1788192000
```

```
{
  "type": "https://docs.freshwayleads.com/errors/rate-limited",
  "title": "Rate limit exceeded.",
  "status": 429,
  "detail": "Your account is limited to 100 requests per minute. Retry after 24 seconds.",
  "instance": "/v1/personal-loans/leads",
  "requestId": "1b2c3d4e-5f60-4718-9a2b-3c4d5e6f7081"
}
```

8. Rate limiting

The default limit is **100 requests per minute per key**, measured in a fixed one-minute window.

Every `POST /v1/personal-loans/leads` response, successful or not, carries the current state.

Header	Meaning
<code>X-RateLimit-Limit</code>	Your ceiling for the window.
<code>X-RateLimit-Remaining</code>	Requests left in the window.
<code>X-RateLimit-Reset</code>	Unix epoch seconds at which the window resets and <code>Remaining</code> returns to <code>Limit</code> .

Exceeding the limit returns 429 with a `Retry-After` header in seconds. Honor it; it overrides your own backoff schedule.

Contact us before a campaign launch if you expect to exceed 100 requests per minute.

9. Duplicates, timeouts, and retries

Duplicate detection

Repeated submissions are still processed and can still be sold. A retry after a timeout where the first request succeeded can produce a second purchased lead.

`status: "duplicate"` and `originalLeadId` are reserved and not currently returned. Handle them if they appear.

The `Idempotency-Key` header is accepted and ignored. Do not rely on it.

Timeouts and retries

Processing involves live calls to buyers, so latency is normal.

Setting	Recommendation
Connect timeout	5 seconds
Read timeout	30 seconds — do not set this lower, or you will abandon leads we are actively selling
Retry on	429, 500, connection failures, read timeouts
Do not retry on	400, 401, 403
Backoff	Exponential with jitter, e.g. 1s, 2s, 4s
Max attempts	3 total

A read timeout does not mean the lead was not processed. Retry it, knowing that a successful first attempt plus a retry can sell the consumer twice.

10. Sandbox testing

Sandbox credentials (`fw_test_sk_`) are refused by production, and production credentials (`fw_live_sk_`) are refused by sandbox. Validation, rate limits, authentication, error shapes, and response fields are the same in both environments.

Sandbox outcomes are not deterministic. A given payload is not guaranteed to return `accepted`, `declined`, or `duplicate`. Handle all three `status` values, treat an unrecognised `status` as not accepted, and treat an unrecognised `declineReason` as a generic decline.

Do not post real consumer data to sandbox. Use synthetic SSNs, bank accounts, and contact details.

If `trustedFormCertificateUrl` is sent, it is checked for URL shape. A well-formed `https://cert.trustedform.com/...` URL passes. Omitting the field is accepted. `consentNotVerified` may be returned in a later revision.

Before requesting production credentials, confirm you parse `leadId`, `payout`, and `X-Request-Id`, treat 4xx other than 429 as terminal, honor `Retry-After` on 429, and tolerate the three `status` values and the four `declineReason` codes.

11. Compliance and security

- **SSN and bank details.** Personal-loan buyers require SSN and bank account data. Send them on every request.
 - **Transport.** TLS 1.2 or higher, HTTPS only. Keep the post on your server so SSN and bank account numbers are not visible in a browser.
 - **Consent.** Only post leads where the consumer gave express written consent covering contact by phone and SMS. Send the exact disclosure text in `consentLanguage`. Falsified consent is grounds for immediate termination and chargeback of all affected leads.
 - **TrustedForm.** Send a well-formed certificate URL on `cert.trustedform.com` when you have one. Omitting the field is accepted. When present, the URL is checked for shape. `consentNotVerified` may be returned in a later revision.
 - **Logging.** Do not log full request bodies containing SSN, bank account, or other consumer PII in systems that are not access-controlled. Log `leadId`, `X-Request-Id`, `status`, and `declineReason` instead.
 - **Credentials.** One secret key per environment, covering your whole account rather than one per campaign: a key says who you are, and `campaignName` on each request says which of your campaigns the lead belongs to. The same secret keys authenticate home-service posting. Use a distinct `campaignName` for each product.
 - **Rotation.** Ask us for a replacement key before retiring the one you hold. Both work at the same time, so you can cut over at your own pace and tell us to revoke the old key afterwards. There is no window where posting fails.
-

12. Versioning policy

The major version is in the URL path. Within v1 we make only backward-compatible changes:

- New optional request fields.
- New response fields.
- New enum values on existing fields, including new `declineReason` codes.
- New type values on existing status codes.
- Tightened validation on fields already documented as constrained.

Build your integration to tolerate these. Ignore response fields you do not recognize, treat an unrecognized `declineReason` as a generic decline rather than a parse failure, treat an unrecognized `status` as "not accepted", and branch on `type` rather than on the numeric status code alone.

Breaking changes ship as a new path version with a written deprecation window for the previous one.