

Care Advantage

Integration Document

Care Health Insurance

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- **Document Revision Matrix**

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Table Of Contents

S.No.	Topic
1.	<u>Introduction</u>
2.	<u>Purpose</u>
3.	<u>CHI LOGO</u>
4.	<u>Integration Steps and Flow Diagram</u>
5.	<u>API Services</u>
5.1	<u>Quotation Service</u>
5.2	<u>Token Service</u>
5.3	<u>KYC Services</u>
5.4	<u>Create Proposal Service</u>
5.4.a.	<u>Product Details</u>
5.5	<u>Payment Service</u>
5.6	<u>Policy PDF Service</u>
5.7	<u>Proposal Status Service</u>
6.	<u>API Service Integration – Failure Mechanism</u>
7.	<u>Appendix 1:- Medical Questions (PED)</u>
8.	<u>Appendix 2:- Maximum Length Validation</u>
9.	<u>Frequently Asked Questions</u>

1. Introduction

CHIL online services are dedicated to **the Business** partners. The document will provide integration aspects, detailed Understanding of the process and API Services.

All API in the integration document are REST API and response format is JSON (JavaScript Object Notation).

Note: This is a UAT document and don't move this integration to production without CHI IT team discussion.

A new agent code, headers will be given to you for production and the End point URL will be different for production. Kindly go through our website www.careinsurance.com before starting this end to end integration.

2. Purpose

Purpose of this document is to explain the high level understanding for integration between Agent's online application and CHIL Quotation Service, Token Service, KYC Services, Proposal Service, Payment Service, Policy PDF Service and Policy Status Service.

3. CHI LOGO

Please find below CHI (Care Health Insurance) Logo.

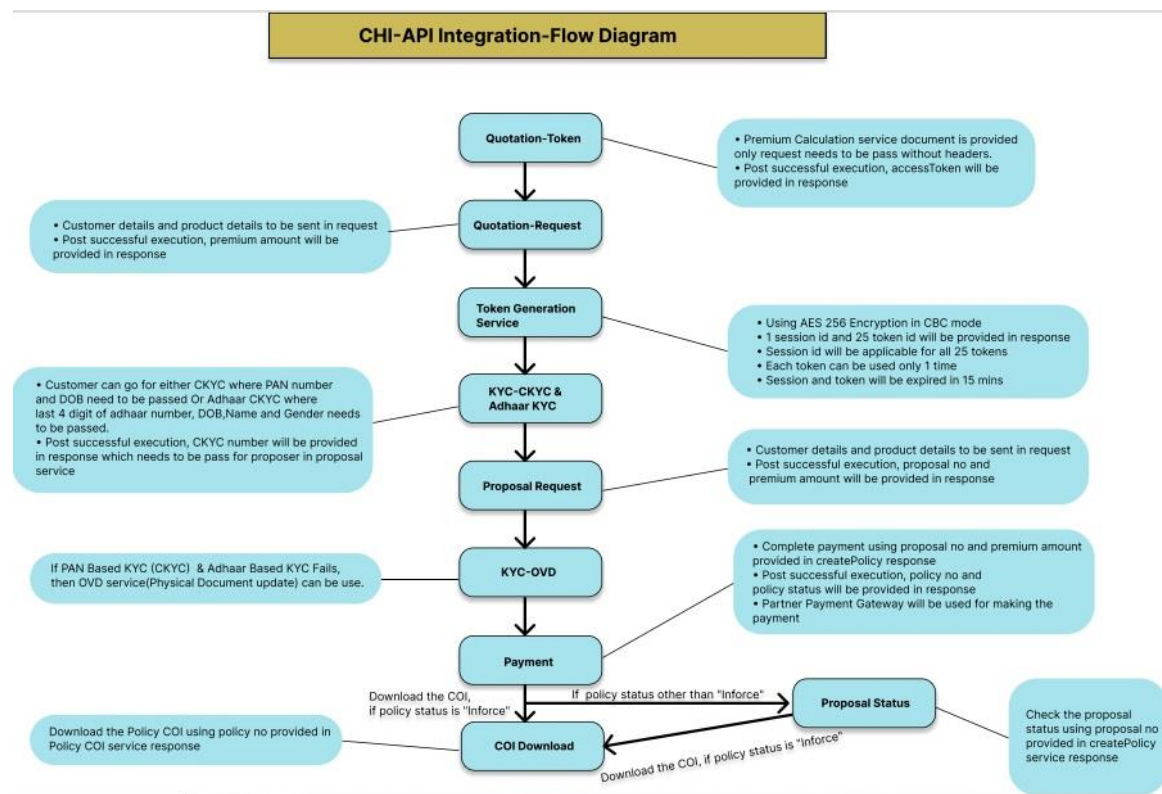


4. Integration Steps and Flow Diagram

Steps to be followed in the integration are:-

- 1) Quotation
- 2) Token
- 3) KYC
- 4) Proposal Creation
- 5) Payment
- 6) COI Download
- 7) Proposal Status

CHI-API Integration Flow Diagram:-



5. API Services

5.1. Quotation Service

Quotation Service used while integration is of live or of Production Environment.

5.1.a. Quotation Token

Description:- Service will be used for generating the token to access quotation request.

Method:- Post

URL:- https://abacus.careinsurance.com/religare_api/api/web/v1/auth/access-token?formattype=json

Headers:- There is no headers required for this Service

Parameters:- Parameters to be pass in the request.

Parameter	Mandatory	Description	DataType
api_key	YES	This is fixed value.	Alpha-Numeric
auth_secret	YES	This is fixed value.	Alpha-Numeric

Sample Request & Response:-

Request:-

```

{
  "api_key": "*****", //This will be provided to you by CHI Tech team.
  "auth_secret": "*****", //This will be provided to you by CHI Tech team.
}
  
```

Response:-

```
{
  "status": true,
  "responseCode": 200,
  "responseMsg": "Token Created Succesfully",
  "data": {
    "accessToken":
    "eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.LntcImFwaV9rZXlciJpcImFhchRuUi1tcTdZdEszTEROLWJ
    aS2dnOGtRTVlsUDRKCXCIscXJlbWVpbFwiOlwidW5pdmVyc2FsU29tcG9AZ21haWwuY29tXCIsXCJleHBpcmVf
    dGltZVwiOjE3MTMxOTE4MDB9Ig.400sENqBmDyHITZscdq0jxnBgOKYTs2n_ZiPEBEMOU0",
    "expireTime": 1713191800
  }
}
```

5.1.b. Quotation Service

Description:- Service will be used for calculation premium or quotation. Maximum 9 ad-dons/riders can be selected at a time including mandatory ad-dons/riders.

Method:- Post

URL:- https://abacus.careinsurance.com/religare_api/api/web/v1/abacus/partner?formattype=json

Headers:- Authentication Details

KEY	VALUE	TYPE
Authorization	Bearer TOKEN_GENERATED_FROM_AUTH_API	Static

Parameters:- Parameters to be pass in the request.

Care Advantage				
Field Name	Field Type	Purpose	Data Value	Mandatory
field_54	Input	Pincode	Pincode	Yes
field_75		Plan Type	NB or PORT	No
field_1		No of Member	1,2,3,4,5,6	Yes
field_10		No of Children	0,1,2,3,4	No
field_NS		Nationality Status	NRI/NRO/OCI/PIO, Foreign Citizen/Dual Citizenship, Out of India employment, Merchant Navy, Education Overseas, Resident of India	Yes
field_GC		Global Coverage	WW Excl US and Canada, Worldwide, Not Opted	Yes
field_3		Eldest Member Age	91 days, 1,2,.....18,19,20,21,.....,99	Yes
field_2		Sum Insured(in Lakh)	25, 50, 100, 200, 300, 600	Yes
field_4		Tenure	1 Year,2 Year,3 Year	Yes
outPutField		For Output	field_8 - Using for base premium	Yes
partnerId		For Partner id	To be Provide Religare IT	Yes
abacusId		For Plan id		
field_8	Output	Premium	premium - showing premium with GST basePremium - showing only base value	Yes
field_NCB	Input (Add-On)	NCB Super	It has checkbox - You will pass 1 and 0 values	No
field_35		Air Ambulance		
field_43		Reduction in PED		
field_AHC		Annual Health Check up		

field_34		Room Rent Modification		Yes (Default selected but if customer wants they can remove this)
field_SS		Smart Select		No
field_OPD		Care OPD		
field_PPH		Pre and Post Hospitalization		
field_UEC		Unlimited E-Consultation		
field_CSP		Claim Shield Plus		Yes
grandTotal	Output	For Final Premium	selectedValue - showing final value	No

Note:- If Annual Health Check up rider is selected then,

field_3, newMem_2, newMem_3,....	Input	Adult Age band	91 days, 1,2,....18,19,20,21,.....,99	Yes
		Childeren Age Band	91 days, 1,2,....18,19,20,21,.....,24	

Sample Request & Response:-

Request:-

```
{
  "partnerId": "****", //This will be provided to you by CHI Tech team.
  "abacusId": "*****", //This will be provided to you by CHI Tech team.
  "postedField": {
    "field_54": "110043",
    "field_75": "NB",
    "field_1": "2",
    "field_10": "0",
    "field_NS": "Resident of India",
    "field_GC": "Not Opted",
    "field_3": "21",
    "newMem_2": "18",
    "field_2": "25",
    "customerType": "New",
    "field_4": "1 Year",
    "outPutField": "field_8",
    "field_NCB": "1",
    "field_34": "1",
    "field_SS": "1",
    "field_CSP": "1",
    "field_35": "1",
    "field_43": "1",
    "field_AHC": "1",
    "field_OPD": "0",
    "field_COPAY": "0",
    "field_UAR": "1",
    "field_UEC": "0",
    "field_PPH": "1"
  }
}
```

Response:-



Sample Quotation Response.txt

5.2. Token Service

Description:- Service will be used for generating the token for authentication while using API services. Developer needs to implement JWT token service before hitting KYC service. (JWT token service details mentioned below), in response a session ID, Token value and token key is generated in response (A session will be active for 15 minutes only and a token is valid for one time use, for each request a new token will be passed in the headers- each session has 25 tokens)

End Point:- generatePartnerToken

Method:- Post

URL:- <https://apiuat.careinsurance.com/reinterfacestful/religere/secure/restful/generatePartnerToken>

Headers:- Authentication Details

KEY	VALUE	TYPE
appld	*****	Static
signature	*****	Static
timestamp	*****	Static
applicationCD	PARTNERAPP	Static

Parameters:- Parameters to be pass in the request.

Parameter	Mandatory	Description	DataType
partnerId	YES	This will be equivalent to the appld.	Number
securityKey	YES	This is fixed value.	Alpha-Num(Static Value/Key Provided by CHI Team):- "dkpBQ0Q3cGVGb1NXVnNsWW1EaERWb0ErQVFyTGfHSytNZCtrVzdzRGtrOW1DWktaTDdwWHRWdVZoYnpyV1JseA=="

Sample Request & Response:-

Request:-

```
{
  "partnerTokenGeneratorInputIO": {
    "partnerId": "*****", //This will be provided to you by CHI Tech team.
    "securityKey":
      "dkpBQ0Q3cGVGb1NXVnNsWW1EaERWb0ErQVFyTGfHSytNZCtrVzdzRGtrOW1DWktaTDdwWHRWdVZoYnpyV1JseA=="
  }
}
```

Response:-



GenerateTokenResponse.txt

5.3. KYC Services

5.3.a. CKYC Service (Using Aadhaar and PAN Based)

As part of this service, we have provided two API end-points as below -

- 1) Generate OTP
- 2) OTP Verification and CKYC number service

2.1 OTP GENERATE :-

This service is used to generate OTP using Mobile number (Mobile number should be registered with the Id Proof)

Service(/kyc/v3/otp/generate) : Otp Generation

URL:- <https://ix-uat.careinsurance.com/connect-service/kyc/v3/otp/generate>

Method:- POST

Authentication Details (to be used in api headers):

PROPERTY	VALUE
appId	appId_{mobileNumber/emailId hashed with SHA-256 using the AES IV}
checksum	{Raw request data with all space truncated}hashed with SHA-256 using the AES IV
partnerCode	Agent Id

Encryption process for request body :-

```
{
  "secretKey": <Encrypted (AES-secret-key|AES-IV-vector) using RSA public key>,
  "requestData": <Encrypted (Request Body) using AES secretKey and IV>
}
```

Note :-

While encrypting secretKey, please make sure about “|” (Pipe symbol) between AES-secret-key and AES-IV-vector.
AES and IV key to be randomly generated.

Sample "requestData" :-

1) Encrypted JSON

```
{
  "secretKey": "Nx3sSYDEedBfqAQkkLe0Fb6DIDzf9iHN3JIeimakEhuTGXA8I/ICcYGmJC1BkcCOdEg89S1y
Jl8g5J5Y+cOo62Vwjh+J5idD1xMHPOIZGMNxxz7+6vZ1lrSu1QLnSymMnG5LTehTY2GAcR/ZzKGAmBAHRRcJo0
jTCiBjbLld8q35c7vLtpwx0oqBaa6wyDLsRtNdvPbdT7WKixqSwJ6n9QCjV44YFgCuGdNoN1GGvp77mtoFsFF
E9tNf0o9+0OGTiyB5S1pFQcN3lxC1f/nhlrJOYsGitZvaHlMwVP8zDsin8twfzwaAaT/Q5gxsciCIch9LS9d5
/kgC2lWKZssuOnw==",
  "requestData": "Z1ZkM1lBUjVQVTBhYWZybzMmanFTR3BqZHo0OEM0TUs3R1FoQnM2c1NMND0="
}
```

ReferenceId -(14 length fixed)- Should be generated and stored at Partner' s end.

2) Decrypted JSON

```
{
  "mobileNumber": "87*****09",
  "referenceId": "23*****aq",
  "dob": "22-11-2000",
  "idNumber": "GC*****4T",
}
```



```

"idType": "pan/aadhaar",
"consent": "yes",
"gender": "M",
"name": "ADCVGH TSKSB FAGJAJ"
}

```

Sample "responseData" :-

1) Encrypted JSON

```

{
"responseData": "OUZDOWRSc1JvNFRGRFU5M0ZBRU1oNURGQ01MSXRZQ1IzUmd2MzFhb1pJODVtM1pEczdFM
0xZamM4UmNCRmFycnFEYUt4V3Mzd1E0bTZ4a05Wek1BeGU3SjArS3JMcWVaSGZOaEp1cVo0TVp6TnlrdXlsS0
t1Y1VlODdLbW12M2Z4a2RYMENKQXNFNXAxcUZSdFFmaVJ3PT0="
}

```

2) Decrypted JSON

```

{
"status": "success",
"statusCode": "200",
"message": "Your OTP is generated successfully!!"
}

```

**** To resend OTP, hit generate otp api again (to resend otp cool down period is 90 seconds)**

**** There are 3 valid attempts to enter otp, after that user will be blocked for 15 minutes**

2.2 OTP Verification and CKYC number service :-

This API is used to verify OTP shared over contact number and share the status as verified or failed.

Service(/kyc/v3/otp/generate) : Verify OTP

URL:- <https://ix-uat.careinsurance.com/connect-service/kyc/v3/otp/verify>

Method:- POST

Authentication Details (to be used in api headers):

PROPERTY	VALUE
appId	appId_{mobileNumber/emailId hashed with SHA-256 using the AES IV}
checksum	{Raw request data with all space truncated}hashed with SHA-256 using the AES IV
partnerCode	Agent Id

Encryption process for request body :-

```

{
"secretKey": <Encrypted (AES-secret-key|AES-IV-vector) using RSA public key>,
"requestData": <Encrypted (Request Body) using AES secretKey and IV>
}

```

Note :-

While encrypting secretKey, please make sure about “|” (Pipe symbol) between AES-secret-key and AES-IV-vector.
AES and IV key to be randomly generated.

Sample "requestData" :-

1) Encrypted JSON

```
{
  "secretKey": "Nx3sSYDEedBfqAQkkLe0Fb6DIDzf9iHN3JIeimakEhuTGXA8I/ICcYGmJClBkcC0dEg89S1y
Jl8g5J5Y+cOo62Vwjh+J5idDlxMHP0IZGMNxz7+6vZ1lrSu1QLnSymMnG5LTeHtY2GAcR/ZzKGAmbAHRRCJo0
jTCiBjbLld8q35c7vLtpwx0oqBaa6wyDLsRtNdvPbdT7WKixqSwJ6n9QCjV44YFgCuGdNoN1GGvp77mtoFsFF
E9tNf0o9+0OGTiyB5S1pFQcN3lxClf/nhlrJOYsGItZvaHlMwVP8zDsin8twfazwAaT/Q5gxsciCich9LS9d5
/kgC2lWKZssuOnw==",
  "requestData": "WEoxcTh2LzJLTlhOZ0t1YVJ2ckx2REVTSzZ3UmRSeHNSM1FPeFpFYTRrTmV5dzBZdSsrUU
pVeHhUaHNpMnNLR01vb0pBTkwyVmJXOGxRQWtneDhXYXc9PQ=="
}
```

ReferenceId -(14 length fixed)

2) Decrypted JSON

```
{
  "referenceId": "23*****aq",
  "otp": "493328",
  "mobileNumber": "89*****23"
}
```

Sample "responseData" :-

1) Encrypted JSON

```
{
  "responseData": "OUZDOWRSc1JvNFRGRFU5M0ZBRU1oNURGQ0lMSXRZQ1IzUmd2MzFhb1pJODVtM1pEczdFM
0xZamM4UmNCRmFycmNzOGJMWjRreGkzdkYxTTJxeWRGcj1SSWRyQXM3WG9iTXNnbFNxNlJBWTVVQmxVV114U3
oyVml6cWlFZFHNHNS9WOEc3bXl5K2gxRGVwZjFBNkkxdWpRQkZNVlYrVG9HVmNmetJucFUxaXk0MXJFTjBwanF
rNjRPT29rb29DZ3hSWk56NlE3ZG1UNHZMNWJPD0dSZHU3RmElbXkrbjkws29SMVlkTEJlNXh6Qk1ocXFndDVS
VmZuWHA2ZmljSVZCaVZ1R0tsWC9UWEtqS25HLzNwWStwVFFVMHN0NVhuWGJSQS8rOTlmSU5pMVC2S2xwKzNKd
WlkNlBIWG9PV210dWg4NERGOWN6anZhNGg1Q3gzMVVrSHAYdFAxbmdNb00zWFgvaVN5Z0luSnVOMjUyTldSNk
p2L2tXRzdHbmhpdE5nQVpHT01zdUt2NTRJOXdtYk9vNHJvcXJqYnFFZEZzbXFQnk94cFFtUU5pST0="
}
```

3) Decrypted JSON

```
{
  "status": "success",
  "statusCode": "200",
  "message": "User Verified Successfully",
  "result": "",
  "kycStatus": ".....",
  "OVDFlag": false,
  "CkycNumber": ".....",
  "referenceId": "....."
}
```

Note:- Public key will be shared by CHI Team separately.

ERROR MESSAGES:

1. Please provide appId
2. Please provide Partner Code
3. Please provide reference Id
4. Please provide mobile Number
5. Please provide DOB (Format DD-MM-YYYY)
6. Please provide Id Number
7. Please provide Id Type
8. Individual consent is required for KYC verification

9. Please provide all the details required for aadhaar verification
10. You are currently blocked. Please try after some time!!
11. Please request OTP after some time!!
12. Your OTP has not been generated yet or Expired!!
13. Individual is temporarily blocked. Please try after some time.
14. Maximum attempts exceeded. Individual blocked for 15 minutes
15. Invalid OTP. Attempts remaining: N
16. Didn't get any response from cersai Search API
17. signature not verified !!
18. Invalid Checksum
19. Error while trying to decrypt request data
20. Checksum Needs to be Passed
21. Could not parse request data
22. Required Keys not present for Decryption
23. Invalid SecretKey Provided
24. An error occurred while trying to process request
25. AppId Needs to be Passed
26. No records found
27. Time difference should be less than 5 minutes
28. KYC Number should be of length 14 digits
29. KYC Number <KYCNO> does not exists in system
30. Please enter valid CKYC Reference ID
31. Authentication Failed: Mobile number entered does not match with the CKYC Reference ID
32. Authentication Failed: Mobile number entered does not match with the CKYC Number
33. Authentication Failed: Mobile number entered does not exist for CKYC Number
34. Authentication Failed: Mobile number entered does not exist for CKYC Reference ID
35. Internal Server Error
36. Something went wrong. Please try again!
37. Please provide appId and partnerCode mapped against the referenceId
38. No data corresponding to the given reference Id! Please verify and try again.
39. No data found corresponding to the inputs given. Please verify and try again later.

5.3.b. Physical Document Upload Service Or OVD service

Description:- Service will be used for uploading the document (Identity proof and address proof) for generating the CKYC manually. Same API needs to be consumed for uploading the both documents (identity proof and address proof). This service will be use post create Proposal Service. Only below file types are allowed to upload at the front end and all other file types are restricted. Also, Please save the file in the same extension as it is uploaded.

Allowed file types are:- PDF, JPG, JPEG, PNG, TIFF and TIF.

List of Documents can be collected for Identity Proof:

- PAN
- Voter ID
- Driving License
- Passport
- Adhaar Front & Back

List of Documents can be collected for Address Proof:

- Voter ID
- Driving License
- Passport
- Adhaar Front & Back

End Point:- uploadEkycDocument

Method:- Post

URL:- <https://apiuat.careinsurance.com/reinterface/restful/religare/secure/restful/uploadEkycDocument>

Headers:- Authentication Details

KEY	VALUE	TYPE
appld	*****	Static
signature	*****	Static
timestamp	*****	Static
sessionId	Xxxxxxxxxxxxxxxxxx	Dynamic
tokenId	Base64(AES(tokenKey tokenValue))	Dynamic
applicationCD	PARTNERAPP	Static

Encryption process:-

1. Kindly take token key and value & follow AES 256 encryption in CBC mode
2. A. In input text enter "token key|token value " (token key pipe symbol token value)
2. B. The AES secret key and Initialization vector key mentioned below:-
AES KEY:- z5yK1lw7XYt6YKdP7Pne2Jw3zRkMAziH
AES Initialization Vector:- i0kbCAIFTIDXshYV
3. Select outbox text format in Base 64
4. Copy the output and encode the same in base64
5. The encoded value is the token ID

Parameters:- Parameters to be pass in the request.

Parameter	Mandatory	Description	Data Type
proposalNumber	YES	Proposal number which is received in the response of createPolicy service.	Number
documentName	YES	Document name with format type.	String
isBase64	YES	Hardcoded, "Y" Needs to be passed.	Character
documentData	YES	Document data in base64 needs to be pass.	Doc data in base64
docType	YES	It can either be address Proof or Identity Proof. "Address Proof" or "Identity Proof" needs to be passed.	String

Sample Request & Response:-

Request:-



Upload Address Proof - Sample Request.txt



Upload Identity Proof - Sample Request.txt

Response:-



Upload Address Proof - Sample Response.txt



Upload Identity Proof - Sample Response.txt

5.4. Create Proposal Service

Description:- Service will be used for creating proposal Details fetched via this API will be used in Payment Service.

End Point:- createPolicy

Method:- Post

URL:- <https://apiuat.careinsurance.com/reinterfacestful/religare/secure/restful/createPolicy>

Headers:- Authentication Details

KEY	VALUE	TYPE
appld	*****	Static
signature	*****	Static
timestamp	*****	Static
sessionId	Xxxxxxxxxxxxxxxxxxx	Dynamic
tokenId	Base64(AES(tokenKey tokenValue))	Dynamic
applicationCD	PARTNERAPP	Static

Encryption process:-

1. Kindly take token key and value & follow AES 256 encryption in CBC mode
2. A. In input text enter “token key|token value “ (token key pipe symbol token value)
2. B. The AES secret key and Initialization vector key mentioned below:-
AES KEY:- z5yK1lw7XYt6YKdP7Pne2Jw3zRkMAziH
AES Initialization Vector:- i0kbCAIFTIDXshYV
3. Select outbox text format in Base 64
4. Copy the output and encode the same in base64
5. The encoded value is the token ID

Parameter:- Parameters to be pass in the request.

Web Service Tag	Parameter	Mandatory	Description	Data Type
	sumInsured	YES	Sum Insured; refer table mentioned below	Number
	term	YES	Policy Term	Number
	baseAgentId	YES	Agent ID	Number
	businessTypeCd	YES	“NEWBUSINESS” needs to be pass	String
	coverType	YES	Cover type; refer table below	String
	baseProductId	YES	Product Code	Number
	addOns	YES	Addon tags need to be pass; refer table mentioned below	String
	isPremiumCalculation	YES	“YES” needs to be pass.	String
policyAdditionalFieldsDOList	fieldAgree	YES		String
	fieldTc	YES	I hereby agree to the terms & conditions of the purchase of this policy.	String
	fieldAlerts	YES		String
	field1	YES	Branch Code; “Partner_NB_PartnerName” needs to be pass.	String
	field10	YES	Nominee First Name	String

	field11	YES	Nominee Last Name	String
	field12	YES	Nominee Relation	String
	field9	YES	Nominee Title/Prefix (MS or MR)	String
	field17	YES	Nominee Date of birth; Format:- DD/MM/YYYY	Date
policyAdditionalDetailsDOList	appointeeName	NO	Appointee Name	String
	appointeeRelation	NO	Appointee Relation with Proposer	String
	appointeeDOB	NO	Appointee Date of birth; Format:- YYYY/MM/DD	Date
partyDOList	guid	YES	Unique insured identifier	Alpha-Numeric
	firstName	YES	First Name	String
	lastName	YES	Last Name	String
	roleCd	YES	Insured Role	String
	birthDt	YES	Date of birth; Format:- DD/MM/YYYY	Date
	genderCd	YES	Gender	String
	height	YES	Height (in CM)	Number
	weight	YES	Weight (in KG)	Number
	titleCd	YES	Title/Prefix (MS or MR)	String
	relationCd	YES	Relation of insured with proposer	String
	ckyc	YES	KYC Tags for Proposer;"YES"needs to be pass for PAN based or Adhaar based KYC selected.	String
	ckycNumber	YES	KYC Tags for Proposer (Will be set in KYC Response)	Number
	ovdkyc	YES	KYC Tags for Proposer;"YES"needs to be pass if OVD Service for KYC is selected.	String
	partyIdentityDOList	NO	For Member Identity details	
	partyEmailDOList	YES	For Member Email details	
	partyContactDOList	YES	For Member Contact details	
	partyAddressDOList	YES	For Member Address details	
	partyQuestionDOList	YES	For Member medical question details; refer Appendix1	
partyBankDetails	bankAccountNumber	YES	Encrypted Bank Account Number.Maximum 30 digits/characters are allowed	Alpha-Numeric
	bankIFSCCode	YES	Encrypted Bank IFSC Code. Maximum 15 digits/characters are allowed	Alpha-Numeric
partyIdentityDOList	identityTypeCd	NO	Identity code; PAN or PASSPORT	String
	identityNum	NO	Identity number	Alpha-Numeric
partyEmailDOList	emailTypeCd	YES		String

	emailAddress	YES		String
partyContactDOList	contactTypeCd	YES		String
	contactNum	YES		Number
	stdCode	YES		Number
partyAddressDOList	addressLine1Lang1	YES		Alpha-Numeric
	addressLine2Lang1	NO		Alpha-Numeric
	addressTypeCd	YES		String
	areaCd	YES		String
	cityCd	YES		String
	stateCd	YES		String
	pinCode	YES		Number
	countryCd	YES		String
partyQuestionDOList	questionSetCd	NO	Question Set code	Alpha-Numeric
	questionCd	NO	Question code	Alpha-Numeric
	response	NO	Response	Alpha-Numeric

For additional Nominee Details,

nomineeDetailsDO	firstName	YES	First Name	String
	lastName	YES	Last Name	String
	birthDt	YES	Date of birth; Format- DD/MM/YYYY	Date
	genderCd	YES	Gender	String
	age	YES	Age	Number
	titleCd	YES	Title/Prefix (MS or MR)	String
	relationWithProposer	YES	Relation of Nominee with proposer (Data is mentioned below)	String
	emailID	YES	For Member Email details	String
	stdCode	YES	STD Code	Number
	contactNum	YES	Contact Number	Number
	bankAccountNumber	YES	Bank Account Number	String
	bankIFSCCode	YES	IFSC Code	String
	bankMICR	NO	MICR Number	String
	beneficiaryName	YES	Beneficiary Name	String
	claimPercentage	YES	Claim Percentage	Number
nomineeAddressDO	addressTypeCd	YES	PERMANENT	String
	addressLine1Lang1	YES		Alpha-Numeric
	addressLine2Lang1	NO		Alpha-Numeric
	areaCd	YES		String

	stateCd	YES		String
	cityCd	YES		String
	pinCode	YES		Number
	countryCd	YES		String
appointeeDO	titleCd	YES	Title/Prefix (MS or MR)	String
	firstName	YES	First Name	String
	lastName	YES	Last Name	String
	relationshipWithNominee	YES	Relation of Appointee with proposer	String
	birthDt	YES	Date of birth; Format- DD/MM/YYYY	Date
	genderCd	YES	Gender	String
	emailID	YES	For Member Email details	String
	stdCode	YES	STD Code	Number
	contactNum	YES	Contact Number	Number
appointeeAddressDO	addressTypeCd	YES	PERMANENT	String
	addressLine1Lang1	YES		Alpha-Numeric
	addressLine2Lang1	NO		Alpha-Numeric
	areaCd	YES		String
	stateCd	YES		String
	cityCd	YES		String
	pinCode	YES		Number
	countryCd	YES		String

Product Nominee Details in nomineeDetailsDO:- Below details will be pass in relationWithProposer tags.

Relation	Code
Wife	WIFE
Father	FATH
Husband	HUSB
Son	SONM
Mother	MOTH
Daughter	DAUG
Grand Mother	GMOT

Grand Father	GFAT
Sister-In-Law	SLAW
Brother-In-Law	BLAW
Brother	BOTH
Sister	SIST
Mother-In-Law	MLAW
Uncle	UNCL
Father In Law	FLAW
Legal Heir	LEHE

Product Details:- Below details will be pass in addOns & baseProductId tags.

Product Code	Product Name
10001107	Care Advantage
Mandatory Addons	Addon Values
Claim Shield Plus	1523
Room Rent Modification	RRMCA
Optional Addons	Addons Value
Pre and Post Hospitalization	PREPHECA1150
Unlimited E-Consultation	UECV1153
Unlimited Automatic Recharge	UARV1195
Smart Select	SMARTCA
NCB-Super	CAREADWITHNCB
Air Ambulance Cover	AACCA1090
Ext of Global Coverage(Exc US)	NEGCE4092
Ext of Global Coverage(Inc US)	NEGCI4093
Reduction in PED	RIPEDCA1092
Care OPD	COPD1211
Annual Health Check-up	HCUPCA1093
Co-Payment	COPAY1194

For bank details kindly encrypt account number and IFSC code, Also if self is primary member then these details will be passed in both arrays (Proposer & primary). Kindly refer sample request below,

Encryption process:-

1. Kindly take account number & IFSC code and value & follow AES 256 encryption in CBC mode
2. A. In input text enter "account number " (for account number tag-value)
or
2. A. In input text enter "IFSC code " (for IFSC code tag-value)
2. B. The AES secret key and Initialization vector key mentioned below:-
AES KEY:- z5yK1lw7XYt6YKdP7Pne2Jw3zRkMAziH
AES Initialization Vector:- i0kbCAIFTIDXshYV
3. Select outbox text format in Base 64
4. Copy the output and encode the same in base64
5. The encoded value is the value which needs to be passed in the request.

NOTE:-

1. SI of 25L and 50L will not be available for sourcing if the age is in slab of 5 to 24 years in case of Individual Only.
2. Global Coverage benefit will be based on below scenarios:
 - A. For SI limit 25L/50L/1CR, WW excluding USA or WW Coverage will be optional for the Customer.
 - B. For SI limit 2CR/3CR/6CR, WW excluding USA or WW Coverage will be mandatory for the Customer.
3. Sourcing of **2a3c, 2a4c, 1a3c, 1a4c** is not allowed in **25L SI of Care Advantage**.
4. Sourcing rules for Care Advantage product (New Business & Portability) is mentioned below,

City/Zone	New Business	Portability
Delhi NCR, Surat	E-Consultation, Pre Post, RRM , Claim shield+	E-Consultation, Pre Post, NCB upto 45, RRM, Claim shield+
Zone 1-Mathura, Aligarh	RRM, Claim shield+	RRM, Claim shield+
Zone 1A	RRM, Claim shield+	RRM, Claim shield+
Zone 2	RRM, Claim shield+	RRM, Claim shield+
Zone 3	RRM, Claim shield+	RRM, Claim shield+
2CR, 3 Cr , 6cr - All Zones	For SI limit 2CR/3CR/6CR, WW excluding USA or WW Coverage will be mandatory for the Customer.	

5. Also, “Room Rent” riders should be auto selected/pre-selected, it is an optional rider. If a customer wants then they can remove this but on your platform it should be auto selected.

Below details will be pass in sumInsured, coverType & baseProductId tags.

baseProductId	sumInsured	sumInsured value	coverType
10001107	081	25L	INDIVIDUAL
10001107	082	25L	FAMILYFLOATER
10001107	083	50L	INDIVIDUAL
10001107	084	50L	FAMILYFLOATER
10001107	087	1Cr	INDIVIDUAL
10001107	088	1Cr	FAMILYFLOATER
10001107	089	2Cr	INDIVIDUAL
10001107	090	2Cr	FAMILYFLOATER
10001107	091	3Cr	INDIVIDUAL
10001107	092	3Cr	FAMILYFLOATER
10001107	093	6Cr	INDIVIDUAL
10001107	094	6Cr	FAMILYFLOATER

Below details will be pass in relationCd tag.

relationCd	Relation Description
SELF	SELF

SPSE	SPOUSE
SONM	SON
UDTR	DAUGHTER
FATH	FATHER
MOTH	MOTHER

Below details will be pass in field12 tag.

BROTHER
FATHER
GRAND FATHER
GRAND MOTHER
BROTHER-IN-LAW
MOTHER IN LAW
SISTER-IN-LAW
MOTHER
SISTER
SON
DAUGHTER
WIFE
HUSBAND

Sample Request & Response:-

Request:-



CARE Adv Individual_Request.txt



CARE Adv Floater with PED_Request.txt

Response:-



CARE Adv Individual_Response.txt



CARE Adv Floater with PED_Response.txt

5.5. Payment Service

Method: Post

Description: A post request will be done filled with following parameters:

Form action will be 'https://apiuat.careinsurance.com/portalui/PortalPaymentV2.run' with attribute name='PAYMENTFORM'
Input field as type='hidden' and attribute name='CSRF' and attribute value='guid of the proposer passed in proposal creation request'
Input field as type='hidden' and attribute name='proposalNum' and attribute value='proposal number(in AES encrypted form'
Input field as type='hidden' and attribute name='source' and attribute value='Name of the Partner'
Input field as type='hidden' and attribute name='returnURL' value='Return URL'

Request:
<form action="https://apiuat.careinsurance.com/portalui/PortalPaymentV2.run" id="PAYMENTFORM" name="PAYMENTFORM" method="post">
<div>
<input type="hidden" name="CSRF" id="CSRF" value="491FB765-7AE0-4484-84D7-18132ABE637B">
<input type="hidden" name="proposalNum" id="proposalNum" value="R2ZyeG5qTFdybXF4N2c5OVcyby80dz09">
<input type="hidden" name="source" value="PARTNER">
<input type="hidden" name="returnURL" id="returnURL" value='https://RETURNURL.COM'/>
</div>
<script language='javascript' type="text/javascript">
submitHealthForm();</script>
</form>
Response: Below mentioned tags you will receive in the response.
policyNumber: transactionRefNum: uwDecision: errorFlag: errorMsg:
Note:- In request for all the below four cases transactionRefNum and policyNumber will remain same only other attributes will be having values as below.
1. Successful :
uwDecision=INFORCE, errorFlag= Blank or null value, errorMsg= Blank or null value
2. Successful with Underwriting :
uwDecision= "PENDINGFORMANUALUW" or "PENDINGREQUIREMENTS", errorFlag= Blank or null value, errorMsg= Blank or null value
3. Failure on payment gateway:
uwDecision= Any value, errorFlag= Some error value(non blank value), errorMsg= Some error value(non blank value)
4. Any other if missed:
uwDecision=Any value, errorFlag= Some error value(non blank value), errorMsg= Some error value(non blank value)

CHI Payment Gateway:



CHI Payment Gateway V2.html

Input Parameters of payment controller.

S No.	Field Name	Mandatory	Remark	Error Message
1	CSRF	Yes	Proposer guid passed in proposal creation API	Transaction not authorized
2	proposalNum	Yes	AES Encrypted valid ProposalNum. Use Existing AES keys and logic	Kindly Provide valid Transaction Details
3	source	Yes	PARTNER	
4	returnURL	Yes	Callback URL	
Note	The CSRF (guid) should be of the same proposal number which is getting passed in the proposalNum field.			

Testing Credit Card Details:			
Card Number: 5123456789012346			
Name: Test	CVV: 123	Expiry Date: May,2027	OTP: 123456
Testing UPI Details:			
1)anything@payu			
2)9999999999@payu.in			
Testing Saved Card Details:			
Card Number: 4895370077346937			
Name: Test	CVV: 123	Expiry Date: May,2027	OTP: 123456
Testing Net-Banking Credentials:			
User Name: payu			
Password: payu OTP: 123456			

5.6. Policy PDF Service

Description:- Service will be used for generating Policy PDF. Details fetched via API will be used in Downloading COI. COI can only be download, once the policy status is inforce.

Method:- Post

URL:- <https://apiuat.careinsurance.com/reinterfacestful/reigare/secure/restful/getPolicyPDFV2>

Headers:- Authentication Details

KEY	VALUE	TYPE
appId	*****	Static
signature	*****	Static
timestamp	*****	Static
sessionId	XXXXXXXXXXXXXXXXXX	Dynamic
tokenId	Base64(AES(tokenKey tokenValue))	Dynamic
applicationCD	PARTNERAPP	Static

agentId	20008325	Static
---------	----------	--------

Encryption process:-

1. Kindly take token key and value & follow AES 256 encryption in CBC mode
2. A. In input text enter "token key|token value " (token key pipe symbol token value)
2. B. The AES secret key and Initialization vector key mentioned below:-
AES KEY:- z5yK1lw7XYt6YKdP7Pne2Jw3zRkMAziH
AES Initialization Vector:- i0kbCAIFTIDXshYV
3. Select outbox text format in Base 64
4. Copy the output and encode the same in base64
5. The encoded value is the token ID

Parameters:-

Parameter	Mandatory	Description	DataType
policyNum	YES	Policy Number will be set in the response of Payment Service	Number

Sample Request & Response:-

Request:-



Sample Policy PDFRequest.txt

Response:-



Sample Policy PDF Response.txt

5.7. Proposal Status Service

Description:- Service will be used for checking the status of the Proposal.

<u>List of Policy Status:-</u>	
<u>STATUS</u>	<u>Description</u>
INFORCE	Successful booked cases
Pending Tele Q	Case in Underwriting bucket
Mark for Cancellation	Case marked for cancellation
Pending Application Entry	Only proposal created for case
Pending CPU Requirements	Issue in case booking due to error in value passed in services/ insufficient funds/Validation failed/Service error
Declined	Case Declined

Method:- Post

URL:- <https://apiuat.careinsurance.com/relinterfacerestdful/religare/secure/restful/getPolicyStatusV2>

Headers:- Authentication Details

KEY	VALUE	TYPE
appld	*****	Static
signature	*****	Static
timestamp	*****	Static
sessionId	Xxxxxxxxxxxxxxxxxxxx	Dynamic
tokenId	Base64(AES(tokenKey tokenValue))	Dynamic
applicationCD	PARTNERAPP	Static
agentId	20008325	Static

Encryption process:-

1. Kindly take token key and value & follow AES 256 encryption in CBC mode
2. A. In input text enter "token key|token value " (token key pipe symbol token value)
2. B. The AES secret key and Initialization vector key mentioned below:-
AES KEY:- z5yK1lw7XYt6YKdP7Pne2Jw3zRkMAziH
AES Initialization Vector:- i0kbCAIFTIDXshYV
3. Select outbox text format in Base 64
4. Copy the output and encode the same in base64
5. The encoded value is the token ID

Parameters:-

Parameter	Mandatory	Description	DataType
proposalNum	YES	Proposal Number will be set in the response of Create Proposal Service	Number

Sample Request & Response:-

Request:-



Sample GetPolicy Status Request.txt

Response:-



Sample GetPolicy Status Response.txt

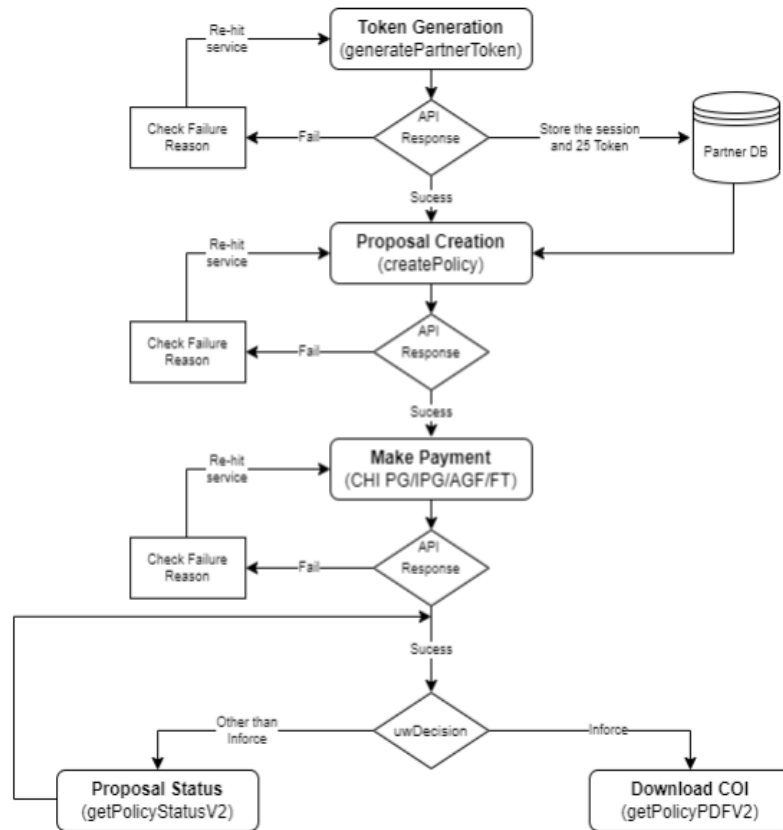
6. API Service Integration – Failure Mechanism

Objective of this section of the document is to guide partners on implementation of **Failure Mechanism** against integrated API services to avoid policy issuance failure.

Refer below for implementation.

- Flow Diagram
- Mechanism to be implemented against response

Flow Diagram



Mechanism to be implemented against response

1. Below is the suggested failure mechanism

Service	Response	Description	Actionable
Token Generation (generatePartnerToken)	Invalid Token	Token is being used multiple times	Use unique token which is not used
	Session Expired	Session ID/Token ID is expired as it is only valid for 15 mins	Re-generate the token
	Token validation failed	Token is not encrypted properly	Encrypt the key
Payment using Partner's PG (ipgReceipt)	Duplicate Inward no	Duplicate transaction no is used	Use unique transaction no
	Timeout	Due to network or high response time	Use proposal status service, re-hit the ipgReceipt if proposal status is "Pending application entry"
Payment using Float Service (doChequeDDService)	Insufficient balance	Balance is low	Check the balance and re-hit the doChequeService
	Timeout	Due to network or high response time	Use proposal status service, re-hit the ipgReceipt if proposal status is "Pending application entry"
	Pending Tele Q	Case in Underwriting	Wait for UW process to

Status (getPolicyStatusV2)		bucket	be completed and use status service for policy status to be Inforce
	Pending Application Entry	Only proposal created for case	Complete the payment
	Pending CPU Requirements	Issue in case booking due to error in value passed in services/ insufficient funds/Validation failed/Service error	Report to CHI following below support matrix
Policy COI Generation (getPolicyPDFV2)	Unable to generate COI	COI is not generated	Check policy/proposal status. Download the COI once policy will be Inforce

2. Support Matrix

a. Integration Support Matrix

L1	L2	L3
Integration Co-ordinator	Prashant Kumar	Aman Sharma
	prashant.k@careinsuran ce.com	aman.sm@careinsuran ce.com

b. Post Go-Live Support Matrix

L1	L2
Appstech	Sunny Allawat
appstech@careinsurance.co m	sunny.alawat@careinsurance.co m

7. Appendix 1:- Medical Questions (PED)

Question Set code	Question code	Question description	PED New Description
PEDdiabetesDetails	205	Diabetes?	Diabetes Mellitus type 1 or Diabetes on insulin or Diabetes associated with blindness or chronic foot ulcer
PEDdiabetesDetails	diabetesExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDhyperTensionDetails	207	Hypertension / High Blood Pressure	Hypertension / High Blood Pressure

PEDhyperTensionDetails	hyperTensionExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDliverDetails	232	Liver Disease?	Pancreatitis or Liver disease (including but not limited to Cirrhosis / Hepatitis B or C / Wilson' s disease) or any other digestive track disorder (disorders of esophagus or stomach or intestine or any other)
PEDliverDetails	liverExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDcancerDetails	114	Cancer?	Cancer
PEDcancerDetails	cancerExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDcardiacDetails	143	Cardiac Disease?	Any cardiovascular/Heart Disease (including but not limited to Coronary artery disease / Rheumatic heart disease / Heart Attack or Myocardial infarction / Heart failure / Bypass Grafting or CABG / Angioplasty or PTCA / Heart valve diseases / Pacemaker implantation)
PEDcardiacDetails	cardiacExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDjointpainDetails	105	Joint Pain?	Any disorders of Blood and / or Immunity (including but not limited to bleeding or clotting disorders, Systemic Lupus Erythematosus, Rheumatoid Arthritis, Crohn' s disease, Ulcerative Colitis).
PEDjointpainDetails	jointpainExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDkidneyDetails	129	Kidney Disease?	Any Kidney / urinary track / reproductive organ Disease
PEDkidneyDetails	kidneyExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDparalysisDetails	164	Paralysis?	Any Neuromuscular (muscles or nervous system) disorder or Psychiatric disorders (including but not limited to Motor Neuron Disease, Muscular dystrophies, Epilepsy, Paralysis, Parkinsonism, multiple sclerosis, stroke, mental illness)
PEDparalysisDetails	paralysisExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDcongenitalDetails	122	Congenital Disorder?	Congenital Disorder?
PEDcongenitalDetails	congenitalExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)
PEDHivAidsDetails	147	HIV/AIDS?	HIV/ AIDS/ STD? *
PEDHivAidsDetails	hivAidsExistingSince	Existing since? (MM/YYYY)	Existing since? (MM/YYYY)

yesNoExist	pedYesNo	Does any person(s) to be insured has any Pre-existing diseases?	Has any Proposed to be Insured been diagnosed with or suffered from / is suffering from or is currently under medication for the following. If Your response is yes to any of the following questions, please specify details of the same in the additional information section :
HEDHealthHospitalized	H001	Have any of the above mentioned person(s) to be insured been diagnosed / hospitalized for any illness / injury during the last 48 months?	
HEDHealthClaim	H002	Have any of the person(s) to be insured ever filed a claim with their current / previous insurer?	
HEDHealthDeclined	H003	Has any proposal for Health insurance been declined, cancelled or charged a higher premium?	
HEDHealthCovered	H004	Is any of the person(s) to be insured, already covered under any other health insurance policy of Religare Health Insurance?	
PEDotherDetails	210	Any other diseases or ailments not mentioned above ?	
PEDotherDetails	otherExistingSince	Existing since? (MM/YYYY)	
PEDotherDetails	otherDiseasesDescription	Any other diseases or ailments not mentioned above?	
PEDRespiratoryDetails	250	Respiratory disorders inclusion?	Any Respiratory disease / Disease of Lungs, Pleura and airway (including but not limited to Asthma / Tuberculosis / Pleural effusion / Bronchitis / Emphysema)
PEDRespiratoryDetails	respiratoryExistingSince	Existing since? (MM/YYYY)	
PEDEndoDetails	222		Any disorders of the endocrine system (including but not limited to Pituitary / Parathyroid / adrenal gland disorders)

PEDEndoDetails	EndocriExistingSince		Existing since? (MM/YYYY)
PEDillnessDetails	502		Has any of the Proposed to be Insured consulted/taken treatment or recommended to take investigations/medication/surgery other than for childbirth/minor injuries? *
PEDillnessDetails	illnessExistingSince		If Yes, Existing since? (MM/YYYY) *
PEDSurgeryDetails	503		Has any of the Proposed to be Insured been hospitalized or has been under any prolonged treatment for any illness/injury or has undergone surgery other than for childbirth/minor injuries? *
PEDSurgeryDetails	SurgeryExistingSince		If Yes, Existing since? (MM/YYYY) *
PEDSmokeDetails	504		Do You smoke, consume alcohol, or chew tobacco, ghutka or paan or use any recreational drugs? If 'Yes' then please provide the frequency & amount consumed. *
PEDSmokeDetails	OtherSmokeDetails		Text Box Description
PEDSmokeDetails	SmokeExistingSince		If Yes, Existing since? (MM/YYYY) *

8. Appendix 2:- Maximum Length Validation

Data Object and attribute	Max Length	Condition
PartyDO.fullName	50	Global
PartyDO.customerId	8	Global
PartyAddressDO.addressLine1Lang1	60	Global
PartyAddressDO.addressLine2Lang1	60	Global
PartyContactDO.contactNum	11	MOBILE

PartyContactDO.contactNum	10	MOBILE&PROPOSER&PORTAL,MOBILE&PROPCUMINS&PORTAL
PartyContactDO.contactNum	10	OFFICE
PartyContactDO.contactNum	10	RESIDENTIAL
PartyAddressDO.areaCd	30	Global
PolicyDO.proposalNum	13	Global
PartyAddressDO.addressLine2Lang2	60	Global
PartyAddressDO.addressLine2Lang2	60	Global
PartyAddressDO.addressLine3Lang2	60	Global
PartyAddressDO.addressLine1Lang2	60	Global
PolicyDO.loanAccNum	16	CICORPORATE
PolicyDO.bankUniqueIDTwo	50	Global
PolicyDO.bankUniqueIDOne	50	Global
PartyIdentityDO.identityNum	10	PAN
PartyIdentityDO.identityNum	8	PASSPORT
PolicyDO.baseAgentId	8	Global
PartyEmailDO.emailAddress	55	Global
PartyDO.passPortNum	8	Global
PartyContactDO.primaryContactNum	11	Global
PartyContactDO.secondaryContactNum	11	Global
PartyEmailDO.primaryEmailAddress	55	Global
PartyEmailDO.secondaryEmailAddress	55	Global

9. Frequently Asked Questions

1. What is GUID?

GUID is the unique identifier and is different for every member.
If proposer and primary are same , GUID will be same.

2. What are the combinations of Family Floater?

You have to select 2 adults and 4 children's - combinations allowed for adults are
Self/Spouse/Mother/Father

3. What are the phases of customer journey?

Customer journey will be - Quotation Page > KYC Page> Proposal Page > Summary Page > Payment page > Thank you Page

4. Is Last name is Mandatory in Nominee Member

Yes, it is mandatory, if the customer does not enter his last name then you can pass(.) in the last name field

5. How we can create our User Interface

User Interface is totally depend on the client platform, if any reference is required then follow CHIL platform

6. I have consumed all the 25 tokens but my session is still not expired

In this scenario, you need to hit the generate partner token API again to create new session and new tokens

7. How to encrypt the token key

We will share a separate key with client which has AES and IV key to encrypt the token key, method is already mentioned in kit.

8. What we need to pass in Field1, Field2, and Field 3

For Field 1 - POS Name, For Field 2- POS Mobile number, For Field 3- POS PAN NO. need to be filled this is valid for POS product. Field 1 is mandatory for all products; value should be passing as Partner_NB_Partnername.

9. Can areaCd and CityCd values can be different

No, you need to pass the same value in both fields

10. I have mentioned all the details in predefined tag values still proposal is not success

You have to mentioned all the values in CAPS, else it will throw an error

11. We have created the UAT platform but we are not able to test the payment gateway

The payment gateway will only work in CHIL environment, you can share the UAT url with us, we will test it and confirm

12. We got premium mismatch error

Please make sure, on quotation page, premium amount should be including GST

13. What will be the sum- insured in Multi insured case

In this scenario if customer is purchasing 500000 and there are 4 members in policy then that will become 2000000/-

14. What we need to pass in S.I in request - value or code

You need to pass the sum insured code, for reference we have shared sample request and response.

15. What is the tag within the request for Nominee name and Nominee Relation?

"field10": "Sfgsd", →Nominee Name

"field12": "MOTHER", →Nominee Relation

16. Updated Authentication details (if any) to execute the services

Authentication details will remain same as mentioned in integration kit

17. How to pass Authentication and JSON request to get the proposal? Explain in detail :

appld, signature & timestamp will be passed as header with JSON request and end-point URL as shared in integration kit.

18. Proposal create will be the last service for us once we capture all the details.

Post proposal creation you have to pass the proposal no. on the payment gateway so that the customer will be re-directed for making payment. Kindly refer the payment gateway folder in the integration kit. Also, you can refer to the policy PDF (UAT) API for downloading the PDF at your end.

19. Please provide service to get quote status in case of UW referrals.

Please refer status service to get the status of Policy against the proposal no.

20. Is Height and weight are mandatory?

Yes, Height and weight is mandatory for insured members. Unit of height is centimeter and weight is kilogram.

21. Few errors and exceptions are mentioned below:

Following list of exceptions and the reasons which might occur during integration:
--

●	Please enter proper Pin Code: Make sure the Pin code is in proper format with no spaces in front or back.
●	At Least one dependent sh. Kindly contact the Administrator with details of your request and time: Make sure the Sum insured plan is correct /check multiple people are selected.
●	Sorry, a temporary error has occurred. Please try again in a few seconds or call at our toll-free number 1800-200 4488 for immediate assistance: Back-end Application at CHIL end is down.
●	System encountered while transforming one of the input values. Please see detailed error for more information:

■	Make sure all the values match the data from the Master data table.
■	String values are case sensitive
■	Integer fields must not have any space in front or back.
■	All date fields must be in a single format either dd/mm/yyyy.

22. Is there any Create Proposal Service Validations?

Yes, Validations of Create Proposal Service are:-

1. Validate under "Details of person (s) to be insured" following fields are present :

●First Name(Mandatory)
●Last Name(Mandatory)
●Date of Birth(Mandatory)
●Title (Mandatory, Gender should be proper i.e. spouse gender cannot be same, etc.)
●Relation(Mandatory)

2. Validate on Proposal page under Proposer Details following fields :

●First Name(Mandatory)
●Last Name(Mandatory)
●Title(Mandatory)
●Mobile No(Mandatory)
●E-mail

○ Mandatory
○ format is correct

●PAN

○ Visible and Mandatory If premium is >= 50000
○ Format should be correct

●DOB(Mandatory)
●Address1(Mandatory)
●Address 2

●Pin Code (Mandatory)
●City(Auto fill/Select if multiple)(Mandatory)
●State(Auto fill)

3.	All the questions must be answered whether Yes or No. If yes-then subset question is mandatory to be answered.
4.	I agree to Terms and conditions must be selected and is mandatory to be checked.
5.	Proposer age must be ≥ 18 yr