

# Box of Bondora API Handbook

## Preliminary Remarks

1. I'm not an English native speaker. I'll try my best but don't expect a perfect tutorial.
2. Above all I programmed this APP to use it myself and I use it every day. So some features will seem to be odd for you – use them or forget them ;)
3. I was programming since 2014 and a several hundred hours all told. So perhaps you want to support all this work by making a donation as suggested in the “ABOUT”-section.
4. All donators will get an adfree version with some advanced functionality.
5. There is absolutely no warranty. Bondora does often change their webinterface and nothing will work as before.

If you use this app you do it on your own risk. If you i.g. buy some grap on 2<sup>nd</sup> market because not all information was shown by the APP don't blame me.

## Installation

The plugin is signed now by mozilla. So just drag the xpi file in a open firefox window and accept the installation. Version number contains date of compiling i.g.



The screenshot shows the Firefox Add-on Manager interface for the 'Bondora's box 1.2016.1.10' add-on. The add-on is by 'Von Oktaeder'. The description is 'Some hacks for Bondora investor page (donator)'. The 'Automatische Updates' (Automatic Updates) section shows three radio buttons: 'Standard' (selected), 'Ein' (On), and 'Aus' (Off). The 'Zuletzt aktualisiert' (Last updated) section shows 'Samstag, 16. Januar 2016'. The 'Homepage' section shows the URL 'http://p2p4oktaeder.blogspot.de/p/blog-page.html'.

For the moment there are no automatic updates available. So you can only get a new version from the author himself. After installation you can start using the new app. Please uninstall every older version of plugin before installing.

## Starting the API APP

The APP doesn't use a webserver but does build all function on a dummy bondora website by plugin's pagemode. So it seems to link to a page <https://www.bondora.com/en/myaccountsettings/oauthapplications/oktaeder> which doesn't exist but all content of it will now be produced by the plugin. So we don't leave bondora's domain and don't have to think about any cross-domain-references.

You call the APP on any page by clicking the plugin symbol.

And choose now

A green rectangular button with the text "API FUNCTIONS" in white capital letters, set against a light gray background.

You will send to bondora and choose the scopes the plugin will be allowed to handle for you (see below).

Oauth2 is used so the plugin will never know your password. But it will get the token so be careful and log out at the end of your session to make it invalid.

After login at bondora you have to generate a token which is used to act on your account.

## BOX of bondora - Oktaeders simple API app

A horizontal navigation bar consisting of six green buttons with white text: "LOGIN", "LOGOUT", "MY INVESTMENTS", "FIRST MARKET", "MORE...", and "AVAILABLE BALANCE".

LOGIN

LOGOUT

MY INVESTMENTS

FIRST MARKET

MORE...

AVAILABLE BALANCE

All content is generated by plugin not bondora.

We need a valid token first - please login.

So first click on "Login" – this time you log in at the APP and don't need a password..

If you came from another domain (i.e. bondora.ee) you have to login now at bondora.com page first.

You have to give the plugin the access you want to.

Will you authorize **Oktaeder Box Plugin** to do the following activities on your behalf:

- Get list of investments
- Get list of bids made
- Make bids into loan. Cancel pending bids
- Sell loans in Secondary market
- Create Reports
- Get Report Data

You can revoke access whenever you want at the ACCOUNT tab – APPS.

This is a function of bondora and not of the plugin.

After clicking on OK your URL will go back to the dummy but containing a code at its end which is used to get the token now. If this is finished you can start with the API.

Remark: the plugin is a browser application. Reload restarts it and resets all values. There is no “back” to go to prior shown pages.

**BOX of bondora - Oktaeders simple API app**

LOGIN	LOGOUT	MY INVESTMENTS	FIRST MARKET	STATS	MORE...	AVAILABLE FOR INVESTMENT: 1363.42€	ABOUT	627
-------	--------	----------------	--------------	-------	---------	------------------------------------	-------	-----

A valid token was found. You can start your business now.

You see tabs for MyInvestments, First Market, Stats and More as well as the amount of your available cash and the number of your loans to be sold on 2<sup>nd</sup> market. You can refresh the last two by clicking on it.

## MyInvestments section

Here you find all your loans, actual or sold as you choosed it. It may last some seconds to load all your loans (I've got any 2500 of it).

Score	Username	Date	Purchased	Interest	RepaidL	Overdue	Payment	Sale
1000	fearfree16	2012-12-26	10   10   10 €	28%	40%   76%	0.89€ + 7.34€		
1000	leivi	2013-01-16	10   10   10 €	28%	31%   46%	1.21€ + 16.06€		
1000	isetaenur	2013-01-24	10   10   10 €	28%	56%   75%	4.45€ + 11.4€		
1000	meritsaana	2013-01-18	5   5   5 €	28%	96%   147%	0€ + 0€	36/36	
1000	0056	2013-01-21	5   5   5 €	28%	96%   147%	0€ + 0€	36/36	

You see a table containing all your loans. By '<' and '>' you can move by one page, '>>' and '<<' jumps 10 and doubleclick '<' and '>' to the first respectively last of your pages.

You can sort the loans by clicking on the table's headers (alternating ascending/descending):

- by rating (AA-HR)
- by state (green-red-orange)
- by username
- by date of purchase
- by *remaining* principal (not shown in the tabular)
- by interest
- by percentage of repayment (only principal/all at doubleclick)
- by overdue (total)
- by days in sell / discount (doubleclick)  
or date when the loan has been sold.

Sold loans only shows your loans you sold, Active loans toogles between included/excluded repaid loans.

If you click on an username a new tab will open showing you all your loans from this user. You can close this tab after you are finish with it.

You can search in your loans or define a filter quick-botton using the filter option described at bondora's documentation.

If you use the Filter-Tab you can define the quick-bottons and give them a name (on mouse over). After saving they will be showed each time you call MyInvestments as S1...S8.

Searching is interactive. You can choose from the given options:

State  ●  ●  ●

Has new loan schedule

Principal debt  € -  €

Interest  % -  %

Country  EE  FI  ES

Rating  AA  A  B  C  
 D  E  F  HR

Loan term  m -  m

Principal  € -  €

Username

Rescheduled .. ago  d -  d

Last paym .. ago  d -  d

Defaulted .. ago  d -  d

P.debt .. ago  d -  d

I.debt .. ago  d -  d

Starts search

Current, overdue, defaulted

nice to find loans only with interests in debt

To find loans where something “happened” some days ago.

Don't enter a date but the numbers of days before today.

Please notice that searching/filtering will be saved until you change it and have effects if you remove or restore loans from/into 2<sup>nd</sup> market (see More) and Stats.

“Strip” is very experimental and allows you to filter in the downloaded list of loans. You can see a little help in the right panel how to use it, but you can live without it ;)

If you click on a loan's row details will be shown at the right part of the window:

  600	
Borrower: <a href="#">BOK25521A, 230229</a> , female, 19/60	Link to this borrower in 2 <sup>nd</sup> market, show info from bondpicking.com
Purchase date 2016-06-10T17:37:52	
Interest: 38%, future XIRR: 48.3%	Repayment informations
Amount: 20€, Principal left: 17.24€ Repaid: 0[13.98]€. Last payment was: 2016-05-16 Next payment 0.75€: 2016-06-15 Late: 0€ P. +0.01€ I. +0€	
In debt since: 2016-04-15	
In sale since 2016-06-12 with a markup of -2%	You are trying to sell this loan
<input type="button" value="Cancel from resale!"/>	You may cancel sale

If your loan isn't in sale or if you have cancelled sale you can put it into 2<sup>nd</sup> market choosing the desired markup. There is some XIRR calculation but not very accurate.

an successfully cancelled from 2nd market.

you want to resell it?

Markup  
 %

XIRR wanted  
 %

Was sold on 2016-01-16 for 1.72€.

Paid for this loan: 4.89€.

Total received: 3.34€.

Earned without/with fees: -1.55€, -1.67€.

Or -31.7% in 815 days.

If your loan was sold (this one has been defaulted):

If you click on a row, below the main window the detailed information of this loan will be shown. Scroll down to see it. You have to be logged in at bondora.com for loading this details via ajax.

Bondora has an auto logout after a few minutes. In this case open a new tab and log in again at bondora.com. The APP uses only the token and can be used until you close the tab (or you use the app in another tab/ on another computer).

Loading can take several seconds (as in bondora's own pages).

SUMMARY INFORMATION					
<b>Loan application:</b>	DebtConsolidation	<b>Loan amount:</b>	<b>20€ (2,000€)</b>	<b>Overdue:</b>	<b>0.01€</b>
Borrower:	BOK25521A	Interest:	38%	Principal:	0€
Loan issued:	20/10/2014 12:00:37	Principal repaid:	0€ (2.76€)	Interest:	0.01€
Last payment:	15/11/2019 00:00:00	Principal:	17.24€	Late charges:	0€
	<a href="#">Assignment agreement</a>	Repaid interest:	0€ (11.22€)		
		Late charges paid:	0€ (0€)		
		Total repaid:	0€ (13.98€)		

  

BORROWER					
Payment day:	<b>15</b>	Job type:	<b>Fully employed</b>	Education:	<b>Basic education</b>
Credit history:	<b>600</b>	Work industry:	<b>Other</b>	Marital status:	<b>Cohabitant</b>
Age:	<b>31 (Female)</b>	Job title:	<b>Worker</b>	Dependants:	<b>2</b>
Location:	<b>RAIKKÜLA</b>	Employment started:	<b>Up to 1 year</b>	Home ownership:	<b>Joint ownership</b>
Username:	BOK25521A	Work experience, y:	<b>2-5 years</b>		

  

INCOME AND EXPENSES	
---------------------	--

Unlike at bondora all sections are shown immediately and you can't hide them.

## First Market

In this section you can list available loans and bid for them.

	Score	Username	Term	Interest	Return	Amount
HR 	1000	BOA76A763	12	68.77%	9.63%	10630
HR 	1000	BOA1634A3	60	40.96%	15.06%	3190
HR 	1000	BOA9456K3	60	54.75%	14.82%	4250
HR 	1000	BOK34K46A	60	52.12%	14.37%	6375
HR 	1000	BO634491A	60	43.6%	14.73%	5315
E 	1000	BO5354773	60	28.26%	13.4%	10630
E 	1000	BO6733A7	60	29.73%	13.65%	10630
HR 	1000	BO1A1K363	60	44.32%	15.14%	7970
HR 	1000	BOA7K1163	48	60.4%	13.68%	2125
E 	900	BO340551	60	35.88%	18.16%	9565

Page turning, filtering, searching and sorting similar as described in the last section.

Link to bondora's offer detail page

some informations

Bid now – wait at least 1s before making another bid

Information about prior loans of this borrower in resale and about loan parts if you own such.

86BABCFE-57F1-4BAA-B541-A58C008B061C

HR  1000

Borrower: BOA1634A3  
Age:39, married, female, 2 children

Amount: 3190€ Term: 60

Interest: 40.96%  
Probability Of Default: 32.43%

Expected ROI: 15.06%  
Loss p.a.: 25.9%

Bid 5€!

Bid 10€!

Bid 25€!

Enter your bid amount

50

Bid!

Borrower BOA1634A3 has 0 loan parts in 2nd market.

The bids are placed at the next full hour. Until they are placed you can cancel your bid.

Use the My Offers button to show all your bids made by API the last 7 days.

## More section

Here you find automatic scripts.

For the most of them you have to show up your active loans in MyInvestments first.

Remove your sells

Show backup list

Restore your sells

Backuplist from storage

Import CSV backup

Cancel CSV

Sell CSV

Here you can remove all your sells from 2<sup>nd</sup> market.

If you want to put them again into (restore) you have to click an the very right green field and let you show the '0' before. And only those loans will be resold that meet our last selection in MyInvestments. But you can repeat restoring to resell another part.

Sometimes bondora fails in that action – so you can backup and restore your cancelled loans list if you have lots of them.

You even can import CSV-lists to cancel from or put into resale.

Use

name1|-5,name2|0,...,nameX|markupX

for it – but don't blame me if there are bus, I don't use it at all.

'Import CSV' backup uses loan partIDs instead of usernames as in 'Show backup list'.

## Same Stats

Simple Stats

Report Stats

New Report

New Balance

Show Balance

### Statistic overview

Filter:

Loan states

Purchased principal: 13170.41€  
Purchase price: 11763.91€

Principal not repaid All



You have to look at your active investments before you show the stats. If you have chosen any filters only those loans will be in the stats. So you can i.g. choose a country or what ever you want.

Report Stats shows you a summary about your defaulted loans and their recoveries. You have to build a report before by clicking on New Report and wait some minutes.

Finally you can see the account statement of the last three days.

It is only a tabular but perhaps I will add some click features later.

Loading reports does need some time so keep your mouse calm.

© 2016 by Martin Resch aka Oktaeder.

Mail hx23 @ go4more . de