# eFinance Developer Guide BARCLAYS



June 2014

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#### Partner Finance

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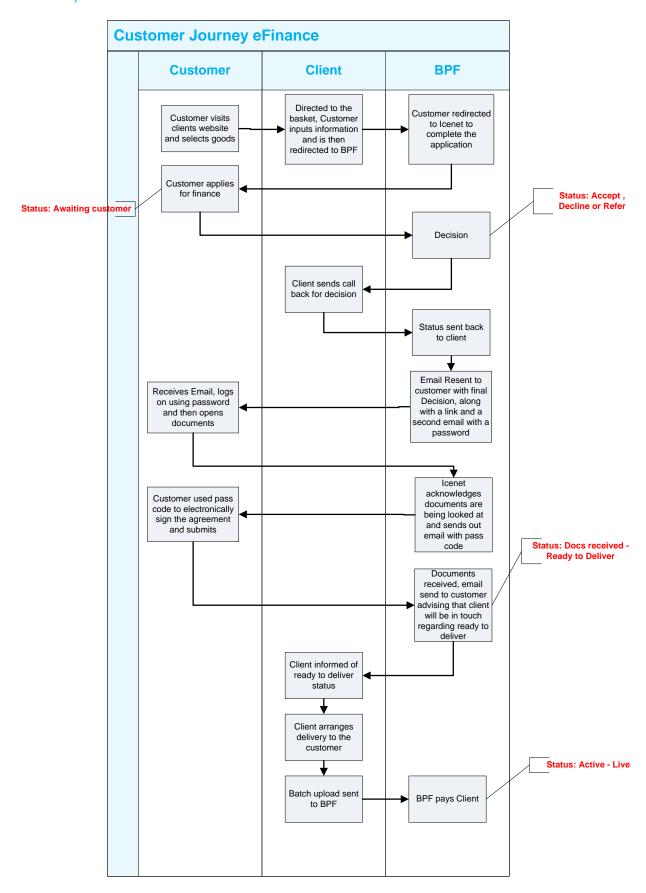
# Introduction

The purpose of this document is to provide technical guidance and support to Barclays Partner Finance clients who wish to integrate their basket with the Barclays Partner Finance eFinance website.

# eFinance Process Flow

In order for you to gain a clearer understanding of the process flow, the diagrams on the following pages will illustrate what the process entails.

#### **Summary**



Behind the scenes, the retailer's website passes over the customer's details and goods details using a 'SubmitNewApplicationShort'web service method. The Retailer will obtain a unique TOKEN in reply, and the retailer will redirect the customer to Barclays Partner Finance application page.

The customer can then chose a finance option and complete all relevant details.

The details are passed using the 'Submit New Application' web service method when a finance product term has been chosen by the customer.

Customer is then directed by the retailer to the BPF Efinance portal

In the finance portal the customer is able to complete the application which also includes a security question and answer which is required at a later stage in the application.

Upon completion of the application the customer will then submit. At this point they may be faced with some additional security questions to confirm their identity.

Customer will be redirected to a decision page which will either indicate either Accept, Decline or will show as a refer.

The customer will also receive an email with the application status.

When the customer is automatically accepted they will continue through to the CCA documents.

If the application is referred for further assessment the customer will receive an additional email after a final decision has been made.

If the customer has been accepted the email will contain a link re-inviting the customer back into the application process where they are able to view the status of their application or to continue with the application e-siq process.

The customer will be provided with clear instructions how to electronically sign the CCA document or if required how to print, sign and return the documents.

In order for a loan to activate the following steps have to be complete:

- Electronically signed CCA documents or manually signed documents received.
- Delivery or installation confirmations received

When all relevant documents have been received the BPF system will trigger the funds which will be available to distribute to the retailer.

If the retailer requires status updates when the application changes, the retailer can receive XML notifications showing the changes of statuses as well as current snag reasons.

# SubmitNewApplicationShort no product information included SOAP Request Redirect to Barclays Partner Finance website Web-site Barclays Partner Finance eFinance Web Service SOAP Response XML Document including returned TOKEN identifier

The returned TOKEN is <u>unique</u>. It's valid for a <u>limited time</u> and can only be used <u>once</u>.

# **Glossary of Technical Terms**

Term	Definition
eFinance website	Data capture website for customers.
eFinance web service	Business-to-Business communication
SOAP	Simple Object Access Protocol - provides a standard, extensible, compostable framework for packaging and exchanging XML messages
Web service	Provides a standard means of interoperating between different software applications, running on a variety of platforms and/or frameworks.
WSDL	Web Service Definition Language - describes web services starting with the messages that are exchanged between the requester and provider agents.  The messages themselves are described abstractly and then bound to a concrete network protocol and message format.

# Integration

Once the Client Set-Up form (Appendix A) has been completed, send it to your Regional Sales Manager. They will then arrange for you to be set up for integration. We (Barclays Partner Finance) will supply you with a username and password, which is to be used for User Acceptance Testing (UAT) only.

Once you've successfully completed UAT, we'll issue you with your live username and password, along with a live link

# eFinance Web service

The first stage of the process flow is to submit the proposal and customer information to the eFinance Web service in order to obtain a token for the eFinance website:

http://iceua1.barclays-loans.com/WebService/BpfWebService/eFinance.asmx

WSDL is available upon request. Email from your client integration contact.

The following section provides all the information you will need to create a SOAP request for the web service methods.

# **Submit New Application Method**

This method is used to integrate your basket with BPF's eFinance application.

The following section describes the SOAP requests and response for the web method.

It can be used as the first communication with BPF regarding an application, or it can reference a Product Term Identifier that was supplied in a previous quotation and which was returned by the Finance Option Quotation web service method.

# **Proposal**

This node is used to supply your unique reference for a loan application, it also identifies a finance product term and a breakdown of the amount financed. The product term can be identified in one of two ways:

- 1) Supplying all of Proposal Type Code, Interest Rate Type, Interest Rate, Term and Deferral Period.
- 2) Supplying a Product Term Identifier which was previously returned by the Finance Option Quotation web service method for the current amount financed.

If a Product Term Identifier is supplied, the values in Proposal Type Code, Interest Rate Type, Interest Rate, Term and Deferral Period are ignored because the Product Term Identifier is sufficient to identify the product term.

When a Product Term Identifier is supplied, the quoted instalment must be supplied.

#### **Proposal Type Code**

This is used to identify the proposal type you wish to use. For example, if you wish to propose a Buy Now Pay Later option, a possible code may be FTBNPL. The list of possible product codes can be seen on the following page.

Please see below for the specific codes that are linked to specific products

Code	Production Description	Proposed Description Amendment	Proposed Supporting Description (currently not provided in eFinance)	Туре
FRBNPO	Fixed Term Revolving BNPL	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FRBNPX	Fixed Term Revolving BNPL NIH	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FRSTDO	Fixed Term Revolving IBC	Personal loan	A loan that allows you to spread the cost of your purchase.	Loan
FRSTDI	Fixed Term Revolving IFC	Interest-free loan	Fixed monthly repayments with the benefit of no interest being charged.	Loan
FTBNPO	Loan BNPL	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FTBNPX	Loan BNPL NIH	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FTSTDO	Loan Interest Bearing	Personal loan	A loan that allows you to spread the cost of your purchase.	Loan
FTSTDI	Loan Interest Free	Interest-free loan	Fixed monthly repayments with the benefit of no interest being charged.	Loan
ETSTDI	Loan Irish Interest Free	Interest-free loan	Fixed monthly repayments with the benefit of no interest being charged.	Loan
FTDEFO	Loan IBC Deferred	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FTDEFI	Loan IFC Deferred	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan
FFSTDI	Flexible Interest Free	Bflex	A flexible loan to spread the cost of your purchase over 3 to 18 months	Loan
FFSTDO	Flexible Interest Bearing	Bflex	A flexible interest free loan to spread the cost of your purchase over 3 to 18 months.	Loan
FTBNPS	Loan BNPL NIH (SET FEE)	Buy now, pay later loan	Includes a payment-free period providing you with greater flexibility in how to pay for your purchase.  A £xx settlement fee will apply.	Loan

#### Interest Rate Type

This is dependent on the type of product you are proposing. For a fixed term product, you should supply 1 (APR), and for a revolving product, you should supply 3 (MIR).

#### Third Party Charge

Any insurance that is sold and <u>not</u> provided by Barclays Partner Finance.

# Submit New Application Short Method

Similar to the Submit New Application Method, Submit New Application Short Web Method is used to integrate your eCart solution with BPF's eFinance application, but with the retailer providing a subset of application data. The following section describes the SOAP requests and responses for this web method.

#### Proposal

#### Client Reference

Your unique order number is used throughout the full process for a new proposal. This reference is also passed back to your eCart application via a specified URL during client set-up. This is only applicable if you have opted for the customer to be redirected at the end of the proposal.

#### Goods

#### Type

A list of type of goods will be supplied by the client set-up team or your Regional Sales Manager. An example of this may be 'Television'.

#### Description

This is a description of the actual goods that are being purchased. An example of this could be Phillips Plasma 32 Television.

#### Customer

The customer's name and email address <u>must</u> be supplied. Once BPF has received these details, the customer <u>will not</u> be able to change the name supplied. The email address supplied here will also be the email address to where the credit agreement link will be sent.

#### **Address**

The customers address should also be supplied. The customer will have the opportunity to change this during the application.

# **SOAP** request

```
Example SOAP Request (without finance option identifier)
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <SubmitNewApplication xmlns="http://www.barclays-partnerfinance.com/">
      <newApplicationData>
        <UserCredentials>
         <LoginName>testretailera</LoginName>
         <Password>password*2</Password>
       </UserCredentials>
       <Proposal>
         <ProposalTypeCode>BNPLNIH</ProposalTypeCode>
         <InterestRateType>A</InterestRateType>
         <InterestRate>29.95</InterestRate>
         <Term>36</Term>
         <DeferralPeriod>6</DeferralPeriod>
         <ClientReference>581872138</ClientReference>
         <CashPrice>600</CashPrice>
         <Deposit>0</Deposit>
        <ThirdPartyCharge>0</ThirdPartyCharge>
       </Proposal>
       <Goods Type="Training Goods One">
         <Description>Generic TV</Description>
         <Quantity>5</Quantity>
      </Goods>
      <Goods Type="Training Goods Two">
       <Description>Generic DVD Player</Description>
      <Quantity>1</Quantity>
    </Goods>
    <Goods Type="Training Goods Three">
      <Description>Generic MP3 Player/Description>
      <Quantity>1</Quantity>
    </Goods>
    <Customer>
      <Title>Mr</Title>
      <Forename>Madison</Forename>
      <Initial xsi:nil="true" />
      <Surname>Test</Surname>
      <EmailAddress>development@barclayspartnerfinance.com</EmailAddress>
      <HomePhoneNumber>01923 555 777
/HomePhoneNumber>
      <WorkPhoneNumber>0113 508324</WorkPhoneNumber>
      <MobileNumber>07753802902</MobileNumber>
  </Customer>
  <Address>
     <HouseNumber>10000</HouseNumber>
     <HouseName />
     <Flat />
     <Street>Acadamy Park</Street>
     <District>Gower Street</District>
     <Town>Glasgow</Town>
     <County>Lanarkshire</County>
     <Postcode>G511PR</Postcode>
  </Address>
  <Delivery>
```

# **SOAP** response

The response sent back from the eFinance web service will contain any errors that occurred during the process. If all details are OK, a token and a proposal ID will be supplied. The token that is returned will then be used during the redirection from your shopping basket to the eFinance website. This token is used to retrieve the customer and proposal information. A token can only be used **once** to log into the eFinance website. If a customer closes their browser and returns later to complete the transaction, the client must request a new token, again using the Submit New Application Method. The Proposal ID returned is the unique identifier of the proposal for all BPF front end applications. The Proposal ID will be required for most of the web methods exposed via the eFinance web service

#### Example SOAP response (with no errors)

#### Example SOAP response (with no errors and client reference number included)

#### Example SOAP response (with errors)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
    <SubmitNewApplicationResponse xmlns="http://www.barclays-partnerfinance.com/">
     <SubmitNewApplicationResult>
      <Errors IsError="true">
        <ErrorDetails>
          <ErrorDetail Code="209" Message="The client reference supplied already exists" />
        </ErrorDetails>
       </Errors>
       <Token>00000000-0000-0000-0000-000000000000/Token>
       <ProposalID>0</ProposalID>
     </SubmitNewApplicationResult>
    </SubmitNewApplicationResponse>
   </soap:Body>
</soap:Envelope>
```

When an error occurs, the token is passed back as:

#### 0000000-0000-0000-0000-0000000000

This is an indication that an error has occurred. This token value should never be passed to the eFinance web site. The Proposal ID is also passed back as **ZERO**.

#### eFinance website

After you have received a token from the web service, you should then redirect your customer to the website to complete the application.

The user should be redirected to:

https://iceua1v3.barclays-loans.com/eFinance/eFinance.aspx?token=12345

# Proposal enquiry

The proposal enquiry method allows you to request the current status of a proposal that has been submitted via the eFinance web service.

The user credentials - as detailed in the information about the submit new application method - will have to be supplied, along with the client reference number and Proposal ID that were used for the submit new application method.

#### **SOAP** Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <ProposalEnquiry xmlns="http://www.barclays-partnerfinance.com/">
      cproposalEnquiryData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <ProposalID>3062688</ProposalID>
        <ClientReference>581872138</ClientReference>
      </ProposalEnquiry>
   </soap:Body>
</soap:Envelope>
```

#### SOAP request example One - Accepted

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
    <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
     <ProposalEnquiryResult>
      <Errors IsError="false" />
      <ProposalId>3062688</ProposalId>
      <ClientReference>581872138</ClientReference>
      <ProposalStatus IsParked="false">
        <Status>Accepted</Status>
      </ProposalStatus>
      <CustomerAddress>
         <HouseNumber>10000</HouseNumber>
         <HouseName />
         <Flat />
        <Street>ACADEMY PARK</Street>
        <District>GOWER STREET</District>
        <Town>GLASGOW</Town>
        <County>LANARKSHIRE</County>
        <Postcode>G51 1PR</Postcode>
     </CustomerAddress>
    <Snags/>
    <ChecklistConditions>
      <ChecklistCondition Type="ID Verified">
          <Status>Please select</Status>
          <Satisfied>false</Satisfied>
          <SatisfiedOn />
      </ChecklistCondition>
      <ChecklistCondition Type="Goods Quantity">
          <Status>Please select</Status>
          <Satisfied>false</Satisfied>
         <SatisfiedOn />
     </ChecklistCondition>
     <ChecklistCondition Type="Delivery Notification">
         <Status>Please select</Status>
        <Satisfied>false</Satisfied>
        <SatisfiedOn />
      </ChecklistCondition>
    </ChecklistConditions>
   </ProposalEnquiryResult>
  </ProposalEnquiryResponse>
 </soap:Body>
</soap:Envelope>
```

#### SOAP request example two - Introducer Pend

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
    <soap:Body>
      <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
        <ProposalEnquiryResult>
           <Errors IsError="false" />
           <ProposalId>3062688</ProposalId>
           <ClientReference>581872138</ClientReference>
           <ProposalStatus IsParked="false">
              <Status>Introducer Pending</Status>
           </ProposalStatus>
           <CustomerAddress>
             <HouseNumber>10000</HouseNumber>
             <HouseName />
             <Flat />
             <Street>ACADEMY PARK</Street>
             <District>GOWER STREET</District>
             <Town>GLASGOW</Town>
             <County>LANARKSHIRE</County>
             <Postcode>G51 1PR</Postcode>
           </CustomerAddress>
          <Snags/>
          <ChecklistConditions>
             <ChecklistCondition Type="ID Verified">
                 <Status>Please select</Status>
                 <Satisfied>false</Satisfied>
                 <SatisfiedOn />
            </ChecklistCondition>
             <ChecklistCondition Type="Goods Quantity">
                  <Status>Please select</Status>
                  <Satisfied>false</Satisfied>
                  <SatisfiedOn />
            </ChecklistCondition>
            <ChecklistCondition Type="Delivery Note">
                  <Status>Not Received</Status>
                  <Satisfied>false</Satisfied>
           </ChecklistCondition>
         </ChecklistConditions>
         <Notes>
            <NoteText>In order to approve the application at the address provided we will require proof of
purchase of the new property and a recent proof of residence such as utility bill or credit card/bank
statement.</NoteText>
            <DateTime>2011-06-02T09:31:47</DateTime>
            <User>Bryan Willians</User>
           </Note>
         </Notes>
        </ProposalEnquiryResult>
      </ProposalEnquiryResponse>
    </soap:Body>
  </soap:Envelope>
```

#### SOAP request example 3 – Snags and Checklist Conditions

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
    <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
      <ProposalEnquiryResult>
        <Errors IsError="false" />
        <ProposalId>3062688</ProposalId>
        <ClientReference>581872138</ClientReference>
        <ProposalStatus IsParked="true">
          <Status>Snagged</Status>
        </ProposalStatus>
        <CustomerAddress>
           <HouseNumber>10000</HouseNumber>
           <HouseName />
           <Flat />
           <Street>ACADEMY PARK</Street>
           <District>GOWER STREET</District>
           <Town>GLASGOW</Town>
           <County>LANARKSHIRE</County>
           <Postcode>G51 1PR</Postcode>
         </CustomerAddress>
         <Snags>
          <Snag Type="Documents">
            <Description>Agreement not signed - signed copy required.
        </Snag>
        <Snag Type="Documents">
        <Description>Customer signature not dated - dated copy required
        <Note>Re-issue customer with amended Right To Cancel Note that RTC period will commence from
date of re-issue</Note>
      </Snag>
      <Snag Type="Identification">
        <Description>ID - Supplied Invalid/Description>
        <Note>No ID Supplied</Note>
      </Snags>
      </Snags>
     <ChecklistConditions>
       <ChecklistCondition Type="ID Verified">
          <Status>Verified</Status>
          <Satisfied>true</Satisfied>
          <SatisfiedOn>17/04/2008</SatisfiedOn>
    </ChecklistCondition>
     <ChecklistCondition Type="Goods Quantity">
         <Status>Verified</Status>
         <Satisfied>true</Satisfied>
         <SatisfiedOn>17/04/2008</SatisfiedOn>
   </ChecklistCondition>
     <ChecklistCondition Type="Delivery Notification">
         <Status>Not Received</Status>
         <Satisfied>false</Satisfied>
         <SatisfiedOn />
        </ChecklistCondition>
      </ChecklistConditions>
     </ProposalEnquiryResult>
  </ProposalEnquiryResponse>
 </soap:Body>
```

</soap:Envelope>

#### SOAP request example four – Ready to Deliver (Parked)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
        <ProposalEnquiryResult>
          <Errors IsError="false" />
          <ProposalId>3062688</ProposalId>
          <ClientReference>581872138</ClientReference>
          <ProposalStatus IsParked="true">
            <Status>Ready To Deliver</Status>
          </ProposalStatus>
          <CustomerAddress>
             <HouseNumber>10000</HouseNumber>
            <HouseName />
             <Flat />
            <Street>ACADEMY PARK</Street>
            <District>GOWER STREET
            <Town>GLASGOW</Town>
            <County>LANARKSHIRE</County>
            <Postcode>G51 1PR</Postcode>
          </CustomerAddress>
          <Snags/>
         <ChecklistConditions>
            <ChecklistCondition Type="ID Verified">
            <Status>Verified</Status>
            <Satisfied>true</Satisfied>
            <SatisfiedOn>17/04/2008</SatisfiedOn>
        </ChecklistCondition>
        <ChecklistCondition Type="Goods Quantity">
           <Status>Verified</Status>
           <Satisfied>true</Satisfied>
          <SatisfiedOn>17/04/2008</SatisfiedOn>
        </ChecklistCondition>
        <ChecklistCondition Type="Delivery Notification">
         <Status>Not Received</Status>
         <Satisfied>false</Satisfied>
         <SatisfiedOn />
        </ChecklistCondition>
     </ChecklistConditions>
    </ProposalEnquiryResult>
  </ProposalEnquiryResponse>
 </soap:Body>
</soap:Envelope>
```

#### SOAP request example five – Ready For Live

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
      <ProposalEnquiryResult>
         <Errors IsError="false" />
        <ProposalId>3062688</ProposalId>
        <ClientReference>581872138</ClientReference>
         <ProposalStatus IsParked="false">
           <Status>Ready For Live</Status>
         </ProposalStatus>
         <CustomerAddress>
          <HouseNumber>10000</HouseNumber>
          <HouseName />
          <Flat />
          <Street>ACADEMY PARK</Street>
          <District>GOWER STREET</District>
          <Town>GLASGOW</Town>
          <County>LANARKSHIRE</County>
          <Postcode>G51 1PR</Postcode>
         </CustomerAddress>
        <Snags/>
        <ChecklistConditions>
          <ChecklistCondition Type="ID Verified">
             <Status>Verified</Status>
             <Satisfied>true</Satisfied>
             <SatisfiedOn>17/04/2008</SatisfiedOn>
        </ChecklistCondition>
          <ChecklistCondition Type="Goods Quantity">
             <Status>Verified</Status>
             <Satisfied>true</Satisfied>
             <SatisfiedOn>17/04/2008</SatisfiedOn>
       </ChecklistCondition>
           <ChecklistCondition Type="Delivery Notification">
             <Status>Received</Status>
             <Satisfied>true</Satisfied>
             <SatisfiedOn>17/04/2008</SatisfiedOn>
          </ChecklistCondition>
        </ChecklistConditions>
        </ProposalEnquiryResult>
      </ProposalEnquiryResponse>
     </soap:Body>
   </soap:Envelope>
```

#### SOAP request example six – Live

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
    <soap:Body>
       <ProposalEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
         <ProposalEnquiryResult>
            <Errors IsError="false" />
            <ProposalId>3062688</ProposalId>
            <ClientReference>581872138</ClientReference>
            <ProposalStatus IsParked="false">
               <Status>Live</Status>
            </ProposalStatus>
            <CustomerAddress>
               <HouseNumber>10000</HouseNumber>
               <HouseName />
               <Flat />
               <Street>ACADEMY PARK</Street>
               <District>GOWER STREET</District>
               <Town>GLASGOW</Town>
               <County>LANARKSHIRE</County>
               <Postcode>G51 1PR</Postcode>
            </CustomerAddress>
            <Snags/>
            <ChecklistConditions>
              <ChecklistCondition Type="ID Verified">
                  <Status>Verified</Status>
                  <Satisfied>true</Satisfied>
                  <SatisfiedOn>17/04/2008</SatisfiedOn>
            </ChecklistCondition>
              <ChecklistCondition Type="Goods Quantity">
                  <Status>Verified</Status>
                  <Satisfied>true</Satisfied>
                  <SatisfiedOn>17/04/2008</SatisfiedOn>
           </ChecklistCondition>
              <ChecklistCondition Type="Delivery Notification">
                  <Status>Received</Status>
                  <Satisfied>true</Satisfied>
                  <SatisfiedOn>17/04/2008</SatisfiedOn>
           </ChecklistCondition>
          </ChecklistConditions>
         </ProposalEnquiryResult>
        </ProposalEnquiryResponse>
       </soap:Body>
      </soap:Envelope>
```

# **Proposal Status List**

eFinance status	Status explanations
Awaiting Customer	The customer is currently processing an application OR has started but not finished the application
Referred	The application has been referred to Underwriting for a manual decision
Accepted	The application has been accepted (for efinance the customer has not yet digitally signed the agreement)
Declined	The application has been declined
Documents Received	The customer has electronically signed the agreement and it is waiting for BPF fulfilment to execute the agreement
Documents Sent	The customer has not completed the IDIQ security process and has to print the docs and send into BPF for manual processing
Parked	The documents have been processed and are waiting to be moved to the next step
Ready to Deliver	All processing is complete, the retailer can now dispatch the good(s) and as soon as BPF receives notification, it will pay out on the loan
Active	Payment has been made/processed
Live	Proposal has been made live and proposal is now read only

The below statuses are **NOT** within the normal flow but can still occur

eFinance status	Status explanations
Awaiting Decision	Awaiting an auto decision from Experian. If this is longer than a
	few seconds, it can indicate a technical issue
NTU	The application has been 'soft' cancelled, which can be reversed
Customer Cancelled	The client has requested cancellation or the customer has
	withdrawn from the finance application. This cannot be reversed
BPF Cancelled	BPF has cancelled the agreement internally (very rare)
Ready for Live	Visible for a few moments before an application goes Live
Snagged	BPF fulfilment has snagged the documents or proofs provided
	(print and post only)

# Snag reason list

Snags are only experienced with print and post applications and not with paperless eFinance.

The following is an example of some snag statuses that can be returned via the response:

Snag Status Descriptions
Agreement not valid
Customer Details incomplete or incorrect
Direct Debit Mandate not signed
Direct Debit Mandate not completed
Agreement defaced - new signed and dated agreement required
Agreement illegible - new signed and dated agreement required
Agreement not signed - signed copy required

Customer signature not dated - dated copy required
No Goods
Out with Tolerances
Financials Incorrect
ID - Supplied Invalid
ID - Not supplied

# Checklist condition list

Туре	Status
ID Verified	Verified
	Not Verified
Goods Quantity	Verified
	Not Verified
Delivery Notification	Received
	Not Received
	Not Required

#### Snags are not expected within eFinance

# **Submit Notification Batch**

The submit notification batch method allows you to upload a batch of proposals where you have delivered the goods to the customer and want to request payment for the proposal. The following describes the key sections of the Submit Notification process. Either one of Proposal Id or Agreement Number should be supplied in order to identify the proposal.

# **Notification Batch**

#### Batch reference

This should be a unique reference for the batch that is being submitted. If you supply a duplicate batch reference, an error will be returned that advises the batch reference already exists.

#### **Notification**

#### **Proposal ID**

This is an optional field. This will have been provided via the submit New Application response

#### Agreement Number

This is an optional field. This will have been provided via the Application Enquiry response.

#### Client Reference

This is the unique reference you supplied during the Submit New Application method.

#### Balance to Finance

The settlement amount required for the proposal. This should be the Cash Price minus Deposit. If the Balance to Finance does not match the value BPF holds in its system, then the notification will be rejected.

#### Cash Price - Deposit = Balance to Finance

#### **SOAP** request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <SubmitNotificationBatch xmlns="http://www.barclays-partnerfinance.com/">
       <notificationData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <NotificationBatch BatchReference="Madison Batch">
          <Notification ProposalID="3062688" AgreementNumber="">
            <ClientReference>581872138</ClientReference>
            <BalanceToFinance>600</BalanceToFinance>
          </Notification>
        </NotificationBatch>
       </notificationData>
     </SubmitNotificationBatch>
    </soap:Body>
  </soap:Envelope>
```

# **SOAP** response

#### Submit Notification Batch Result

This is the unique batch ID that identifies your batch within the BPF systems. This should be used for all communication with BPF when requesting information about a batch.

#### Number of Notifications accepted

This returns the count of the number of notifications which have been accepted and will be processed

#### Notification rejections

#### Rejections

When uploading a batch, it may be that a proposal is rejected from that batch. The following section describes the key elements of the rejection.

#### **SOAP Request**

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <SubmitNotificationBatch xmlns="http://www.barclays-partnerfinance.com/">
       <notificationData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <NotificationBatch BatchReference="Madison Batch 1">
          <Notification ProposalID="3062688" AgreementNumber ="">
             <ClientReference>581872138</ClientReference>
            <BalanceToFinance>600.01</BalanceToFinance>
          </Notification>
         </NotificationBatch>
       </notificationData>
     </SubmitNotificationBatch>
    </soap:Body>
  </soap:Envelope>
```

# **SOAP** response

The following describes the key sections of the response for rejections.

# Notification rejections

#### Number of rejections

This is a count of the number of rejections for the batch.

#### Proposal ID

Proposal ID that has been rejected.

#### Agreement number

Agreement number for the proposal that has been rejected.

#### ClientReference

Client reference for the proposal that has been rejected.

#### Reason

The following are a list of possible rejection reasons that could be returned for proposals:

- Agreement Reference not recognised
- Payment Value does not match Amount Financed
- Invalid Agreement Status
- Delivery Note previously satisfied
- Delivery Note checklist not set up
- Delivery Note satisfied
- Agreement Reference not supplied
- Payment Value not supplied
- Delivery Note not required

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
    <soap:Body>
      <SubmitNotificationBatchResponse xmlns="http://www.barclays-partnerfinance.com/">
        <SubmitNotificationBatchResult>
         <Errors IsError="true">
          <ErrorDetails>
            <ErrorDetail Code="603" Message="Batch not created as all notifications were rejected" />
         </ErrorDetails>
         </Errors>
         <BatchID>0</BatchID>
         <NumberOfNotificationsAccepted>0</NumberOfNotificationsAccepted>
         <NotificationRejections NumberOfRejections="1">
            <Rejection ProposalID="3062688" AgreementNumber="" ClientReference="581872138">
                <Reason>Payment Value does not match Amount Financed </Reason>
            </Rejection>
          </NotificationRejections>
         </SubmitNotificationBatchResult>
      </SubmitNotificationBatchResponse>
    </soap:Body>
</soap:Envelope>
```

# Notification batch enquiry

The notification batch enquiry method allows you to retrieve information regarding previous batch uploads that were submitted through submit notification batch. The following describes the key sections of the Notification Batch Enquiry process.

#### Notification batch

#### Batch ID

This is the unique ID for the batch that was generated by BPF and sent to you in response to the Submit Notification Batch method.

#### Reference

This should be the unique reference that you supplied in the Submit Notification Batch method.

#### **SOAP** request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"</pre>
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
   <soap:Body>
     <NotificationBatchEnquiry xmlns="http://www.barclays-partnerfinance.com/">
       <NotificationBatchEnquiryData>
         <UserCredentials>
           <LoginName>testretailera</LoginName>
           <Password>password*2</Password>
        </UserCredentials>
         <BatchID>36525643</BatchID>
         <Reference> Madison Batch 1</Reference>
        </NotificationBatchEnquiryData>
      </ NotificationBatchEnquiry >
     </soap:Body>
  </soap:Envelope>
```

# **SOAP** response

#### Notification Batch Enquiry result

#### Number of Records

This returns the count of the number of notifications that have been submitted.

#### **Number Processed**

This returns the count of the number of notifications that have been processed successfully.

#### **Callbacks**

The callback notification service is to inform you of any status changes to a proposal. This allows you to integrate your systems further and allow automation of certain tasks.

To use this process you must expose a web service that can receive an HTTP post of XML data and return an XML notification. See Appendix C for an assumed WSDL.

The web service URL you provide must be a HTTPS connection secured by 128-bit SSL v3 or TLS connection using a valid certificate.

The URL for this callback should be supplied to our client set-up team by using the form in Appendix A.

The XML posted is similar to the response for the Proposal Enquiry method and for snags and checklist definitions. Please see the section title Proposal Enquiry.

A sample of the XML that will be submitted is shown below:

```
<Callback xmlns="http://www.barclays-partnerfinance.com/">
   <ProposalID>3062690</ProposalID>
   <ProposalStatus IsParked="False">
     <Status>Accepted</Status>
   </ProposalStatus>
   <CustomerAddress>
     <HouseNumber>10000</HouseNumber>
     <HouseName />
     <Flat />
     <Street>ACADEMY PARK</Street>
     <District>GOWER STREET</District>
     <Town>GLASGOW</Town>
     <County>LANARKSHIRE</County>
     <PostCode>G51 1PR</PostCode>
   </CustomerAddress>
   <Snags/>
   <ChecklistConditions>
     <ChecklistCondition Type="ID Verified">
      <Status>Please select</Status>
      <Satisfied>False</Satisfied>
      <SatisfiedOn />
    </ChecklistCondition>
    < Checklist Condition Type="Goods Quantity">
      <Status>Please select</Status>
      <Satisfied>False</Satisfied>
      <SatisfiedOn />
    </ChecklistCondition>
    <ChecklistCondition Type="Delivery Notification">
      <Status>Please select</Status>
      <Satisfied>False</Satisfied>
      <SatisfiedOn />
    </ChecklistCondition>
   </ChecklistConditions>
  <ClientReference>1529374839</ClientReference>
</Callback>
```

# Sample SOAP response

#### Callback response

# Error Code references for all eFinance web service web methods

The following list illustrates the possible error codes and descriptions that can be passed back from the eFinance web service.

	Error description	Error type	Error code

#### General

1	Exception	A server exception has occurred. Resubmit and if error occurs again,
		contact Technical Support.

#### **User Credentials**

101	Login Name	Is null or empty.
102	Password	Is null or empty.
103	Login Name or	Login Name or Password are incorrect.
	Password	
104	User Account	Does not have access to web service

#### **Proposal**

201	Proposal Type Code	Product Term Identifier is not supplied and Proposal Type Code is null or empty.
202	Client Reference	Is null or empty.
203	Interest Rate	Product Term Identifier is not supplied and either Interest Rate is not greater than or equal to zero or interest rate greater than or equal to zero and is outside a configured range.
204	Cash Price	Must be greater than zero.

205	Deposit	Must be greater than or equal to zero or is greater than or equal to
206	Danasit	zero but is outside a range defined for the Proposal Type Code.
206	Deposit	Cannot be greater than or equal to Cash Price.
207	Third Party Charge	Cannot be negative.
208	Proposal Configuration or Loan amount	Product Term Identifier is not supplied and the supplied combination of Term, Deferral Period and Interest Rate is not available the specified Proposal Type or The amount financed is outside a configured range identified by either
		a Product Term Identifier or a Proposal Type Code.
209	Client Reference Exists	The client reference supplied already exists
210	Insert Failed	Error while creating proposal. Please re-submit proposal
211	Client Reference and Proposal ID	The Client Reference and Proposal Id are not a valid combination which identifies a proposal.
212	Not used	
213	Not used	
214	Proposal Type	Product Term Identifier is not supplied and the supplied Proposal Type Code is unknown.
215	Interest Rate Type	Product Term Identifier is not supplied and the interest rate type is unknown.
216	Term	Product Term Identifier is not supplied and either Term must be greater than zero or Term is greater than zero but is outside a range defined for the Proposal Type Code.
217	Deferral Period	Product Term Identifier is not supplied and either Deferral Period must be greater than or equal to zero or Deferral Period is greater than zero but is outside a range defined for the Proposal Type Code.
218	Third Party Charge	Cannot be greater than zero for a non-FCA registered client.
219	Calculation failed	Error while calculating the monthly repayment. Please resubmit proposal and if error occurs again contact technical support.
220	Product Term Identifier	Invalid Product Term Identifier.
221	Instalment	Instalment must be greater than zero when Product Term Identifier is supplied.
222	Instalment	A Product Term Identifier has been supplied and there is a mismatch between the supplied instalment amount and the instalment which would be quoted today for a loan amount of £9999 using the supplied product term identifier (where 9999 is the Cost less Deposit plus Third Party Charge)

# Goods

301	Туре	Is null or empty.
302	Description	Is null or empty.
303	Quantity	Must be greater than zero.
304	Goods Type	Is unknown.
305	Goods Type	I not valid for the specified Proposal Type.

#### Customer

401	Title	Is null or empty.
402	Forename	Is null or empty.
403	Surname	Is null or empty.
404	Email Address	Is null or empty.
405	Not Used	

# Address

501	House Number House	Is Null or Empty. One must be supplied.
	Name	
502	Street	Is null or empty.
503	Town	Is null or empty.
504	Post Code	Is null or empty.

#### **Notification Batch**

601	Batch already exists with the supplied reference.
602	No notifications were supplied.
603	Batch not created as all notifications were rejected.
604	Not used.
605	No Batch found for specified Batch ID and Reference combination.

# **Cancel Agreement**

701	Invalid Agreement Number or Proposal ID.
702	The Agreement is not Active.
703	The value of Original Loan Advance is incorrect.
704	The value of New Loan Advance is incorrect.
705	The value of New Loan Advance must be 0 for a Full Cancellation.
706	The value of New Loan Advance must be greater than 0 for a Partial Cancellation.
707	At least one of Agreement Number or Proposal Id must be supplied.

# Introducer Response

103	External Reference Number 'XXX' does not relate to the supplied Application Id 'YYY'.
108	The application currently has a status of 'YYY' and cannot be updated.
115	Application Id XXX not found.
400	Attachment type is not supported. Attachment type must be one of the following: PDF, JPEG,
	PNG, TIFF or GIF.

# Appendix A

Request Form (to be completed in addition to standard RAF, RMA & pricing as agreed with your Barclays Partner Finance Sales Manager) This form should be completed and emailed to <a href="mailto:eFinanceIntegration@BarclaysPartnerFinance.com">eFinanceIntegration@BarclaysPartnerFinance.com</a>

Client Details	Please complete	Contact Details	Please complete	List of good categories	Please complete
Existing retainer		Name and position		As will be submitted with	
codes if applicable				applications for credit	
Retailer name		Telephone/2nd telephone			
Trading name		Email			
Retailer Registered					
Address					

Contact Details for UAT ( if different)	
Name and position	
Telephone	
Email	

Technical Details - UAT	Please complete	Notes
Developer		Please indicate whether eFinance intergration is being developed in house or name of development company.
Website		URL of website submitting to eFinance
Callback URL		your web service to recieve XML status updates
Authorised Test Domain		Domain of UAT tester email addresses, to test customer experience& document delivery
Band width if applicable (pos)		

Technical Details - Live	
Website	URL of website submitting to efinance
Call Back URL	URL of your web service to receive XML status updates
Target Launch Date	We will advise if achievable

# Example Response Form

The following shows an example form. This will be passed to you providing all the necessary settings to start integration, once full setup in our UAT environment has been completed.

Name	Test Retailer A	Retailer Code	00014904
Madison Login	testretailera	Password	Password4
Name			

Email Contact for automated emails	creditdecisions@testretailer.com	
Callback URL for status updates		
Product Type Code		

Proposal Type Description	Proposal Type Code	Terms	Deferral Periods	Interest Rate	Good Types
Buy Now Pay Later No interest Holiday	FTBNPLNIH	36	6, 9, 12	29.949 (A)	Printer
Fixed Term Interest Bearing Credit	FTIBC	36	0	19.9 (A)	Printer

### Advanced Client Reporting (if applicable)

Advanced Client	testreportinga	Advanced Client	Passport1
Reporting Login		Reporting Password	
Name			

## Appendix B

#### **WSDL Definition**

```
<?xml version="1.0" encoding="utf-8" ?>
         - <wsdl:definitions xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/" xmlns:tm="http://microsoft.com/wsdl/mime/textMatching/"
         xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/" xmlns:mime="http://schemas.xmlsoap.org/wsdl/mime/" xmlns:tns="http://www.barclays-partnerfinance.com/"
         xmlns:s1="http://microsoft.com/wsdl/types/" xmlns:s="http://www.w3.org/2001/XMLSchema" xmlns:soap12="http://schemas.xmlsoap.org/wsdl/soap12/"
         xmlns:http="http://schemas.xmlsoap.org/wsdl/http/" targetNamespace="http://www.barclays-partnerfinance.com/" xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">
- <wsdl:types>
- <s:schema elementFormDefault="qualified" targetNamespace="http://www.barclays-partnerfinance.com/">
<s:import namespace="http://microsoft.com/wsdl/types/"/>
- <s:simpleType name="String2to50">
-<s:restriction base="s:string">
<s:minLength value="2" />
<s:maxLength value="50" />
         </s:restriction>
         </s:simpleType>
- <s:element name="SubmitNewApplication">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="newApplicationData" type="tns:NewApplicationData" />
         </s:sequence>
         </s:complexType>
         </s:element>
-<s:complexType name="NewApplicationData">
<s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
<s:element minOccurs="0" maxOccurs="1" name="Proposal" type="tns:Proposal" />
<s:element minOccurs="0" maxOccurs="unbounded" name="Goods" type="tns:TypeOfGoods" />
<s:element minOccurs="0" maxOccurs="1" name="Customer" type="tns:Customer" />
<s:element minOccurs="0" maxOccurs="1" name="Address" type="tns:Address" />
<s:element minOccurs="0" maxOccurs="1" name="Delivery" type="tns:Delivery" />
         </s:sequence>
         </s:complexType>
-<s:complexType name="UserCredentials">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="LoginName" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Password" type="s:string" />
         </s:sequence>
```

</s:complexType>

```
- <s:complexType name="Proposal">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="ProposalTypeCode" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="InterestRateType" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="InterestRate" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="Term" type="s:short" />
<s:element minOccurs="0" maxOccurs="1" name="DeferralPeriod" type="s:short" />
<s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="CashPrice" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="Deposit" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="ThirdPartyCharge" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="ProductTermIdentifier" type="s:int" />
<s:element minOccurs="0" maxOccurs="1" name="Instalment" type="s:decimal" />
         </s:sequence>
         </s:complexType>
-<s:complexType name="TypeOfGoods">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Description" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="Quantity" type="s:short" />
         </s:sequence>
<s:attribute name="Type" type="s:string" />
         </s:complexType>
-<s:complexType name="Customer">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Title" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Forename" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="Initial" nillable="true" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Surname" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="EmailAddress" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="HomePhoneNumber" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="WorkPhoneNumber" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="MobileNumber" type="s:string" />
         </s:sequence>
         </s:complexType>
-<s:complexType name="Address">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="HouseNumber" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="HouseName" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Flat" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Street" type="s:string" />
```

```
<s:element minOccurs="0" maxOccurs="1" name="District" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Town" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="County" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Postcode" type="s:string" />
         </s:sequence>
         </s:complexType>
-<s:complexType name="Delivery">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="DeliveryAddress" type="tns:Address" />
<s:element minOccurs="0" maxOccurs="1" name="DeliveryOption" type="s:string" />
         </s:sequence>
         </s:complexType>
- <s:element name="SubmitNewApplicationResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="SubmitNewApplicationResult" type="tns:NewApplicationDataResponse" />
         </s:sequence>
         </s:complexType>
         </s:element>
-<s:complexType name="NewApplicationDataResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
<s:element minOccurs="1" maxOccurs="1" name="Token" type="s1:guid" />
<s:element minOccurs="1" maxOccurs="1" name="ProposalID" type="s:int" />
<s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
         </s:sequence>
         </s:complexType>
- <s:complexType name="Errors">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="ErrorDetails" type="tns:ArrayOfErrorDetail" />
         </s:sequence>
<s:attribute name="IsError" type="s:boolean" use="required" />
         </s:complexType>
- <s:complexType name="ArrayOfErrorDetail">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="ErrorDetail" nillable="true" type="tns:ErrorDetail" />
         </s:sequence>
         </s:complexType>
- <s:complexType name="ErrorDetail">
<s:attribute name="Code" type="s:short" use="required" />
```

```
<s:attribute name="Message" type="s:string" />
         </s:complexType>
- <s:element name="SubmitNewApplicationShort">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="newApplicationDataShort" type="tns:NewApplicationDataShort" />
         </s:sequence>
         </s:complexType>
         </s:element>
- <s:complexType name="NewApplicationDataShort">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
<s:element minOccurs="0" maxOccurs="1" name="ProposalShort" type="tns:ProposalShort" />
<s:element minOccurs="0" maxOccurs="unbounded" name="Goods" type="tns:TypeOfGoods" />
<s:element minOccurs="0" maxOccurs="1" name="Customer" type="tns:Customer" />
<s:element minOccurs="0" maxOccurs="1" name="Address" type="tns:Address" />
<s:element minOccurs="0" maxOccurs="1" name="Delivery" type="tns:Delivery" />
         </s:sequence>
         </s:complexType>
-<s:complexType name="ProposalShort">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="ClientReference" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="CashPrice" type="s:decimal" />
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         </s:complexType>
- <s:element name="SubmitNewApplicationShortResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="SubmitNewApplicationShortResult" type="tns:NewApplicationDataResponse" />
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         </s:element>
- <s:element name="ProposalEnquiry">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="proposalEnquiryData" type="tns:ProposalEnquiryData" />
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         </s:complexType>
         </s:element>
-<s:complexType name="ProposalEnquiryData">
```

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- <s:sequence>
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<s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
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- <s:element name="ProposalEnquiryResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="ProposalEnquiryResult" type="tns:ProposalEnquiryResponse" />
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         </s:complexType>
         </s:element>
-<s:complexType name="ProposalEnquiryResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
<s:element minOccurs="1" maxOccurs="1" name="ProposalID" type="s:int" />
<s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="ProposalStatus" type="tns:ProposalEnquiry" />
<s:element minOccurs="1" maxOccurs="1" name="CustomerAddress" nillable="true" type="tns:Address" />
<s:element minOccurs="0" maxOccurs="1" name="Snags" type="tns:ArrayOfSnag" />
<s:element minOccurs="0" maxOccurs="1" name="ChecklistConditions" type="tns:ArrayOfChecklistCondition" />
<s:element minOccurs="0" maxOccurs="1" name="Notes" type="tns:ArrayOfNote" />
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         </s:complexType>
-<s:complexType name="ProposalEnquiry">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Status" type="s:string" />
         </s:sequence>
<s:attribute name="IsParked" type="s:boolean" use="required" />
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- <s:complexType name="ArrayOfSnag">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Snag" type="tns:Snag" />
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- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Description" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="Note" type="s:string" />
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-<s:complexType name="ArrayOfChecklistCondition">
- <s:sequence>
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- <s:sequence>
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<s:element minOccurs="0" maxOccurs="1" name="SatisfiedOn" type="s:string" />
         </s:sequence>
<s:attribute name="Type" type="s:string" />
         </s:complexType>
- <s:complexType name="ArrayOfNote">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Note" type="tns:Note" />
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         </s:complexType>
- <s:complexType name="Note">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="NoteText" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="DateTime" type="s:date" />
<s:element minOccurs="0" maxOccurs="1" name="User" type="s:string" />
         </s:sequence>
<s:attribute name="Type" type="s:string" />
         </s:complexType>
- <s:element name="SubmitNotificationBatch">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="notificationData" type="tns:NotificationData" />
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         </s:complexType>
         </s:element>
- <s:complexType name="NotificationData">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
<s:element minOccurs="0" maxOccurs="1" name="NotificationBatch" type="tns:NotificationBatch" />
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</s:sequence>
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- <s:complexType name="NotificationBatch">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Notification" type="tns:Notification" />
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<s:attribute name="BatchReference" type="s:string" />
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- <s:complexType name="Notification">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="BalanceToFinance" type="s:decimal" />
         </s:sequence>
<s:attribute name="ProposalID" type="s:int" use="optional" />
<s:attribute name="AgreementNumber" type="s:string" use="optional" />
         </s:complexType>
- <s:element name="SubmitNotificationBatchResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="SubmitNotificationBatchResult" type="tns:NotificationResponse" />
         </s:sequence>
         </s:complexType>
         </s:element>
- <s:complexType name="NotificationResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
<s:element minOccurs="1" maxOccurs="1" name="BatchID" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="NumberOfNotificationsAccepted" type="s:int" />
<s:element minOccurs="0" maxOccurs="1" name="NotificationRejections" type="tns:NotificationRejections" />
         </s:sequence>
         </s:complexType>
- <s:complexType name="NotificationRejections">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Rejection" type="tns:NotificationRejection" />
         </s:sequence>
<s:attribute name="NumberOfRejections" type="s:int" use="required" />
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- <s:complexType name="NotificationRejection">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Reason" type="s:string" />
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</s:sequence>
<s:attribute name="ProposalID" type="s:int" use="optional" />
<s:attribute name="AgreementNumber" type="s:string" use="optional" />
<s:attribute name="ClientReference" type="s:string" />
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- <s:element name="NotificationBatchEnquiry">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="notificationBatchEnquiryData" type="tms:NotificationBatchEnquiryData" />
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- <s:complexType name="NotificationBatchEnguiryData">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
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<s:element minOccurs="0" maxOccurs="1" name="Reference" type="s:string" />
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         </s:complexType>
- <s:element name="NotificationBatchEnquiryResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="NotificationBatchEnquiryResult" type="tns:NotificationBatchEnquiryResponse" />
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- <s:complexType name="NotificationBatchEnquiryResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
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<s:element minOccurs="1" maxOccurs="1" name="NumberOfRecords" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="NumberProcessed" type="s:int" />
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         </s:complexType>
- <s:element name="CancelAgreement">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="cancelAgreementData" type="tns:CancelAgreementData" />
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```
</s:element>
- <s:complexType name="CancelAgreementData">
- <s:sequence>
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<s:element minOccurs="1" maxOccurs="1" name="Agreement" type="tns:Agreement" />
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- <s:complexType name="Agreement">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="AgreementNumber" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="OriginalLoanAdvance" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="CancellationAmount" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="NewLoanAdvance" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="CancellationType" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="ClientRequestReference" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="ProposalId" type="s:int" />
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        </s:complexType>
- <s:element name="CancelAgreementResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="CancelAgreementResult" type="tns:CancelAgreementDataResponse" />
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        </s:complexType>
        </s:element>
- <s:complexType name="CancelAgreementDataResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
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        </s:complexType>
- <s:element name="IntroducerResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="introducerResponseData" type="tns:IntroducerResponseData" />
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         </s:element>
- <s:complexType name="IntroducerResponseData">
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- <s:sequence>

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<s:element minOccurs="1" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
<s:element minOccurs="1" maxOccurs="1" name="Application" type="tns:Application" />
<s:element minOccurs="1" maxOccurs="1" name="ResponseNote" type="tns:ResponseNote" />
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        </s:complexType>
- <s:complexType name="Application">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="ProposalId" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="ClientRequestReference" type="s:string" />
        </s:sequence>
        </s:complexType>
- <s:complexType name="ResponseNote">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="Note" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="ContactName" type="tns:ContactName" />
<s:element minOccurs="1" maxOccurs="1" name="Attachment" type="s:base64Binary" />
        </s:sequence>
        </s:complexType>
- <s:complexType name="ContactName">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="Forename" type="tns:String2to50" />
<s:element minOccurs="1" maxOccurs="1" name="Surname" type="tns:String2to50" />
        </s:sequence>
        </s:complexType>
- <s:element name="IntroducerResponseResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="IntroducerResponseResult" type="tns:IntroducerResponseDataResponse" />
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        </s:complexType>
        </s:element>
- <s:complexType name="IntroducerResponseDataResponse">
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
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- <s:element name="FinanceOptionQuotation">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="financeOptionQuotationData" type="tns:FinanceOptionQuotationData" />
```

```
</s:sequence>
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        </s:element>
- <s:complexType name="FinanceOptionQuotationData">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
<s:element minOccurs="1" maxOccurs="1" name="CashPrice" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="Deposit" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="ThirdPartyCharge" type="s:decimal" />
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        </s:complexType>
- <s:element name="FinanceOptionQuotationResponse">
- <s:complexType>
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="FinanceOptionQuotationResult" type="tns:FinanceOptionQuotationResponse" />
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        </s:complexType>
        </s:element>
- <s:complexType name="FinanceOptionQuotationResponse">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
<s:element minOccurs="1" maxOccurs="1" name="CashPrice" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="Deposit" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="ThirdPartyCharge" type="s:decimal" />
<s:element minOccurs="0" maxOccurs="1" name="Products" type="tns:ArrayOfProduct" />
        </s:sequence>
        </s:complexType>
- <s:complexType name="Product">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="ProductName" type="s:string" />
<s:element minOccurs="1" maxOccurs="1" name="ProductCode" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="ProductNarrative" type="s:string" />
<s:element minOccurs="0" maxOccurs="1" name="ProductTerms" type="tns:ArrayOfProductTerm" />
        </s:sequence>
        </s:complexType>
- <s:complexType name="ArrayOfProduct">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Product" type="tns:Product" />
        </s:sequence>
        </s:complexType>
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- <s:complexType name="ProductTerm">
- <s:sequence>
<s:element minOccurs="1" maxOccurs="1" name="ProductTermIdentifier" type="s:int" />
<s:element minOccurs="1" maxOccurs="1" name="Term" type="s:short" />
<s:element minOccurs="1" maxOccurs="1" name="DeferralPeriod" type="s:short" />
<s:element minOccurs="1" maxOccurs="1" name="Instalment" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="APR" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="InterestCharges" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="DocumentFee" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="DocumentFeeSpread" type="s:boolean" />
<s:element minOccurs="1" maxOccurs="1" name="SettlementFee" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="TotalChargeForCredit" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="TotalRepayableIncludingDeposit" type="s:decimal" />
<s:element minOccurs="1" maxOccurs="1" name="LoanPeriodInMonths" type="s:int" />
        </s:sequence>
        </s:complexType>
- <s:complexType name="ArrayOfProductTerm">
- <s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="ProductTerm" type="tns:ProductTerm" />
        </s:sequence>
        </s:complexType>
        </s:schema>
- <s:schema elementFormDefault="qualified" targetNamespace="http://microsoft.com/wsdl/types/">
- <s:simpleType name="guid">
- <s:restriction base="s:string">
<s:pattern value="[0-9a-fA-F]{8}-[0-9a-fA-F]{4}-[0-9a-fA-F]{4}-[0-9a-fA-F]{12}" />
        </s:restriction>
        </s:simpleType>
        </s:schema>
        </wsdl:types>
- <wsdl:message name="SubmitNewApplicationSoapIn">
<wsdl:part name="parameters" element="tns:SubmitNewApplication" />
        </wsdl:message>
- <wsdl:message name="SubmitNewApplicationSoapOut">
<wsdl:part name="parameters" element="tns:SubmitNewApplicationResponse" />
        </wsdl:message>
- <wsdl:message name="SubmitNewApplicationShortSoapIn">
<wsdl:part name="parameters" element="tns:SubmitNewApplicationShort" />
         </wsdl:message>
- <wsdl:message name="SubmitNewApplicationShortSoapOut">
```

```
<wsdl:part name="parameters" element="tns:SubmitNewApplicationShortResponse" />
        </wsdl:message>
- <wsdl:message name="ProposalEnquirySoapIn">
<wsdl:part name="parameters" element="tns:ProposalEnquiry" />
        </wsdl:message>
- <wsdl:message name="ProposalEnquirySoapOut">
<wsdl:part name="parameters" element="tns:ProposalEnquiryResponse" />
        </wsdl:message>
- <wsdl:message name="SubmitNotificationBatchSoapIn">
<wsdl:part name="parameters" element="tns:SubmitNotificationBatch" />
        </wsdl:message>
- <wsdl:message name="SubmitNotificationBatchSoapOut">
<wsdl:part name="parameters" element="tns:SubmitNotificationBatchResponse" />
        </wsdl:message>
- <wsdl:message name="NotificationBatchEnquirySoapIn">
<wsdl:part name="parameters" element="tns:NotificationBatchEnquiry" />
        </wsdl:message>
- <wsdl:message name="NotificationBatchEnquirySoapOut">
<wsdl:part name="parameters" element="tns:NotificationBatchEnquiryResponse" />
        </wsdl:message>
- <wsdl:message name="CancelAgreementSoapIn">
<wsdl:part name="parameters" element="tns:CancelAgreement" />
        </wsdl:message>
- <wsdl:message name="CancelAgreementSoapOut">
<wsdl:part name="parameters" element="tns:CancelAgreementResponse" />
        </wsdl:message>
- <wsdl:message name="IntroducerResponseSoapIn">
<wsdl:part name="parameters" element="tns:IntroducerResponse" />
        </wsdl:message>
- <wsdl:message name="IntroducerResponseSoapOut">
<wsdl:part name="parameters" element="tns:IntroducerResponseResponse" />
        </wsdl:message>
- <wsdl:message name="FinanceOptionQuotationSoapIn">
<wsdl:part name="parameters" element="tns:FinanceOptionQuotation" />
        </wsdl:message>
- <wsdl:message name="FinanceOptionQuotationSoapOut">
<wsdl:part name="parameters" element="tns:FinanceOptionQuotationResponse" />
        </wsdl:message>
- <wsdl:portType name="eFinanceSoap">
- <wsdl:operation name="SubmitNewApplication">
```

```
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Submit a new proposal.
<wsdl:input message="tns:SubmitNewApplicationSoapIn" />
<wsdl:output message="tns:SubmitNewApplicationSoapOut" />
        </wsdl:operation>
- <wsdl:operation name="SubmitNewApplicationShort">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Submit a new proposal with limited data.</wsdl:documentation>
<wsdl:input message="tns:SubmitNewApplicationShortSoapIn" />
<wsdl:output message="tns:SubmitNewApplicationShortSoapOut" />
        </wsdl:operation>
- <wsdl:operation name="ProposalEnquiry">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Check the status of a proposal.
<wsdl:input message="tns:ProposalEnquirySoapIn" />
<wsdl:output message="tns:ProposalEnquirySoapOut" />
        </wsdl:operation>
- <wsdl:operation name="SubmitNotificationBatch">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Submit a batch of delivery notifications.
<wsdl:input message="tns:SubmitNotificationBatchSoapIn" />
<wsdl:output message="tns:SubmitNotificationBatchSoapOut" />
        </wsdl:operation>
- <wsdl:operation name="NotificationBatchEnquiry">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Check the status of a notification batch.</wsdl:documentation>
<wsdl:input message="tns:NotificationBatchEnquirySoapIn" />
<wsdl:output message="tns:NotificationBatchEnquirySoapOut" />
        </wsdl:operation>
- <wsdl:operation name="CancelAgreement">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Cancel an agreement.
<wsdl:input message="tns:CancelAgreementSoapIn" />
<wsdl:output message="tns:CancelAgreementSoapOut" />
        </wsdl:operation>
- <wsdl:operation name="IntroducerResponse">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Submit responses from an Introducer.</wsdl:documentation>
<wsdl:input message="tns:IntroducerResponseSoapIn" />
<wsdl:output message="tns:IntroducerResponseSoapOut" />
        </wsdl:operation>
- <wsdl:operation name="FinanceOptionQuotation">
<wsdl:documentation xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">Perform a finance option quotation.</wsdl:documentation>
<wsdl:input message="tns:FinanceOptionQuotationSoapIn" />
<wsdl:output message="tns:FinanceOptionQuotationSoapOut" />
        </wsdl:operation>
</wsdl:portType>
```

```
- <wsdl:binding name="eFinanceSoap" type="tns:eFinanceSoap">
<soap:binding transport="http://schemas.xmlsoap.org/soap/http"/>
- <wsdl:operation name="SubmitNewApplication">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplication" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="SubmitNewApplicationShort">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplicationShort" style="document" />
<wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="ProposalEnquiry">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/ProposalEnquiry" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="SubmitNotificationBatch">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNotificationBatch" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
</wsdl:operation>
- <wsdl:operation name="NotificationBatchEnquiry">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/NotificationBatchEnquiry" style="document" />
```

```
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="CancelAgreement">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/CancelAgreement" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="IntroducerResponse">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/IntroducerResponse" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="FinanceOptionQuotation">
<soap:operation soapAction="http://www.barclays-partnerfinance.com/FinanceOptionQuotation" style="document" />
- <wsdl:input>
<soap:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
         </wsdl:binding>
- <wsdl:binding name="eFinanceSoap1" type="tns:eFinanceSoap">
<soap12:binding transport="http://schemas.xmlsoap.org/soap/http" />
- <wsdl:operation name="SubmitNewApplication">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplication" style="document" />
- <wsdl:input>
```

```
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="SubmitNewApplicationShort">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplicationShort" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="ProposalEnquiry">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/ProposalEnquiry" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="SubmitNotificationBatch">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNotificationBatch" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="NotificationBatchEnquiry">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/NotificationBatchEnquiry" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
```

```
</wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="CancelAgreement">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/CancelAgreement" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="IntroducerResponse">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/IntroducerResponse" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
- <wsdl:operation name="FinanceOptionQuotation">
<soap12:operation soapAction="http://www.barclays-partnerfinance.com/FinanceOptionQuotation" style="document" />
- <wsdl:input>
<soap12:body use="literal" />
         </wsdl:input>
- <wsdl:output>
<soap12:body use="literal" />
         </wsdl:output>
         </wsdl:operation>
         </wsdl:binding>
- <wsdl:service name="eFinance">
- <wsdl:port name="eFinanceSoap" binding="tns:eFinanceSoap">
<soap:address location="http://localhost/BpfWebService/efinance.asmx" />
         </wsdl:port>
- <wsdl:port name="eFinanceSoap1" binding="tns:eFinanceSoap1">
<soap12:address location="http://localhost/BpfWebService/efinance.asmx" />
         </wsdl:port>
         </wsdl:service>
         </wsdl:definitions>
```

/wsdl:operation>

```
<wsdl:operation name="SubmitNewApplicationShort">
       <soap:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplicationShort" style="document" />
         <wsdl:input>
       <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="ProposalEnquiry">
        <soap:operation soapAction="http://www.barclays-partnerfinance.com/ProposalEnquiry" style="document" />
         <wsdl:input>
        <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="SubmitNotificationBatch">
        <soap:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNotificationBatch" style="document" />
         <wsdl:input>
        <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="NotificationBatchEnquiry">
        <soap:operation soapAction="http://www.barclays-partnerfinance.com/NotificationBatchEnquiry" style="document" />
         <wsdl:input>
        <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="CancelAgreement">
       <soap:operation soapAction="http://www.barclays-partnerfinance.com/CancelAgreement" style="document" />
         <wsdl:input>
       <soap:body use="literal" />
```

```
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="IntroducerResponse">
        <soap:operation soapAction="http://www.barclays-partnerfinance.com/IntroducerResponse" style="document" />
         <wsdl:input>
        <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="FinanceOptionQuotation">
       <soap:operation soapAction="http://www.barclays-partnerfinance.com/FinanceOptionQuotation" style="document" />
         <wsdl:input>
       <soap:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
</wsdl:binding>
         <wsdl:binding name="eFinanceSoap1" type="tns:eFinanceSoap">
        <soap12:binding transport="http://schemas.xmlsoap.org/soap/http" />
         <wsdl:operation name="SubmitNewApplication">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplication" style="document" />
         <wsdl:input>
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="SubmitNewApplicationShort">
         <soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNewApplicationShort" style="document" />
         <wsdl:input>
```

```
<soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
       <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="ProposalEnquiry">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/ProposalEnquiry" style="document" />
         <wsdl:input>
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="SubmitNotificationBatch">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/SubmitNotificationBatch" style="document" />
         <wsdl:input>
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
       <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="NotificationBatchEnquiry">
         <soap12:operation soapAction="http://www.barclays-partnerfinance.com/NotificationBatchEnquiry" style="document" />
         <wsdl:input>
         <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="CancelAgreement">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/CancelAgreement" style="document" />
         <wsdl:input>
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
<soap12:body use="literal" />
```

```
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="IntroducerResponse">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/IntroducerResponse" style="document" />
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
         <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
         <wsdl:operation name="FinanceOptionQuotation">
        <soap12:operation soapAction="http://www.barclays-partnerfinance.com/FinanceOptionQuotation" style="document" />
         <wsdl:input>
        <soap12:body use="literal" />
</wsdl:input>
         <wsdl:output>
        <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
</wsdl:binding>
         <wsdl:service name="eFinance">
         <wsdl:port name="eFinanceSoap" binding="tns:eFinanceSoap">
        <soap:address location="http://localhost/BpfWebService/efinance.asmx" />
</wsdl:port>
         <wsdl:port name="eFinanceSoap1" binding="tns:eFinanceSoap1">
        <soap12:address location="http://localhost/BpfWebService/efinance.asmx" />
</wsdl:port>
</wsdl:service>
```

</wsdl:definitions>

### Appendix C

#### **Sample WSDL Definition**

```
<wsdl:definitions xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/" xmlns:tm="http://microsoft.com/wsdl/mime/textMatching/"</p>
xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/" xmlns:mime="http://schemas.xmlsoap.org/wsdl/mime/" xmlns:tns="http://www.barclays-partnerfinance.com/"
xmlns:s="http://www.w3.org/2001/XMLSchema" xmlns:dm="http://bpf.barclay.com/BPF" xmlns:soap12="http://schemas.xmlsoap.org/wsdl/soap12/"
xmlns:http="http://schemas.xmlsoap.org/wsdl/http/" xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/" targetNamespace="http://www.barclays-partnerfinance.com/">
        <wsdl:types>
        <s:schema elementFormDefault="qualified" targetNamespace="http://www.barclays-partnerfinance.com/">
        <s:element name="Callback">
        <s:complexType>
        <s:sequence>
         <s:element minOccurs="1" maxOccurs="1" name="ProposalID" type="s:int" />
        <s:element minOccurs="0" maxOccurs="1" name="ProposalStatus" type="tns:ProposalEnquiry" />
         <s:element minOccurs="0" maxOccurs="1" name="CustomerAddress" type="tns:Address" />
        <s:element minOccurs="0" maxOccurs="1" name="Snags" type="tns:ArrayOfSnag" />
         <s:element minOccurs="0" maxOccurs="1" name="ChecklistConditions" type="tns:ArrayOfChecklistCondition" />
        <s:element minOccurs="0" maxOccurs="1" name="ClientReference" type="s:string" />
</s:sequence>
</s:complexType>
</s:element>
        <s:complexType name="ProposalEnguiry">
        <s:sequence>
         <s:element minOccurs="0" maxOccurs="1" name="Status" type="s:string" />
</s:sequence>
         <s:attribute name="IsParked" type="s:boolean" use="required" />
</s:complexType>
        <s:complexType name="Address">
        <s:sequence>
         <s:element minOccurs="0" maxOccurs="1" name="HouseNumber" type="s:string" />
         <s:element minOccurs="0" maxOccurs="1" name="HouseName" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="Flat" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="Street" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="District" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="Town" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="County" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="Postcode" type="s:string" />
</s:sequence>
```

</s:complexType>

```
<s:complexType name="ArrayOfSnag">
        <s:sequence>
       <s:element minOccurs="0" maxOccurs="unbounded" name="Snag" nillable="true" type="tns:Snag" />
</s:sequence>
</s:complexType>
        <s:complexType name="Snag">
        <s:sequence>
        <s:element minOccurs="0" maxOccurs="1" name="Description" type="s:string" />
        <s:element minOccurs="0" maxOccurs="1" name="Note" type="s:string" />
</s:sequence>
        <s:attribute name="Type" type="s:string" />
</s:complexType>
        <s:complexType name="ArrayOfChecklistCondition">
        <s:sequence>
       <s:element minOccurs="0" maxOccurs="unbounded" name="ChecklistCondition" nillable="true" type="tns:ChecklistCondition" />
</s:sequence>
</s:complexType>
        <s:complexType name="ChecklistCondition">
        <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="Status" type="s:string" />
      <s:element minOccurs="1" maxOccurs="1" name="Satisfied" type="s:boolean" />
      <s:element minOccurs="0" maxOccurs="1" name="SatisfiedOn" type="s:string" />
</s:sequence>
      <s:attribute name="Type" type="s:string" />
</s:complexType>
        <s:element name="CallbackResponse">
        <s:complexType>
        <s:sequence>
<s:element minOccurs="0" maxOccurs="1" name="CallbackResult" />
</s:sequence>
</s:complexType>
</s:element>
</s:schema>
</wsdl:types>
        <wsdl:message name="CallbackSoapIn">
       <wsdl:part name="parameters" element="tns:Callback" />
</wsdl:message>
        <wsdl:message name="CallbackSoapOut">
       <wsdl:part name="parameters" element="tns:CallbackResponse" />
</wsdl:message>
        <wsdl:portType name="StubSoap">
```

```
<wsdl:operation name="Callback">
       <wsdl:input message="tns:CallbackSoapIn" />
       <wsdl:output message="tns:CallbackSoapOut" />
</wsdl:operation>
</wsdl:portType>
         <wsdl:binding name="StubSoap" type="tns:StubSoap">
       <soap:binding transport="http://schemas.xmlsoap.org/soap/http"/>
         <wsdl:operation name="Callback">
       <soap:operation soapAction="http://www.barclays-partnerfinance.com/Callback" style="document" />
         <wsdl:input>
       <soap:body use="literal" />
      <tns:validation />
</wsdl:input>
         <wsdl:output>
        <soap:body use="literal" />
</wsdl:output>
</wsdl:operation>
</wsdl:binding>
         <wsdl:binding name="StubSoap12" type="tns:StubSoap">
       <soap12:binding transport="http://schemas.xmlsoap.org/soap/http" />
         <wsdl:operation name="Callback">
       <soap12:operation soapAction="http://www.barclays-partnerfinance.com/Callback" style="document" />
         <wsdl:input>
       <soap12:body use="literal" />
       <tns:validation />
</wsdl:input>
         <wsdl:output>
       <soap12:body use="literal" />
</wsdl:output>
</wsdl:operation>
</wsdl:binding>
         <wsdl:service name="Stub">
         <wsdl:port name="StubSoap" binding="tns:StubSoap">
       <soap:address location="http://localhost/IceNgTestServices/EFinanceDecisionUpdate/stub.asmx" />
</wsdl:port>
         <wsdl:port name="StubSoap12" binding="tns:StubSoap12">
       <soap12:address location="http://localhost/IceNgTestServices/EFinanceDecisionUpdate/stub.asmx" />
</wsdl:port>
</wsdl:service>
</wsdl:definitions>
```

### Appendix D – Sample Code

The following is the code for a sample Visual Studio console application. Console application using System; using SubmitNewApplicationShort.EFinanceReference; namespace SubmitNewApplicationShort class Program static void Main(string[] args){ eFinanceSoapClient client = new eFinanceSoapClient(); NewApplicationDataShort newApplicationDataShort = new NewApplicationDataShort(); newApplicationDataShort.UserCredentials = new UserCredentials(); newApplicationDataShort.UserCredentials.LoginName = "testefinance"; newApplicationDataShort.UserCredentials.Password = "somepassword"; newApplicationDataShort.ProposalShort = new ProposalShort(); newApplicationDataShort.ProposalShort.ClientReference = "samplereference"; newApplicationDataShort.ProposalShort.CashPrice = 1600m; TypeOfGoods goodsItem = new TypeOfGoods(); goodsItem.Description = "MC791001/A"; goodsItem.Quantity = 1; goodsItem.Type = "Test Online Products"; newApplicationDataShort.Goods = new TypeOfGoods[] { goodsItem }; newApplicationDataShort.Customer = new Customer(); newApplicationDataShort.Customer.Forename = "Tommy"; newApplicationDataShort.Customer.Surname = "Customer"; newApplicationDataShort.Customer.EmailAddress = "tommy.customer@someisp.co.uk"; newApplicationDataShort.Address = new Address(); newApplicationDataShort.Address.HouseNumber = "44"; newApplicationDataShort.Address.Street = "Some Street"; newApplicationDataShort.Address.Town = "SomeTown"; newApplicationDataShort.Address.Postcode = "ZA11AA";

```
NewApplicationDataResponse newApplicationDataResponse =
client.SubmitNewApplicationShort(newApplicationDataShort);
    if (newApplicationDataResponse == null){
        Console.WriteLine("Null response returned");
    }
    else if (newApplicationDataResponse.Errors != null && newApplicationDataResponse.Errors.ErrorDetails.Length >
        Console.WriteLine(newApplicationDataResponse.Errors.ErrorDetails[0].Message);
    } else{
        Console.WriteLine("Guid returned: " + newApplicationDataResponse.Token);
    }
    Console.ReadLine();
}
```

Configuration file examples.:

This is a sample configuration file with basic HTTP bindings as would be automatically generated if you were adding your service reference to a local WSDL.

```
<?xml version="1.0" encoding="utf-8" ?>
<configuration>
   <system.serviceModel>
     <br/>
<br/>
dindings>
       <basicHttpBinding>
         <binding name="eFinanceSoap" closeTimeout="00:01:00" openTimeout="00:01:00"</pre>
           receiveTimeout="00:10:00" sendTimeout="00:01:00" allowCookies="false"
           bypassProxyOnLocal="false" hostNameComparisonMode="StrongWildcard"
           maxBufferSize="65536" maxBufferPoolSize="524288" maxReceivedMessageSize="65536"
           messageEncoding="Text" textEncoding="utf-8" transferMode="Buffered"
           useDefaultWebProxy="true">
           <readerQuotas maxDepth="32" maxStringContentLength="8192" maxArrayLength="16384"</pre>
               maxBytesPerRead="4096" maxNameTableCharCount="16384" />
           <security mode="None">
               <transport clientCredentialType="None" proxyCredentialType="None"</pre>
                  realm="" />
               <message clientCredentialType="UserName" algorithmSuite="Default" />
           </security>
```

The BPF WSDL is not exposed. The webservice is only accessible over HTTPS. Therefore you would need to amend your bindings to those shown below in order to access the webservice.

Note the <security> and <endpoint> elements below.

```
<?xml version="1.0" encoding="utf-8" ?>
<configuration>
    <system.serviceModel>
      <br/>
<br/>
dindings>
        <basicHttpBinding>
           <binding name="eFinanceSoap" closeTimeout="00:01:00" openTimeout="00:01:00"</pre>
                receiveTimeout="00:10:00" sendTimeout="00:01:00" allowCookies="false"
                bypassProxyOnLocal="false" hostNameComparisonMode="StrongWildcard"
                maxBufferSize="65536" maxBufferPoolSize="524288" maxReceivedMessageSize="65536"
                messageEncoding="Text" textEncoding="utf-8" transferMode="Buffered"
                useDefaultWebProxy="true">
                <readerQuotas maxDepth="32" maxStringContentLength="8192" maxArrayLength="16384"</pre>
                     maxBytesPerRead="4096" maxNameTableCharCount="16384" />
                <security mode="Transport">
                      <transport clientCredentialType="None"/>
                </security>
          </binding>
       </basicHttpBinding>
</bindings>
<client>
       <endpoint address="https://training.icehosted.net/BPF/WebService/eFinance.asmx"</pre>
```

# Appendix E – Test Plan

Scenario	Expected Outcome	Outcome Achieved
1 – End to end successful application	End to end successful application using IDIQ	
2 - End to end successful application	End to end successful application using IDIQ	
3 - End to end successful application	End to end successful application using Print and	
	Post (IDIQ unable to authenticate)	
4 - End to end successful application	End to end successful application using Print and	
	Post ( snag application)	
5 - Partial Application	Customer accepted and fails IDIQ ( Decline)	
6 – Declined Application	Application Declined on credit scoring	