



Version 1.1

April 2026

*AI-powered accredited investor verification
for SEC Rule 506(c) fund managers and platforms*

Overview

IncrediVer provides AI-powered accredited investor verification under SEC Rule 506(c). The Partner API enables platform partners, such as fund administrators, crowdfunding portals, broker-dealers, and transfer agents, to integrate verification into their products. A single API key manages verifications across multiple funds (issuers) under your account.

This document covers authentication, the multi-tenant model, all endpoints, webhook delivery, error handling, and integration best practices.

Base URL

```
https://api.incrediver.com
```

API Versioning

All Partner API endpoints are versioned via URL path. The current stable version is v1. Full paths look like: `https://api.incrediver.com/api/v1/verifications/create-direct`.

Behavior is guaranteed stable within a major version. Breaking changes will ship under a new major version (v2, v3, etc.) with a deprecation timeline for prior versions. Non-breaking changes: new optional request fields, new response fields, or new endpoints - may be added to existing versions without a version bump.

Every response includes an `X-IncrediVer-API-Version` header identifying the version you hit. Use it to verify in your logs that you're calling the version you intended.

Multi-Tenant Architecture

As a platform partner, you manage multiple funds (issuers) under a single API key. Each issuer is its own isolated entity with verification records, certificates, and webhooks scoped independently. Billing is pooled at the partner level.

```
Your Partner Account (one API key)
├── Fund A (issuerId: syn_XXXXXXX-...)
├── Fund B (issuerId: syn_YYYYYYY-...)
└── Fund C (issuerId: syn_ZZZZZZZ-...)
```

- Each fund has its own issuerId

Field	Type	Required	Description
phone	<i>string</i>	No	Contact phone number
website	<i>string</i>	No	Issuer's website
webhookUrl	<i>string</i>	No	Webhook URL for this issuer's verification events
webhookSecret	<i>string</i>	No	HMAC secret for webhook signature verification

Example Request

```
curl -X POST https://api.incrediver.com/api/v1/partner/issuers \
-H "Content-Type: application/json" \
-H "x-api-key: iv_live_XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX" \
-d '{
  "company": "Alpha Growth Fund",
  "email": "compliance@alphagrowth.com",
  "fullName": "John Doe",
  "webhookUrl": "https://yourplatform.com/webhooks/alpha-growth"
}'
```

Success Response (201)

```
{
  "issuerId": "syn_f8e7d6c5-b4a3-9281-7654-321fedcba098",
  "company": "Alpha Growth Fund",
  "email": "compliance@alphagrowth.com",
  "createdAt": "2026-04-02T12:00:00.000Z"
}
```

Save the issuerId. You will pass it when creating verifications for this fund.

List Issuers

Retrieve all issuers under your partner account.

GET /api/v1/partner/issuers

Example Request

```
curl https://api.incrediver.com/api/v1/partner/issuers \
-H "x-api-key: iv_live_XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX"
```

Success Response (200)

```
{
  "issuers": [
    {
      "issuerId": "syn_f8e7d6c5-...",
    }
  ]
}
```

```

    "company": "Alpha Growth Fund",
    "email": "compliance@alphagrowth.com",
    "fullName": "John Doe",
    "status": "active",
    "webhookUrl": "https://yourplatform.com/webhooks/alpha-growth",
    "createdAt": "2026-04-02T12:00:00.000Z"
  }
],
"count": 1
}

```

Get Issuer Details

Retrieve a single issuer with verification count.

GET /api/v1/partner/issuers/{issuerId}

Success Response (200)

```

{
  "issuerId": "syn_f8e7d6c5-...",
  "company": "Alpha Growth Fund",
  "email": "compliance@alphagrowth.com",
  "fullName": "John Doe",
  "status": "active",
  "webhookUrl": "https://yourplatform.com/webhooks/alpha-growth",
  "createdAt": "2026-04-02T12:00:00.000Z",
  "verificationCount": 47
}

```

Update Issuer

Update an issuer's configuration. Only the fields you provide will be updated.

PATCH /api/v1/partner/issuers/{issuerId}

Updatable fields: company, fullName, email, phone, website, webhookUrl, webhookSecret

Example Request

```

curl -X PATCH https://api.incrediver.com/api/v1/partner/issuers/syn_f8e7d6c5-... \
  -H "Content-Type: application/json" \
  -H "x-api-key: iv_live_XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX" \
  -d '{
    "webhookUrl": "https://yourplatform.com/webhooks/v2/alpha-growth"
  }'

```

Success Response (200)

```

{

```

```

    "success": true,
    "issuerId": "syn_f8e7d6c5-...",
    "updated": ["webhookUrl"]
  }

```

Deactivate Issuer

Soft-delete an issuer. Existing verifications remain accessible, but new verifications for this issuer will be rejected.

DELETE /api/v1/partner/issuers/{issuerId}

Success Response (200)

```

{
  "success": true,
  "issuerId": "syn_f8e7d6c5-..."
}

```

After deactivation, attempts to create verifications for this issuer return 400 issuer_inactive.

Create Verification

Creates a new investor verification under a specific issuer (fund) and returns a URL for the investor to complete the process.

POST /api/v1/verifications/create-direct

Request Body

Field	Type	Required	Description
issuerId	string	Yes	The issuer (fund) this verification belongs to
firstName	string	Yes	Investor's first name
lastName	string	Yes	Investor's last name
email	string	Yes	Investor's email address
phone	string	No	Investor's phone number
address	string	No	Street address
city	string	No	City
state	string	No	State (2-letter code)

Field	Type	Required	Description
zip	<i>string</i>	No	ZIP/Postal code
externalId	<i>string</i>	No	Your internal reference ID
returnURL	<i>string</i>	No	URL to redirect investor after verification
campaignId	<i>string</i>	No	Campaign identifier for tracking

Example Request

```
curl -X POST https://api.incrediver.com/api/v1/verifications/create-direct \
-H "Content-Type: application/json" \
-H "x-api-key: iv_live_XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX" \
-d '{
  "issuerId": "syn_f8e7d6c5-b4a3-9281-7654-321fedcba098",
  "firstName": "Jane",
  "lastName": "Smith",
  "email": "jane.smith@example.com",
  "externalId": "INV-12345",
  "returnURL": "https://yourplatform.com/verification-complete"
}'
```

Success Response (201)

```
{
  "verificationId": "vfy_1774976353297",
  "verificationUrl": "https://www.incrediver.com/prequal?syndicator=syn_f8e...",
  "status": "awaiting_selection",
  "issuerId": "syn_f8e7d6c5-b4a3-9281-7654-321fedcba098"
}
```

Error Responses

Status	Error Code	Description
400	missing_fields	Required fields missing (firstName, lastName, email)
400	invalid_email	Email format is invalid
400	invalid_return_url	returnURL is not a valid URL or not HTTPS
400	issuer_inactive	The specified issuer has been deactivated
401	invalid_api_key	API key is not valid
403	issuer_not_owned	The issuerId doesn't belong to your account

Status	Error Code	Description
403	no_credits	No verification credits remaining
404	issuer_not_found	The specified issuerId doesn't exist
429	rate_limit_exceeded	Too many requests

returnURL Redirect Behavior

When you provide a returnURL, the investor is redirected to your platform after verification completes:

- Investor completes verification on IncrediVer
- On approval, rejection, or manual review, a Continue button appears
- Clicking Continue redirects to your returnURL with status query parameters

Redirect URL Format

```
https://yourplatform.com/verification-
complete?status=approved&verificationId=vfy_xxx
```

Webhooks fire regardless of whether returnURL is set. The returnURL provides a user-facing redirect; webhooks provide server-to-server notification.

Check Verification Status

Poll this endpoint to check verification progress. No authentication required.

GET /api/v1/verifications/{verificationId}

Rate Limit: 100 requests per 60 seconds

Example Request

```
curl https://api.incrediver.com/api/v1/verifications/vfy_1774976353297
```

Success Response (200)

```
{
  "verificationId": "vfy_1774976353297",
  "syndicatorId": "syn_f8e7d6c5-...",
  "status": "Approved",
  "type": "income",
  "createdAt": "2026-04-02T12:00:00.000Z",
  "externalId": "INV-12345",
  "certificateUrl": "https://incrediver-certificates.s3..."
}
```

```
}

```

Status values from this endpoint are capitalized (*Approved, Rejected, Manual Review*). Webhook payloads use lowercase (*approved, rejected, manual_review*).

Verification Statuses

- `awaiting_selection` — Investor needs to select verification type
- `Pending` — Documents uploaded, awaiting processing
- `Processing` — AI is analyzing documents
- `Approved` — Investor verified as accredited
- `Rejected` — Investor did not meet accreditation criteria
- `Manual_Review` — Requires human review

Webhooks

Webhooks notify your system in real-time when verifications complete. Configure a `webhookUrl` per-issuer when creating the issuer, or update it later via the PATCH endpoint. Webhook events fire on every final decision: `approved`, `rejected`, and `manual_review`.

Payload Structure

```
{
  "event": "verification.completed",
  "timestamp": "2026-04-02T15:30:00.000Z",
  "data": {
    "verificationId": "vfy_1774976353297",
    "externalId": "INV-12345",
    "status": "approved",
    "reason": "Verification approved based on submitted income documentation.",
    "investorEmail": "jane.smith@example.com",
    "investorName": "Jane Smith",
    "verificationType": "income",
    "completedAt": "2026-04-02T15:30:00.000Z",
    "issuerId": "syn_f8e7d6c5-...",
    "issuerName": "Alpha Growth Fund",
    "parentPartnerId": "syn_alb2c3d4-..."
  }
}
```

Payload Fields

Field	Type	Required	Description
verificationId	<i>string</i>	Always	IncrediVer's unique verification identifier
externalId	<i>string</i>	If set	Your internal reference ID from creation
status	<i>string</i>	Always	approved, rejected, or manual_review
reason	<i>string</i>	Always	Plain-language explanation of the decision
investorEmail	<i>string</i>	Always	The investor's email address
investorName	<i>string</i>	Always	The investor's full name
verificationType	<i>string</i>	Always	income or networth
completedAt	<i>string</i>	Always	ISO 8601 timestamp of the decision
issuerId	<i>string</i>	Partner only	Which fund this verification belongs to
issuerName	<i>string</i>	Partner only	The fund name from issuer creation
parentPartnerId	<i>string</i>	Partner only	Your partner account ID

Signature Verification

If you configure a `webhookSecret` on your issuer, IncrediVer signs every payload with HMAC-SHA256.

Header: `X-IncrediVer-Signature: sha256=<hex_digest>`

Verification Example (Node.js)

```
const crypto = require('crypto');

function verifyWebhook(rawBody, signatureHeader, secret) {
  const expected = 'sha256=' + crypto
    .createHmac('sha256', secret)
    .update(rawBody)
    .digest('hex');
  return crypto.timingSafeEqual(
    Buffer.from(signatureHeader),
    Buffer.from(expected)
  );
}
```

Additional Headers

- `X-IncrediVer-Event: verification.completed`

- X-IncrediVer-Delivery: <verificationId>
- User-Agent: IncrediVer-Webhook/1.0

Delivery Behavior

- Single delivery attempt with a 10-second timeout
- If your endpoint is unreachable, the webhook is not retried — use the status polling endpoint as a fallback
- Webhooks fire on every final decision (approved, rejected, manual_review)

Rate Limits

API rate limits are designed to prevent abuse while allowing normal partner usage. Production partner keys are typically configured for unlimited verification creation; contact us if you anticipate high volume.

Endpoint	With API Key	Without Key
Create verification	Unlimited	10 / 15 min
Issuer management	Unlimited	50 / 15 min
Check status	100 / 60s	100 / 60s

Best Practices

- Store the verificationId — link it to your internal investor record for tracking
- Use externalId — pass your internal reference ID to correlate IncrediVer records with your system
- Always pass issuerId — route each verification to the correct fund
- Server-side calls only — never expose your API key in browser JavaScript
- Handle errors gracefully — check response status codes and display appropriate messages
- Use returnUrl — redirect investors back to your portal after verification completes
- Configure webhooks per-issuer — receive real-time notifications routed to the correct fund
- Implement webhook signature verification — confirm webhook authenticity using HMAC-SHA256

Integration Flow

A typical end-to-end integration follows these steps:

1. Onboarding: IncrediVer provides your API key and partner account
2. Create issuers: POST /api/v1/partner/issuers for each fund you manage
3. Investor signs up on your platform

4. Your server calls POST `/api/v1/verifications/create-direct` with `issuerId` and `returnURL`
5. Redirect the investor to the `verificationUrl` in the response
6. Investor completes verification (selects type, uploads documents)
7. AI processes documents and returns a decision (approximately 2 minutes)
8. Investor clicks Continue and is redirected to your `returnURL`
9. Your server receives a webhook with the verification result and `issuerId` for routing

Important Notes

Trial Limits

New partner accounts begin with a small trial verification quota. Trial limits are pooled across all of your issuers — the count is account-wide, not per-issuer. Contact us to discuss volume pricing before running production verifications.

Billing

Verification credits are pooled at the partner account level. All issuer verifications draw from the same balance, regardless of which fund they belong to. The `verificationCount` returned in the Get Issuer endpoint shows per-issuer usage for reporting purposes.

Onboarding

To begin integration, contact us at jesse@incrediver.com. You will receive your API key and partner account credentials via secure delivery. API keys should never be transmitted via email or stored in source control.

Support

Technical questions, integration support, and bug reports:

Email: jesse@incrediver.com

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