Finansportalen Insurance calculators - Integration overview 4.1

An overview of the communication involved between the companies and Finansportalen's insurance calculators.

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E-mail and IP adresses

Finansportalen technical support	support-fp@forbrukerradet.no	
Production instances	54.76.250.186 and 54.76.248.49	
Test instance	54.72.25.12	

Overview

The communication between Finansportalen's insurance calculators and a company is a simple client/server- communication where the company provides web services (further in the text as web services) and Finansportalen's insurance calculators are clients (further in the text described as the client).

Other terms and applications:

Term	Meaning
Datafanger	Application at Finansportalen where the company manually enters insurance terms and conditions for its products
Product landing page	Page at the company's website where the user is directed after clicking on the company name in Finansportalen's result table (Figure 1)

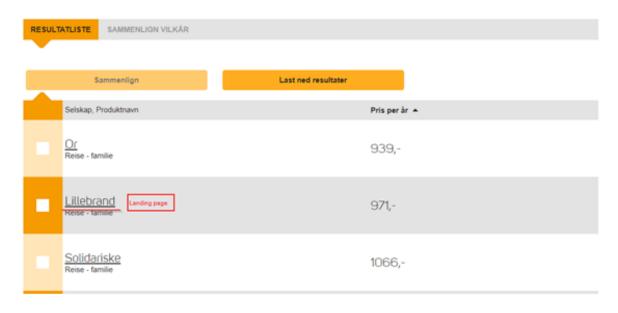


Figure 1

Figure 2 shows the interaction between client, web services, datafanger and product landing pages.

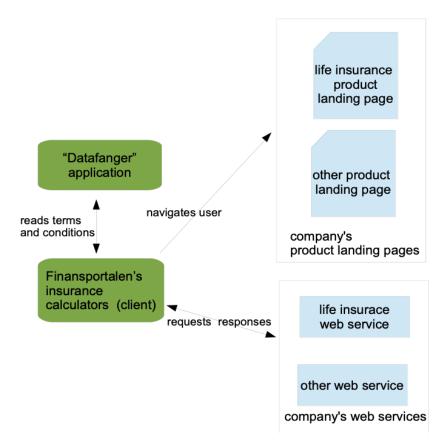


Figure 2

Web services

The communication between the client and the web services adheres to SOAP protocol version 1.1 and is secured by two-way SSL. WSDL confirms to WS-I Basic Profile 1.1. The company must use Finansportalen's client certificate to authenticate and authorize the client.

Accordingly, the client has to trust the company's certificate.

Finansportalen might issue new versions of the web service. All the company's web services have to be of the same version. On Finansportalen's side, the version is set per company (not per single web service).

WSDL defines two web service operations:

- hentPris (get price)
- ping

Operation hentPris is called to retrieve the price.

- If the response has a price above zero then the price is displayed on the portal.
- If the price is below zero, then "Ingen tilgjengelig pris" is displayed.

If the response contains one of predefined custom SOAP faults (PriceUnavailable, PossibleMisuseDetected, RequestTimedOut, ServiceUnavailable, NotAuthorized or UnknownFailure) then "Ingen tilgjengelig pris" is displayed.

Everything else is displayed as "Teknisk feil". See Figure 3.

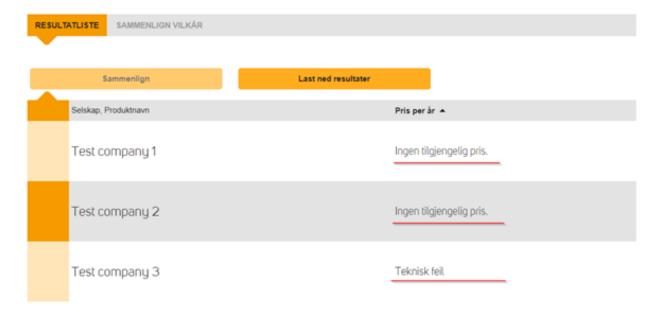


Figure 3

A normal response generally contains these fields:

Field	Meaning
pris	price of the product
produktnavn	product name (NOTE: the product name has to be same as product name in the "Datafanger" application), the product name is displayed in the calculator's result table (see Figure 4)
presisering	product description is displayed in the calculator's result table by clicking on the product name (see Figure 5), for formatting can use subset (lists and headings) of Textile markup language



Figure 4

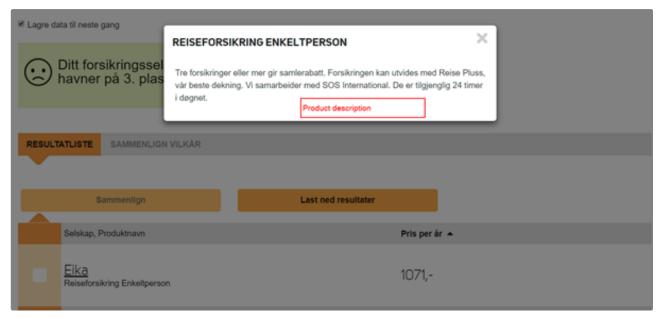


Figure 5

Finansportalen periodically calls a ping operation to check whether the company's web service is available. The response should be either true or false. A price request will be transmitted via the web service only if the last ping operation was true. Any other response than true is interpreted as false (i.e., web service is not available). In the test environment, ping is called every 15 minutes. Upon the second failure, a notification is sent to the company via e-mail. In the production environment, a ping request is performed every minute, and a notification is sent on the 15th.

Figure 6 describes the communication and interaction flow between the client, web services and user.

Valid web service requests and responses are found in the file called request_response>_cversion>.zip

Rules for request processing

When the birth number is not identified, error messages are *not* allowed. The service should give a price as if nothing happened. In this way, Finansportalen can not be used to detect whether a birth number is genuine or not. Fake error messages ("Technical error") etc. are not allowed either, as this is easily comprehended by criminals.

Birth numbers and union membership is considered sensitive in Norway, and must not be stored by the companies.

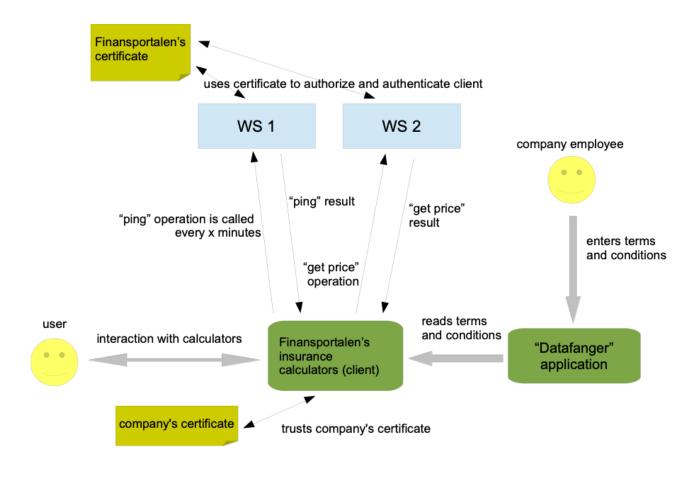


Figure 6

Product landing page

A product landing page is a page where the user gets directed after clicking the company's name in the calculator result table. The landing page must be secure (i.e., HTTPS).

Typical integration flow

These are the typical steps for integration with Finansportalen. These steps are the same for the test and the production environments (except step 2.2):

- 1. The following information and actions are requested from the company:
 - a. provide web service URLs
 - b. provide landing page URLs
 - c. provide web service server certificate (required for two way SSL)
 - d. the company must update the firewall to allow incoming traffic from production instances and test instances.
 - e. validate Finansportalen client certificate (required for two-way SSL)
 - f. provide a user (e-mail) who receives an automatic status notification about the company's web service status and certificate expiration date, Finansportalen sends an automatic e-mail notification when the company's web service appears unavailable and another when it is available again. Also, notification will be sent at certificate expiration

- 2. The company receives the allowing information from Finansportalen
 - a. Finansportalen's client certificate
 - b. access to the insurance calculator application (applies only to Finansportalen test environment, only in test environment calculators are protected by password, company users can see own prices and fake company prices (Lillebrand, Or and Solidariske))
 - c. access to the insurance calculator administration application "ICC" (applies only to Finansportalen test environment, production ICC is meant only for Finansportalen administrators)
 - d. access to "Datafanger" application
- 3. When implementation is ready and the company is ready to be put into the production environment, the company will be requested to:
 - a. Provide production URLs and production certificates to Finansportalen support e-mail for price testing
 - b. Answer comments and fix errors found because of price checking
- 4. Finansportalen will
 - a. Add restrictions in production ICC, to hide unverified prices.
 - b. Price checking for control of implementation in price testing pages.
 - c. Provide comments and results of price checking
 - d. Declare the company ready for production
 - e. Edit production ICC, so the company available in FP production environment



Figure 7

Communication flow

All technical questions and requests have to be sent to Finansportalen technical support. An e-mail to this address will lead to a support issue being registered in Finansportalen's issue tracking system, and the Finansportalen support team will take care of it.

Further communication with Finansportalen support team should be via e-mail.

During communication, never exclude Finansportalen technical support e-mail from the recipient list and don't change the e-mail subject. Also, please note that support requests are closed if there has been no response from the company in 7 days (unless this was otherwise agreed).

FAQ

Q: Terms and conditions are entered in "datafanger" application, but in Finansportalen they are not displayed. Why?

A: Ensure that the product name in the web service response is the same as the product name entered into the "Datafanger" application. Capital letters must also be the same.

Q: How is the communication between the client and the web services secured?

A: Two-way SSL

Q: What should be returned if we are unable to give a price

A: In case you are not able to give a price, you have two options:

- return PriceUnavailable, ServiceUnavailable, PossibleMisuseDetected, RequestTimedOut, NotAuthorized or UnknownFailure fault with your error message
- return price response with zero price and feilmelding = "Your error message"

Note that all such responses on the portal will be displayed as "Ingen tilgjengelig pris".