

eFinance

Developer Guide

July 2013



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Introduction

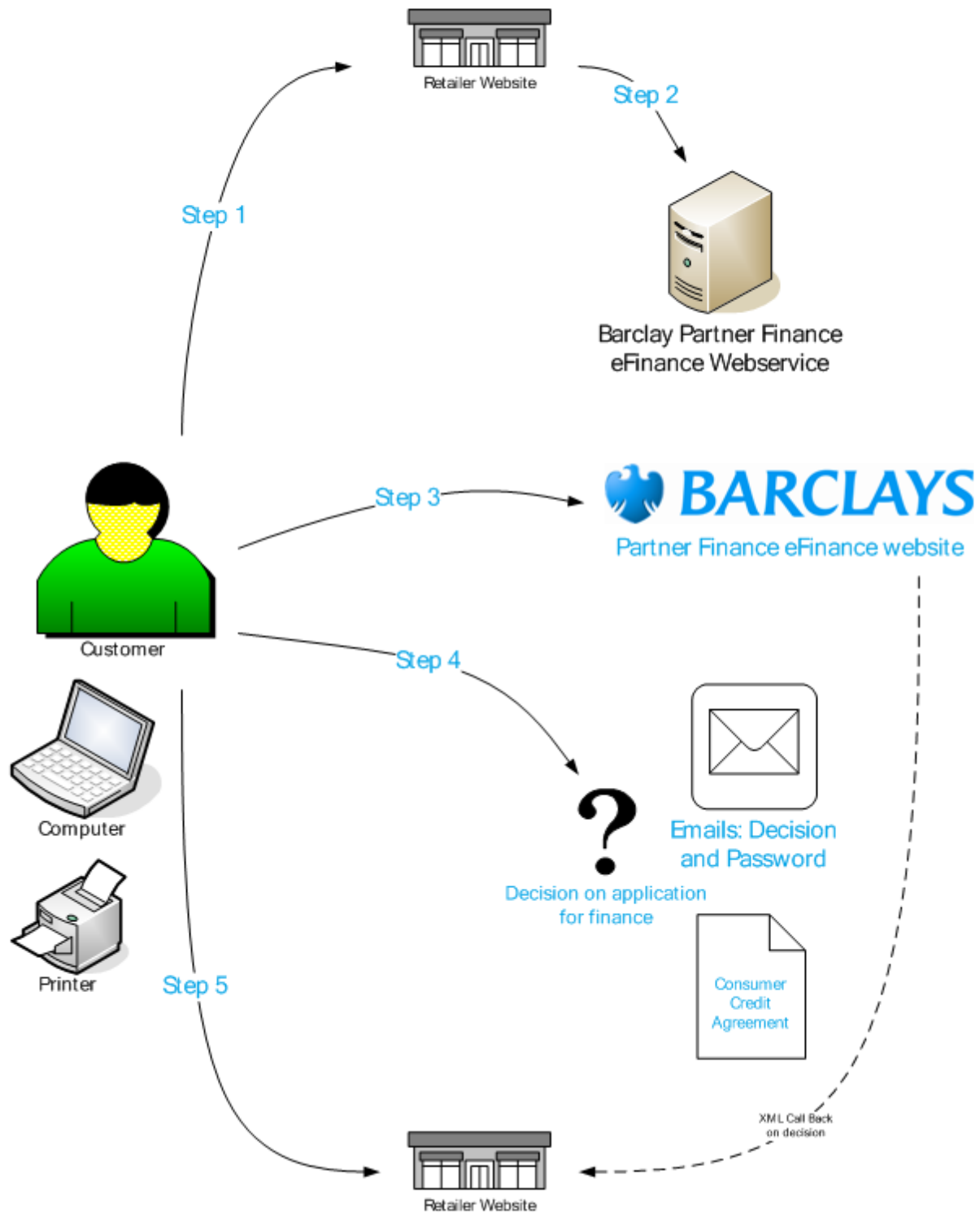
The purpose of this document is to provide a technical guidance and support to Barclays Partner Finance clients who wish to integrate their eCart software with the Barclays Partner Finance eFinance website.

eFinance Process Flow

To gain a better understanding of the process flow, the following diagrams give an overview of the process.

Summary

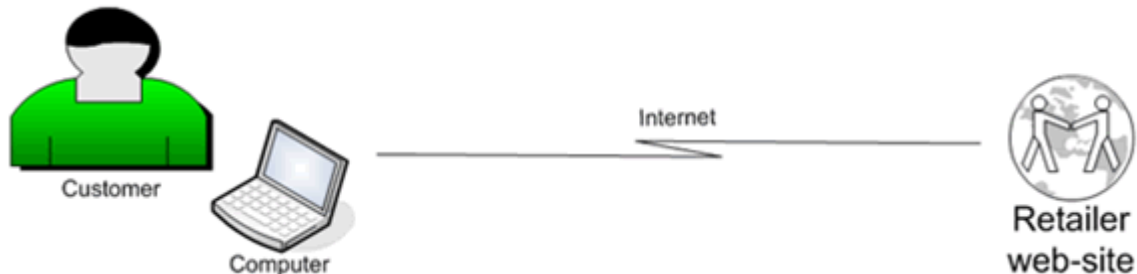
eFinance Process Flow - Summary



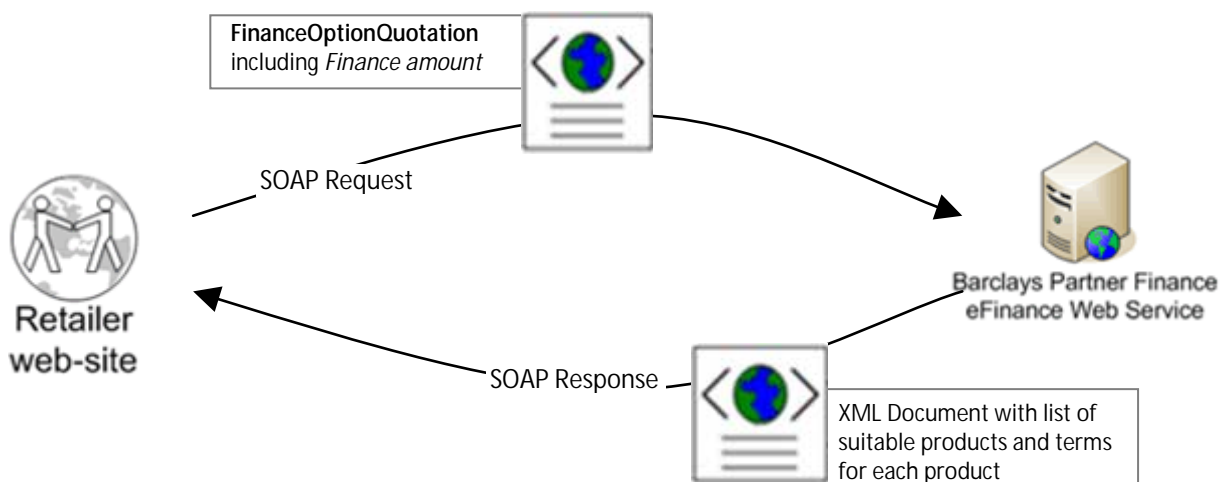
Step by Step Walkthrough

eFinance Process Flow - Step 1

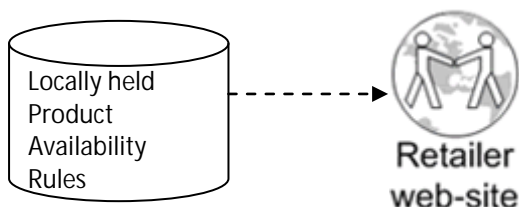
1a. Customer selects and purchases goods from Retailer's web site



1b. [EITHER]. Retailer website requests from the Barclays Finance Option Quotation webservice a list of available finance options, with interest rates and an instalment amount calculated for the current purchase value. This list of finance options is presented to the customer. The customer chooses a finance option.



[OR] Retailer's website deduces allowable finance options based on pre-loaded rates and terms, supplied to you by the Barclay's client setup team or your Barclay's regional sales manager. These are presented to the customer to choose one.



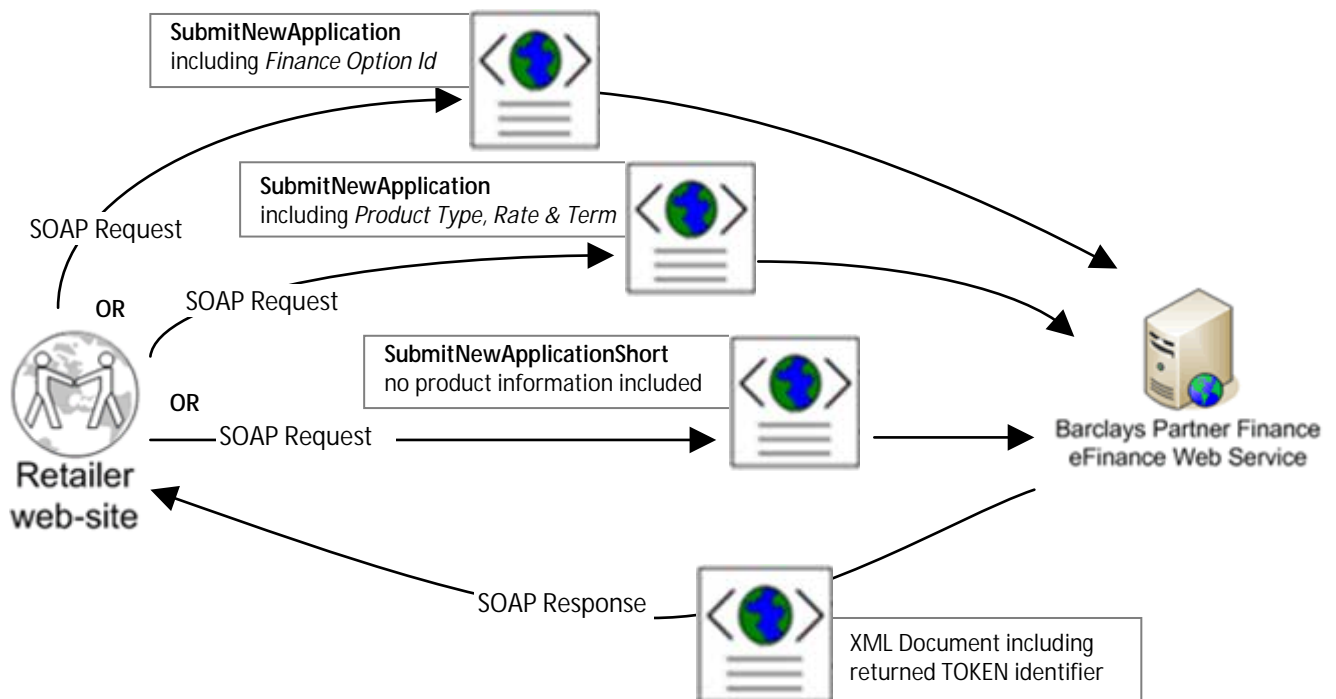
[OR] Retailer's website does not present finance options to the customer. This will be taken care of when the customer is passed through to the Barclays eFinance website

1c. The customer enters personal details

eFinance Process Flow - Step 2

Behind the scenes. Retailer's web-site passes over details of customer, goods and optionally the chosen finance option to the eFinance Web Service, and obtains a unique TOKEN in reply. All data is passed over https (i.e. encrypted). This returned TOKEN is required for the next step.

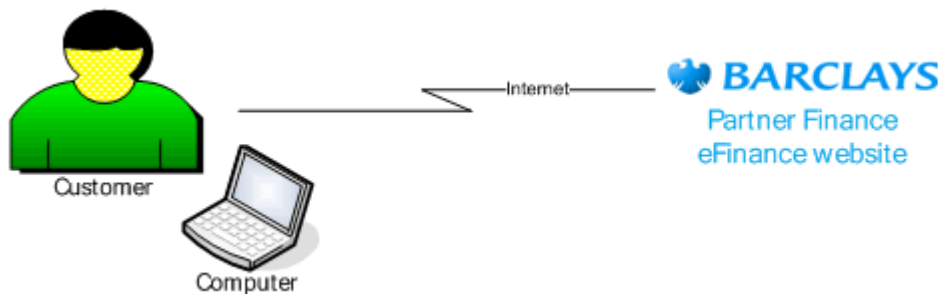
The details are passed using the 'SubmitNewApplication' webservice method where a finance product term has been chosen by the customer in step 1b. Where the customer does not choose a finance option, the 'SubmitNewApplicationShort' webservice method is used.



The returned TOKEN is unique and is only valid for a limited time.

eFinance Process Flow - Step 3

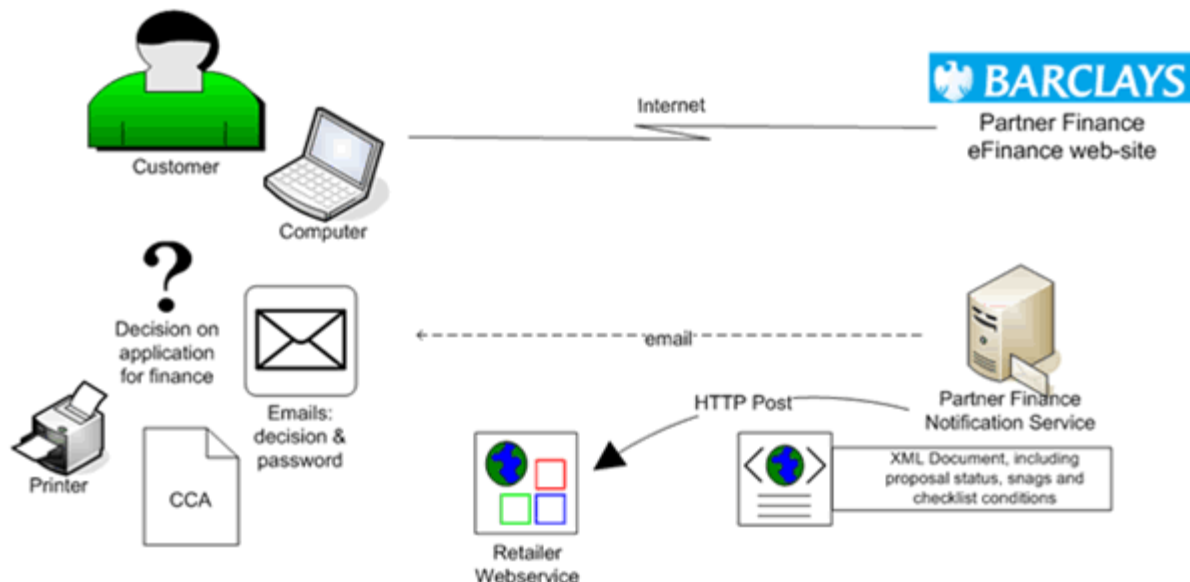
Customer is directed (by Retailer's website) to eFinance website



Using the eFinance website, the customer completes the eFinance Application process and provides an answer to a chosen security question for later use. E.g. name of first school. The customer then submits their application and may be asked to answer some further questions to confirm their identity at this stage.

eFinance Process Flow - Step 4

Customer is redirected to a Decision page which will either indicate that a final decision has been made or is pending. The customer is also sent an email to confirm this. If a decision is pending, a further email will be sent to the customer when a final accept or decline decision has been made. The email will contain a link to the eFinance web-site allowing them to log on to view the status of their application or to continue to the next stage of the application process if accepted.



The customer may receive a decision immediately and if the application for credit has been accepted can continue to the next stage of the application process which will present the customer with a Customer Credit Application (CCA) document. If the customer logs on to the *Self Service* area of the web-site by following the link on their email, they can continue from the same point.

eFinance Process Flow - Step 5

The customer is then given instructions on how to electronically sign the CCA document or how to print, sign and return the document as appropriate.

Loan activation takes place following :

- 1) Receipt of an electronically signed CCA document or a manually signed document in the post
- 2) Any outstanding installation or delivery confirmations have been received.

When a loan is made active, the customer will be emailed informing them. At this point the Barclay's system will trigger funds to become available for disbursement to the retailer.

Status Change Notifications

If required, as the status of an application changes, the Retailer can receive XML notifications of changes in statuses, current snag reasons and checklist states to a webservice hosted by the Retailer (see '[Call Backs](#)' section later). The statuses that trigger these notifications can be configured. See the Proposal Status List in the '[Proposal Status List](#)' section below.

Glossary of Technical Terms

Term	Definition
eFinance Web site	Data capture web site for customers.
eFinance Web Service	Business to Business communication
SOAP	Simple Object Access Protocol - provides a standard, extensible, composable 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 you have completed the setup form in Appendix A send it to your Regional Sales Manager who will arrange for you to be setup for integration. We'll supply you with a username and password to be used for UAT testing only. Once you've successfully completed testing, we'll issue you with your live username and password.

eFinance Webservice

The first stage of the process flow is to submit the proposal and customer information to the eFinance Webservice to obtain a Token for the eFinance web site. The WSDL (Web Service Definition Language) will be sent to you by the Barclay's support team upon request.

Alternatively a copy of this can be found in Appendix B.

The test eFinance webservice, which includes a full list of methods available, is normally available at the following address:

<https://training.icehosted.net/bpf/webservice/efinance.asmx>

These links are for development and testing only and are hosted by our development partner, icenet. icenet will provide support for your development and testing activities and can be contacted at:

Email: bpfsupport@icenet.co.uk

Tel: 0844 375 4348

Once testing has been signed off we'll send you the live link along with your username and password.

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

Submit New Application Method

The submit new application web method is used to integrate your eCart solution with BPFs 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 supplied in a previous quotation which was returned by the Finance Option Quotation webservice method .

User Credentials

The login name and password will be supplied to you by the client setup team or your regional sales manager. A UAT username and password will be issued for integration development and testing and once testing is complete a live login name and password will be issued.

Proposal

This node is used to supply your unique reference for a loan application; identifies a finance product term and the breakdown of the amount financed.

The product term can be identified in one of two ways :

- 1) By supplying all of Proposal Type Code, Interest Rate Type, Interest Rate, Term and Deferral Period
- 2) By supplying a Product Term Identifier which was previously returned by the Finance Option Quotation webservice 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 as 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

The Proposal Type Code is used to identify the proposal type you wish to use. For example if you wish to propose a Buy Now Pay Later a possible code may be FTBNPL. The list of possible product code will be issued to you by the client setup team or your regional sales manager.

Interest Rate Type

The Interest Rate Type is dependent on the type of product you are proposing. For a fixed term product you should supply **A** (APR), and for a revolving product you should supply **M** (MIR).

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 setup. This is only applicable if you have opted for the customer to be redirected at the end of the proposal.

Third Party Charge

Value of any insurance which is sold and not provided by Barclays Partner Finance.

Goods

Type

A list of type of goods will be supplied by the client setup team or your regional sales manager. An example of this may be Television

Description

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

Customer

The customer's name and email address must be supplied. Once we have received these emails the customer will not be able to change them. The email address supplied here will also be the email address of where the credit agreement link will be sent to.

Address

The customer's address should 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/"
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>
        </Customer>
        <Address>
          <HouseNumber>10000</HouseNumber>
          <HouseName />
          <Flat />
          <Street>Acadamy Park</Street>
          <District>Gower Street</District>
          <Town>Glasgow</Town>
          <County>Lanarkshire</County>
        </Address>
      </newApplicationData>
    </SubmitNewApplication>
  </soap:Body>
</soap:Envelope>
```

```
<Postcode>G511PR</Postcode>
</Address>
</newApplicationData>
</SubmitNewApplication>
</soap:Body>
</soap:Envelope>
```

Example SOAP Request (with finance option identifier)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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>
          <ClientReference>581872138</ClientReference>
          <CashPrice>1000</CashPrice>
          <Deposit>500</Deposit>
          <ThirdPartyCharge>0</ThirdPartyCharge>
          <ProductTermIdentifier>8034</ProductTermIdentifier>
          <Instalment>55.56</Instalment>
        </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>
        </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>
      </newApplicationData>
    </SubmitNewApplication>
  </soap:Body>
</soap:Envelope>
```

SOAP Response

The response sent back from the eFinance web service contains any errors that occurred during the process and also a token and a Proposal ID.

The token which is returned is used during the redirection from your shopping basket to the eFinance website. This token is used to retrieve the customer and proposal information when the customer is redirected.

A token can only be used *once* to launch the eFinance web site for a particular application.

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 webservice.

The **<ClientReference>** tag will only be returned in the response if you have been configured on the BPF system to receive it. This is to provide backward compatibility for clients who developed their interface before this tag was added. You will need to contact BPF to request that this tag is included in the XML if you need it. When enabled, the tag will be included on responses to the 'SubmitNewApplication' and 'SubmitNewApplicationShort' webservice methods and the outbound request for the 'Callback' webservice.

Example SOAP Response (With No Errors)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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="false" />
        <Token>c27910b1-0b36-4571-953d-56024e3b6eab</Token>
        <ProposalID>3062688</ProposalID>
      </SubmitNewApplicationResult>
    </SubmitNewApplicationResponse>
  </soap:Body>
</soap:Envelope>
```

Example SOAP Response (With No Errors and including the ClientReference)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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="false" />
        <Token>c27910b1-0b36-4571-953d-56024e3b6eab</Token>
        <ProposalID>3062688</ProposalID>
        <ClientReference>581872138</ClientReference>
      </SubmitNewApplicationResult>
    </SubmitNewApplicationResponse>
  </soap:Body>
</soap:Envelope>
```

Example SOAP Response (With Errors)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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>
      </SubmitNewApplicationResult>
    </SubmitNewApplicationResponse>
  </soap:Body>
</soap:Envelope>
```

```
</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

00000000-0000-0000-0000-000000000000

This is also an indicator an error has occurred. This Token value should never be passed to eFinance web site. The Proposal ID is also passed back as **zero**.

Finance Option Quotation Method

The finance option quotation method is used to allow you to present all the available finance options for a specific loan amount to the customer with APR and repayment amounts calculated by BPF. Where some product terms are not appropriate for a loan amount, they will be excluded from the response.

If the finance amount changes (for example the deposit amount changes), this method should be used to refresh the finance options to be presented on your website as not all finance options are available for all finance amounts.

Each product term has a unique identifier and this can be used on the 'SubmitNewApplication' method to identify the product term that the user has chosen on your own website.

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

User Credentials

The login name and password will be supplied to you by the client setup team or your regional sales manager. A UAT username and password will be issued for integration development and testing and once testing is complete a live login name and password will be issued.

Finance Amount

Cash Price

The cash price of the goods

Deposit

Optional. Any deposit paid by the customer

Third Party Charge

Optional. Value of any insurance which is sold and not provided by Barclays Partner Finance. You must be FCA registered to provide a 'Third Party Charge' value.

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Header/>
  <soapenv:Body>
    <FinanceOptionQuotation xmlns="http://www.barclays-partnerfinance.com/">
      <financeOptionQuotationData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <CashPrice>1000</CashPrice>
        <!--Optional:-->
        <Deposit>500</Deposit>
        <!--Optional:-->
        <ThirdPartyCharge>0</ThirdPartyCharge>
      </financeOptionQuotationData>
    </FinanceOptionQuotation>
  </soapenv:Body>
</soapenv:Envelope>
```

SOAP Response

The response sent back from the eFinance web service contains any errors that occurred during the process and an array of products and terms for each product.

Where a term is not suitable, it will not be included in the response.

Example SOAP Response (Success – Products available)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <FinanceOptionQuotationResponse xmlns="http://www.barclays-partnerfinance.com/">
      <FinanceOptionQuotationResult>
        <CashPrice>1000</CashPrice>
        <Deposit>500</Deposit>
        <ThirdPartyCharge>0</ThirdPartyCharge>
        <Products>
          <Product>
            <ProductName>bFlex Interest Free</ProductName>
            <ProductCode>FFSTDI</ProductCode>
            <ProductNarrative>A flexible loan to spread the cost of your purchase over 3 to 18
months.</ProductNarrative>
            <ProductTerms>
              <ProductTerm>
                <ProductTermIdentifier>8028</ProductTermIdentifier>
                <Term>3</Term>
                <DeferralPeriod>0</DeferralPeriod>
                <Instalment>166.67</Instalment>
                <APR>0</APR>
                <InterestCharges>0</InterestCharges>
                <DocumentFee>0</DocumentFee>
                <DocumentFeeSpread>true</DocumentFeeSpread>
                <SettlementFee>0</SettlementFee>
                <TotalChargeForCredit>0</TotalChargeForCredit>
                <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
                <LoanPeriodInMonths>3</LoanPeriodInMonths>
              </ProductTerm>
              <ProductTerm>
                <ProductTermIdentifier>8029</ProductTermIdentifier>
                <Term>4</Term>
                <DeferralPeriod>0</DeferralPeriod>
                <Instalment>125</Instalment>
                <APR>0</APR>
                <InterestCharges>0</InterestCharges>
                <DocumentFee>0</DocumentFee>
                <DocumentFeeSpread>true</DocumentFeeSpread>
                <SettlementFee>0</SettlementFee>
                <TotalChargeForCredit>0</TotalChargeForCredit>
                <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
                <LoanPeriodInMonths>4</LoanPeriodInMonths>
              </ProductTerm>
              <ProductTerm>
                <ProductTermIdentifier>8033</ProductTermIdentifier>
                <Term>8</Term>
                <DeferralPeriod>0</DeferralPeriod>
                <Instalment>62.5</Instalment>
                <APR>0</APR>
                <InterestCharges>0</InterestCharges>
                <DocumentFee>0</DocumentFee>
              </ProductTerm>
            </ProductTerms>
          </Product>
        </Products>
      </FinanceOptionQuotationResult>
    </FinanceOptionQuotationResponse>
  </soap:Body>
</soap:Envelope>
```

```
<DocumentFeeSpread>true</DocumentFeeSpread>
<SettlementFee>0</SettlementFee>
<TotalChargeForCredit>0</TotalChargeForCredit>
<TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
<LoanPeriodInMonths>8</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>8034</ProductTermIdentifier>
  <Term>9</Term>
  <DeferralPeriod>0</DeferralPeriod>
  <Instalment>55.56</Instalment>
  <APR>0</APR>
  <InterestCharges>0</InterestCharges>
  <DocumentFee>0</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>0</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>9</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>8035</ProductTermIdentifier>
  <Term>10</Term>
  <DeferralPeriod>0</DeferralPeriod>
  <Instalment>50</Instalment>
  <APR>0</APR>
  <InterestCharges>0</InterestCharges>
  <DocumentFee>0</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>0</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>10</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>8036</ProductTermIdentifier>
  <Term>11</Term>
  <DeferralPeriod>0</DeferralPeriod>
  <Instalment>45.45</Instalment>
  <APR>0</APR>
  <InterestCharges>0</InterestCharges>
  <DocumentFee>0</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>0</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>11</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>8037</ProductTermIdentifier>
  <Term>12</Term>
  <DeferralPeriod>0</DeferralPeriod>
  <Instalment>41.67</Instalment>
  <APR>0</APR>
  <InterestCharges>0</InterestCharges>
  <DocumentFee>0</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>0</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>12</LoanPeriodInMonths>
</ProductTerm>
```

```
</ProductTerms>
</Product>
<Product>
  <ProductName>Buy Now, Pay Later</ProductName>
  <ProductCode>BNPL</ProductCode>
  <ProductNarrative>BNPL Description text here describing all sorts of stuff.</ProductNarrative>
  <ProductTerms>
    <ProductTerm>
      <ProductTermIdentifier>7851</ProductTermIdentifier>
      <Term>12</Term>
      <DeferralPeriod>0</DeferralPeriod>
      <Instalment>44.39</Instalment>
      <APR>12.5</APR>
      <InterestCharges>12.68</InterestCharges>
      <DocumentFee>20</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>32.68</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1032.68</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>12</LoanPeriodInMonths>
    </ProductTerm>
    <ProductTerm>
      <ProductTermIdentifier>7852</ProductTermIdentifier>
      <Term>12</Term>
      <DeferralPeriod>3</DeferralPeriod>
      <Instalment>45.27</Instalment>
      <APR>12.5</APR>
      <InterestCharges>23.24</InterestCharges>
      <DocumentFee>20</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>43.24</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1043.24</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>14</LoanPeriodInMonths>
    </ProductTerm>
    <ProductTerm>
      <ProductTermIdentifier>7853</ProductTermIdentifier>
      <Term>12</Term>
      <DeferralPeriod>6</DeferralPeriod>
      <Instalment>46.62</Instalment>
      <APR>12.5</APR>
      <InterestCharges>39.44</InterestCharges>
      <DocumentFee>20</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>59.44</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1059.44</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>17</LoanPeriodInMonths>
    </ProductTerm>
    <ProductTerm>
      <ProductTermIdentifier>7854</ProductTermIdentifier>
      <Term>24</Term>
      <DeferralPeriod>0</DeferralPeriod>
      <Instalment>23.5</Instalment>
      <APR>12.5</APR>
      <InterestCharges>44</InterestCharges>
      <DocumentFee>20</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>64</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1064</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>24</LoanPeriodInMonths>
    </ProductTerm>
  </ProductTerms>
</Product>
```

```
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>7855</ProductTermIdentifier>
  <Term>24</Term>
  <DeferralPeriod>3</DeferralPeriod>
  <Instalment>23.96</Instalment>
  <APR>12.5</APR>
  <InterestCharges>55.04</InterestCharges>
  <DocumentFee>20</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>75.04</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1075.04</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>26</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>7856</ProductTermIdentifier>
  <Term>24</Term>
  <DeferralPeriod>6</DeferralPeriod>
  <Instalment>24.68</Instalment>
  <APR>12.5</APR>
  <InterestCharges>72.32</InterestCharges>
  <DocumentFee>20</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>92.32</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1092.32</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>29</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>7857</ProductTermIdentifier>
  <Term>36</Term>
  <DeferralPeriod>0</DeferralPeriod>
  <Instalment>16.57</Instalment>
  <APR>12.5</APR>
  <InterestCharges>76.52</InterestCharges>
  <DocumentFee>20</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>96.52</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1096.52</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>36</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>7858</ProductTermIdentifier>
  <Term>36</Term>
  <DeferralPeriod>3</DeferralPeriod>
  <Instalment>16.9</Instalment>
  <APR>12.5</APR>
  <InterestCharges>88.40</InterestCharges>
  <DocumentFee>20</DocumentFee>
  <DocumentFeeSpread>true</DocumentFeeSpread>
  <SettlementFee>0</SettlementFee>
  <TotalChargeForCredit>108.40</TotalChargeForCredit>
  <TotalRepayableIncludingDeposit>1108.40</TotalRepayableIncludingDeposit>
  <LoanPeriodInMonths>38</LoanPeriodInMonths>
</ProductTerm>
<ProductTerm>
  <ProductTermIdentifier>7859</ProductTermIdentifier>
  <Term>36</Term>
  <DeferralPeriod>6</DeferralPeriod>
  <Instalment>17.4</Instalment>
```

```

    <APR>12.5</APR>
    <InterestCharges>106.4</InterestCharges>
    <DocumentFee>20</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>126.4</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1126.4</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>41</LoanPeriodInMonths>
  </ProductTerm>
</ProductTerms>
</Product>
<Product>
  <ProductName>Loan Interest Free</ProductName>
  <ProductCode>FRSTDI</ProductCode>
  <ProductNarrative>This is a loan interest free product description.</ProductNarrative>
  <ProductTerms>
    <ProductTerm>
      <ProductTermIdentifier>7864</ProductTermIdentifier>
      <Term>12</Term>
      <DeferralPeriod>0</DeferralPeriod>
      <Instalment>41.67</Instalment>
      <APR>0</APR>
      <InterestCharges>0</InterestCharges>
      <DocumentFee>0</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>0</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>12</LoanPeriodInMonths>
    </ProductTerm>
    <ProductTerm>
      <ProductTermIdentifier>7865</ProductTermIdentifier>
      <Term>18</Term>
      <DeferralPeriod>0</DeferralPeriod>
      <Instalment>27.78</Instalment>
      <APR>0</APR>
      <InterestCharges>0</InterestCharges>
      <DocumentFee>0</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>0</TotalChargeForCredit>
      <TotalRepayableIncludingDeposit>1000</TotalRepayableIncludingDeposit>
      <LoanPeriodInMonths>18</LoanPeriodInMonths>
    </ProductTerm>
  </ProductTerms>
</Product>
<Product>
  <ProductName>Personal Loan(FTR7)</ProductName>
  <ProductCode>FTRIBC</ProductCode>
  <ProductNarrative>This is another Personal Loan product. </ProductNarrative>
  <ProductTerms>
    <ProductTerm>
      <ProductTermIdentifier>3255</ProductTermIdentifier>
      <Term>36</Term>
      <DeferralPeriod>0</DeferralPeriod>
      <Instalment>17.3</Instalment>
      <APR>15.9</APR>
      <InterestCharges>122.8</InterestCharges>
      <DocumentFee>0</DocumentFee>
      <DocumentFeeSpread>true</DocumentFeeSpread>
      <SettlementFee>0</SettlementFee>
      <TotalChargeForCredit>122.8</TotalChargeForCredit>

```

```

    <TotalRepayableIncludingDeposit>1122.8</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>36</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7907</ProductTermIdentifier>
    <Term>12</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>43.84</Instalment>
    <APR>9.9</APR>
    <InterestCharges>26.08</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>26.08</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1026.08</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>12</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7908</ProductTermIdentifier>
    <Term>18</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>29.91</Instalment>
    <APR>9.9</APR>
    <InterestCharges>38.38</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>38.38</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1038.38</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>18</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7909</ProductTermIdentifier>
    <Term>24</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>25.03</Instalment>
    <APR>19.9</APR>
    <InterestCharges>100.72</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>100.72</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1100.72</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>24</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7910</ProductTermIdentifier>
    <Term>42</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>16.44</Instalment>
    <APR>21.0</APR>
    <InterestCharges>190.48</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>190.48</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1190.48</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>42</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7911</ProductTermIdentifier>
    <Term>48</Term>

```



```

    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>15.01</Instalment>
    <APR>21.0</APR>
    <InterestCharges>220.48</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>220.48</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1220.48</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>48</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7912</ProductTermIdentifier>
    <Term>54</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>13.9</Instalment>
    <APR>21.0</APR>
    <InterestCharges>250.6</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>250.6</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1250.6</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>54</LoanPeriodInMonths>
  </ProductTerm>
  <ProductTerm>
    <ProductTermIdentifier>7913</ProductTermIdentifier>
    <Term>60</Term>
    <DeferralPeriod>0</DeferralPeriod>
    <Instalment>13.03</Instalment>
    <APR>21.0</APR>
    <InterestCharges>281.8</InterestCharges>
    <DocumentFee>0</DocumentFee>
    <DocumentFeeSpread>true</DocumentFeeSpread>
    <SettlementFee>0</SettlementFee>
    <TotalChargeForCredit>281.8</TotalChargeForCredit>
    <TotalRepayableIncludingDeposit>1281.8</TotalRepayableIncludingDeposit>
    <LoanPeriodInMonths>60</LoanPeriodInMonths>
  </ProductTerm>
</ProductTerms>
</Product>
</Products>
</FinanceOptionQuotationResult>
</FinanceOptionQuotationResponse>
</soap:Body>
</soap:Envelope>

```

Example SOAP Response (Success - No products available)

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <FinanceOptionQuotationResponse xmlns="http://www.barclays-partnerfinance.com/">
      <FinanceOptionQuotationResult>
        <CashPrice>15999</CashPrice>
        <Deposit>0</Deposit>
        <ThirdPartyCharge>0</ThirdPartyCharge>
        <Products/>
      </FinanceOptionQuotationResult>
    </FinanceOptionQuotationResponse>
  </soap:Body>

```


</soap:Envelope>

Example SOAP Response (With Errors)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <FinanceOptionQuotationResponse xmlns="http://www.barclays-partnerfinance.com/">
      <FinanceOptionQuotationResult>
        <Errors IsError="true">
          <ErrorDetails>
            <ErrorDetail Code="205" Message="Deposit must be greater than or equal to zero."/>
          </ErrorDetails>
        </Errors>
        <CashPrice>4000</CashPrice>
        <Deposit>-10</Deposit>
      </FinanceOptionQuotationResult>
    </FinanceOptionQuotationResponse>
  </soap:Body>
</soap:Envelope>
```

Submit New Application Short Method

As with the Submit New Application Method, the submit new application short web method is used to integrate your eCart solution with BPFs eFinance application, but with the retailer providing a subset of application data. The following section describes the SOAP requests and response for the web method.

User Credentials

The login name and password will be supplied to you by the client setup team or your regional sales manager. A UAT username and password will be issued for integration development and testing and once testing is complete a live login name and password will be issued.

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 setup. 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 setup team or your regional sales manager. An example of this may be Television

Description

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

Customer

The customer's name and email address must be supplied. Once we have received these details the customer will not be able to change the name supplied. The email address supplied here will also be the email address of where the credit agreement link will be sent to.

Address

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

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <SubmitNewApplicationShort xmlns="http://www.barclays-partnerfinance.com/">
      <newApplicationData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <Proposal>
          <ClientReference>581872138</ClientReference>
          <CashPrice>600</CashPrice>
        </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>
  </Customer>
  <Address>
    <HouseNumber>10000</HouseNumber>
    <HouseName />
    <Flat />
    <Street>Acadamy Park</Street>
    <District>Gower Street</District>
    <Town>Glasgow</Town>
    <County>Lanarkshire</County>
    <Postcode>G51 1PR</Postcode>
  </Address>
</newApplicationData>
</SubmitNewApplicationShort>
</soap:Body>
</soap:Envelope>

```

SOAP Response

The response sent back from the eFinance web service contains any errors that occurred during the process and also a token and a Proposal ID.

The token which is returned is used during the redirection from your shopping basket to the eFinance website. This token is used to retrieve the customer and proposal information when the customer is redirected.

A token can only be used *once* to log into the eFinance web site. If the customer closes their browser and returns later to complete the transaction you 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 webservice.

The **<ClientReference>** tag will only be returned in the response if you have been configured on the BPF system to receive it. This is to provide backward compatibility for clients who developed their interface before this tag was added. You will need to contact BPF to request that this tag is included in the XML if you need it. When enabled, the tag will be included on responses to the 'SubmitNewApplication' and 'SubmitNewApplicationShort' webservice methods and the outbound request for the 'Callback' webservice.

Example SOAP Response (With No Errors)

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <SubmitNewApplicationShortResponse xmlns="http://www.barclays-partnerfinance.com/">
      <SubmitNewApplicationShortResult>
        <Errors IsError="false" />
        <Token>c27910b1-0b36-4571-953d-56024e3b6eab</Token>
        <ProposalID>3062688</ProposalID>
      </SubmitNewApplicationShortResult>
    </SubmitNewApplicationShortResponse>
  </soap:Body>

```

</soap:Envelope>

Example SOAP Response (With No Errors and ClientReference included)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <SubmitNewApplicationShortResponse xmlns="http://www.barclays-partnerfinance.com/">
      <SubmitNewApplicationShortResult>
        <Errors IsError="false" />
        <Token>c27910b1-0b36-4571-953d-56024e3b6eab</Token>
        <ProposalID>3062688</ProposalID>
        <ClientReference>581872138</ClientReference>
      </SubmitNewApplicationShortResult>
    </SubmitNewApplicationShortResponse>
  </soap:Body>
</soap:Envelope>
```

Example SOAP Response (With Errors)

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <SubmitNewApplicationShortResponse xmlns="http://www.barclays-partnerfinance.com/">
      <SubmitNewApplicationShortResult>
        <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>
      </SubmitNewApplicationShortResult>
    </SubmitNewApplicationShortResponse>
  </soap:Body>
</soap:Envelope>
```

When an error occurs the token is passed back as

00000000-0000-0000-0000-000000000000

This is also an indicator an error has occurred. This Token value should never be passed to 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 you customer to web site to complete the proposal application.

The user should be redirected to:

[https://training.icehosted.net/EFinance/BPF/efinance.aspx?token=\(passed back from website\)](https://training.icehosted.net/EFinance/BPF/efinance.aspx?token=(passed back from website))

This link is for development and testing only. Once testing has been signed off a live link will be sent to you along with your username and password.

Proposal Enquiry

The proposal enquiry method allows you to request the current status of a proposal submitted via the eFinance webservice.

The user credentials as detailed for the Submit New Application method will have to be supplied along with the client reference 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/"
  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/">
      <proposalEnquiryData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <ProposalID>3062688</ProposalID>
        <ClientReference>581872138</ClientReference>
      </proposalEnquiryData>
    </ProposalEnquiry>
  </soap:Body>
</soap:Envelope>
```

SOAP Response Example 1 - Accepted

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  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 />
        </CustomerAddress>
      </ProposalEnquiryResult>
    </ProposalEnquiryResponse>
  </soap:Body>
</soap:Envelope>
```

```

    <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 Response Example 2 – Introducer Pend

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  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>
  <Note>
    <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 Response Example 3 – Snags and Checklist Conditions

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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.</Description>
            <Note />
          </Snag>
          <Snag Type="Documents">
            <Description>Customer signature not dated - dated copy required</Description>
            <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>
          </Snag>

```

```

</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 Response Example 4 – Ready To Deliver (Parked)

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  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</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>Not Received</Status>

```



```

        <Satisfied>false</Satisfied>
        <SatisfiedOn />
    </ChecklistCondition>
</ChecklistConditions>
</ProposalEnquiryResult>
</ProposalEnquiryResponse>
</soap:Body>
</soap:Envelope>

```

SOAP Response Example 5 – Ready For Live

```

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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 Response Example 6 – Live

```

<?xml version="1.0" encoding="utf-8"?>

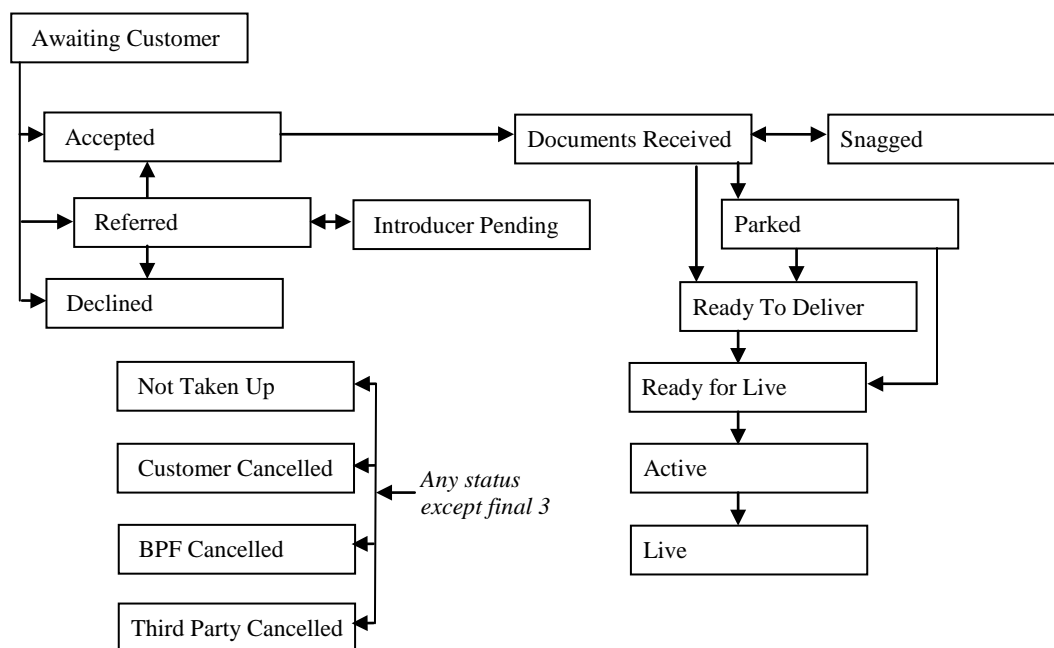
```

```
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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

The following is a list of proposal statuses that can be returned via the response:

Proposal Status	Description
Awaiting Customer	Proposal is awaiting the customer to go through the data capture process
Accepted	Proposal has been accepted for finance.
Referred	Proposal has been referred to underwriters for decision.
Declined	Proposal has been declined for finance.
Not Taken Up	Proposal has been archived due to customer inactivity over an extended period.
BPF Cancelled, Customer Cancelled or Third Party Cancelled	Proposal has been cancelled.
Introducer Pending	Underwriters require more information before a decision can be made on decision for finance.
Documents Recieved	Signed CCA documents recieved from customer.
Snagged	Proposal has been snagged. See list for reasons of why proposal cannot be progressed.
Parked	Credit agreements have been received but the RTC period has not expired
Ready to Deliver	Credit agreements have been received, RTC period has expired and goods can be delivered. Awaiting confirmation of the delivery.
Ready For Live	Proposal in activaton queue (transient status)
Active	Proposal checklist conditions have been satisfied and no snags and agreement will be made live at 9PM on day of enquiry.
Live	Proposal has been made live and proposal is now read only.



Snag Reason List

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

Description
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

The following is an example of checklist conditions that can be returned via the response:

Type	Statuses
ID Verified	Verified Not Verified
Goods Quantity	Verified Not Verified
Delivery Notification	Received Not Received Not Required

Introducer Response

The introducer response method allows you to respond to Underwriter queries/requests. This is typically required when the Underwriter needs further information in order to make a decision on the loan application. This method should only be used when the Proposal status is Introducer Pend. The following describes the key sections of the Introducer Response process.

IntroducerResponse

User Credentials

The login name and password will be supplied to you by the client setup team or your regional sales manager. A UAT username and password will be issued for integration development and testing and once testing is complete a live login name and password will be issued.

Application

Application ID

This is a mandatory field. This will have been provided via the submit New Application response.

External Reference Number

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 setup. This is only applicable if you have opted for the customer to be redirected at the end of the proposal.

ResponseNote

Note

Free format text, providing the response to the Underwriter's request for further information.

Contact Name

The name of the person providing the information.

Attachment

Allows a document (attachment) to be sent as part of the response.

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <IntroducerResponse xmlns="http://www.barclays-partnerfinance.com/">
      <OutletCode>123456</OutletCode>
      <Username>testretailera</Username>
      <Password>password*2</Password>
      <ExternalReferenceNumber>581872138</ExternalReferenceNumber>
      <ApplicationID>3062688</ApplicationID>
      <ResponseNote>
        <NoteText>Have contacted the customer who will send in the documents directly to BPF</NoteText>
        <ContactName>
          <Title>Mr</Title>
          <Forename>Edward</Forename>
          <Surname>Briers</Surname>
        </ContactName>
      </ResponseNote>
      <Attachment xsi:nil="true" />
    </IntroducerResponse>
  </soap:Body>
</soap:Envelope>
```

```
</soap:Body>  
</soap:Envelope>
```

SOAP Response

IntroducerResponseResponse

Status

Indicates if the update has been successful.

```
<?xml version="1.0" encoding="utf-8"?>  
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"  
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">  
  <soap:Body>  
    <IntroducerResponseResponse xmlns="http://www.barclays-partnerfinance.com/">  
      <Status>  
        <Status>SUCCESS</Status>  
        <ExternalReferenceNumber>581872138</ExternalReferenceNumber>  
        <ApplicationID>3062688</ApplicationID>  
      </Status>  
    </IntroducerResponseResponse>  
  </soap:Body>  
</soap:Envelope>
```

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 ProposalID or AgreementNumber should be supplied in order to identify the proposal.

NotificationBatch

Batch Reference

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

Notification

ProposalID

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

AgreementNumber

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 value that you are expecting to be settled for the proposal being submitted. This should be the Cash Price – Deposit. If the balance to Finance does not match the value we hold in our system then the notification will be rejected.

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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

SubmitNotificationBatchResult

BatchID

This is the unique batch id which identifies your batch within our system. This should be used for all communication with Barclays Partner Finance when requesting information for a batch.

NumberOfNotificationsAccepted

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

NotificationRejections

This section lists all rejections for the batch and will not be processed. The next section of this document discusses this in more detail.

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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="false" />
        <BatchID>1546</BatchID>
        <NumberOfNotificationsAccepted>1</NumberOfNotificationsAccepted>
        <NotificationRejections NumberOfRejections="0" />
      </SubmitNotificationBatchResult>
    </SubmitNotificationBatchResponse>
  </soap:Body>
</soap:Envelope>
```

Rejections

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

The following example shows how a rejection is returned via the response. The balance to finance is incorrect.

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
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.

NotificationRejections

NumberOfRejections

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

ProposalID

ProposalID which has been rejected.

AgreementNumber

Agreement number for the proposal which has been rejected.

ClientReference

Client reference for the proposal which has been rejected.

Reason

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

- Validated Successfully
- Agreement Reference not recognised
- Payment Value does not match Amount Financed
- Invalid Agreement Status
- Delivery Note previously satisfied
- Delivery Note checklist not setup
- 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/"
  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.

NotificationBatch

Batch ID

This is the unique ID for the batch that was generated by us and sent to you in the response of 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/"
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

NotificationBatchEnquiryResult

NumberOfRecords

This returns the count of the number of notifications which had been submitted.

NumberProcessed

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

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <NotificationBatchEnquiryResponse xmlns="http://www.barclays-partnerfinance.com/">
      <NotificationBatchEnquiryResult>
        <Errors IsError="false" />
        <NumberOfRecords>1</NumberOfRecords>
        <NumberProcessed>1</NumberProcessed>
      </NotificationBatchEnquiryResult>
    </NotificationBatchEnquiryResponse>
  </soap:Body>
</soap:Envelope>
```

Cancel Agreement

The Cancel Agreement method allows you to initiate the full or part cancellation of an active agreement with BPF. This is typically required the customer has cancelled part or all of their order after the loan application has been paid out. This method should only be used when the Proposal status is Live. The following describes the key sections of the Cancel Agreement process.

Cancel Agreement

User Credentials

The login name and password will be supplied to you by the client setup team or your regional sales manager. A UAT username and password will be issued for integration development and testing and once testing is complete a live login name and password will be issued.

Customer

The customer's name and email address must be supplied.

Agreement

Agreement Number

This is a mandatory field if ProposalId is not supplied to identify the agreement. This must be the customer's 16 digit loan agreement number.

Original Loan Advance

This is a mandatory field. The value of the original loan amount.

Cancellation Amount

This is a mandatory field. The amount of the original loan amount that is to be cancelled.

New Loan Advance

This is a mandatory field. The outstanding loan amount.

Cancellation Type

This is a mandatory field. Indicates whether it is a Full or Partial Cancellation.

Client Request Reference

Your unique reference number for the cancellation.

Proposal Id

This is a mandatory field if AgreementNumber is not supplied to identify the agreement. This will have been provided via the submit New Application response.

SOAP Request

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <CancelAgreement xmlns="http://www.barclays-partnerfinance.com/">
      <cancelAgreementData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <Customer>
          <Title>Mr</Title>
          <Forename>Joe</Forename>
          <Initial>W</Initial>
        </Customer>
      </cancelAgreementData>
    </CancelAgreement>
  </soap:Body>
</soap:Envelope>
```

```
<Surname>Bloggs</Surname>
<EmailAddress>joe.bloggs@test.com</EmailAddress>
</Customer>
<Agreement>
  <AgreementNumber>1101010000028600</AgreementNumber>
  <OriginalLoanAdvance>599.00</OriginalLoanAdvance>
  <CancellationAmount>599.00</CancellationAmount>
  <NewLoanAdvance>0.00</NewLoanAdvance>
  <CancellationType>Full</CancellationType>
  <ClientRequestReference>581872138</ClientRequestReference>
</Agreement>
</cancelAgreementData>
</CancelAgreement>
</soap:Body>
</soap:Envelope>
```

OR

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <CancelAgreement xmlns="http://www.barclays-partnerfinance.com/">
      <cancelAgreementData>
        <UserCredentials>
          <LoginName>testretailera</LoginName>
          <Password>password*2</Password>
        </UserCredentials>
        <Customer>
          <Title>Mr</Title>
          <Forename>Joe</Forename>
          <Initial>W</Initial>
          <Surname>Bloggs</Surname>
          <EmailAddress>joe.bloggs@test.com</EmailAddress>
        </Customer>
        <Agreement>
          <OriginalLoanAdvance>599.00</OriginalLoanAdvance>
          <CancellationAmount>599.00</CancellationAmount>
          <NewLoanAdvance>0.00</NewLoanAdvance>
          <CancellationType>Full</CancellationType>
          <ClientRequestReference>581872138</ClientRequestReference>
          <ProposalId>2860</ProposalId>
        </Agreement>
      </cancelAgreementData>
    </CancelAgreement>
  </soap:Body>
</soap:Envelope>
```

SOAP Response

CancelAgreementResponse

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <CancelAgreementResponse xmlns="http://www.barclays-partnerfinance.com/">
      <CancelAgreementResult />
    </CancelAgreementResponse>
  </soap:Body>
</soap:Envelope>
```

```
</CancelAgreementResponse>  
</soap:Body>  
</soap:Envelope>
```

Call Backs

The call back 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 tasks.

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

The webservice 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 call back should be supplied to our client setup 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 section title Proposal Enquiry

The **<ClientReference>** tag will only be supplied if you have been configured on the BPF system to receive it. This is to provide backward compatibility for clients who developed their interface before this tag was added. You will need to contact BPF to request that this tag is included in the XML if you need it. When enabled, the tag will be included on responses to the 'SubmitNewApplication' and 'SubmitNewApplicationShort' webservice methods and the outbound request for the 'Callback' webservice.

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

```
<?xml version="1.0" encoding="utf-8"?>
<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>
    <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>
  <ClientReference>1529374839</ClientReference>
</Callback>
```

*Sample SOAP Response**CallbackResponse*

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <soap:Body>
    <CallbackResponse xmlns="http://www.barclays-partnerfinance.com/">
      <CallbackResult />
    </CallbackResponse>
  </soap:Body>
</soap:Envelope>
```

Error Code References for All eFinance Webservice Web Methods

The following list is all the possible error codes and descriptions which can be passed back from the eFinance web service.

Error Code	Error Type	Error Description
------------	------------	-------------------

General

1	Exception	A server exception has occurred. Re-Submit 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 Password	Login Name or Password are incorrect.
104	User Account	Does not have access to webservice

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	InterestRate	Product Term Identifier is not supplied and either InterestRate 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 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 ProposalId	The Client Reference and ProposalId 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	Type	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 Name	Is Null or Empty. One must be supplied.
502	Street	Is null or empty.
503	Town	Is null or empty.
504	PostCode	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 BatchID and Reference combination	

Cancel Agreement

701	Invalid Agreement Number or ProposalID	
702	The Agreement is not Active	
703	The value of OriginalLoanAdvance is incorrect	
704	The value of NewLoanAdvance is incorrect	
705	The value of NewLoanAdvance must be 0 for a Full Cancellation	
706	The value of NewLoanAdvance must be greater than 0 for a Partial Cancellation	
707	At least one of Agreement Number or ProposalId must be supplied	

Introducer Response

106	ExternalReferenceNumber 'XXX' does not relate to the supplied ApplicationId	
-----	---	--

	'YYY'	
108	The application currently has a status of 'YYY' and cannot be updated	
115	ApplicationId XXX not found	
400	Attachment type is not supported. Attachment type must be one of PDF, JPEG, PNG, TIFF or GIF	

Appendix A – Setup form

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: eFinanceIntegration@BarclaysPartnerFinance.com

Client Details

Existing Retailer
Code(s)
(if applicable)
Retailer
Name
Trading Name (if
different)

Retailer Registered
Address

Contact Details

Name
Position
Telephone
2nd phone
Email

Contact Details for UAT (if different)

Name
Position
Telephone
Email

List of Goods Categories (as will be
submitted with applications for credit)

Continue list on a separate sheet if necessary.

Notes

Please indicate whether eFinance integration is being
developed in-house or name of development company.
URL of website submitting to eFinance
your webservice to receive XML status updates
For us to send you credit decision update emails
Domain(s) of UAT tester email addresses, to test
customer experience & document delivery.
We will advise if achievable

Technical Details – UAT

Developer
Website
Callback URL (must be https)
Email Address
Authorised Test domain
UAT setup required date

Technical Details - Live
Website
Callback URL (must be https)
Target Launch Date

URL of website submitting to eFinance
URL of your webservice to receive XML status updates
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 Name	testretailera	Password	Password4
---------------------------	---------------	-----------------	-----------

Email Contact for automated emails	creditdecisions@testretailer.com
---	--

CallbackURL for status updates	https://uat.testretailer.com/eCart/status-update
---------------------------------------	---

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 Reporting Login Name	testreportinga	Advanced Client Reporting Password	Passport1
---	----------------	---	-----------

*Appendix B – eFinance WSDL***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:sequence>
          <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: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: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:sequence>
</s:complexType>
```

```
<s:element minOccurs="0" maxOccurs="1" name="Postcode" 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: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" />
  </s:sequence>
</s:complexType>
<s:element name="SubmitNewApplicationShortResponse">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="SubmitNewApplicationShortResult" type="tns:NewApplicationDataResponse" />
    </s:sequence>
  </s:complexType>
</s:element>
<s:element name="ProposalEnquiry">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="proposalEnquiryData" type="tns:ProposalEnquiryData" />
    </s:sequence>
  </s:complexType>
</s:element>
<s:complexType name="ProposalEnquiryData">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
    <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:element name="ProposalEnquiryResponse">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="ProposalEnquiryResult" type="tns:ProposalEnquiryResponse" />
    </s:sequence>
  </s:complexType>
</s:element>
```



```
</s:sequence>
</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" />
    </s:sequence>
  </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" />
  </s:complexType>
  <s:complexType name="ArrayOfSnag">
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="unbounded" name="Snag" 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" 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:complexType name="ArrayOfNote">
<s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Note" type="tns:Note" />
</s:sequence>
</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" />
</s:sequence>
</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" />
</s:sequence>
</s:complexType>
<s:complexType name="NotificationBatch">
<s:sequence>
<s:element minOccurs="0" maxOccurs="unbounded" name="Notification" type="tns:Notification" />
</s:sequence>
<s:attribute name="BatchReference" type="s:string" />
</s:complexType>
<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" />
</s:complexType>
<s:complexType name="NotificationRejection">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="1" name="Reason" type="s:string" />
  </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" />
</s:complexType>
<s:element name="NotificationBatchEnquiry">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="notificationBatchEnquiryData" type="tns:NotificationBatchEnquiryData" />
    </s:sequence>
  </s:complexType>
</s:element>
```

```
</s:complexType>
</s:element>
  <s:complexType name="NotificationBatchEnquiryData">
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
      <s:element minOccurs="1" maxOccurs="1" name="BatchID" type="s:int" />
      <s:element minOccurs="0" maxOccurs="1" name="Reference" type="s:string" />
    </s:sequence>
  </s:complexType>
  <s:element name="NotificationBatchEnquiryResponse">
    <s:complexType>
      <s:sequence>
        <s:element minOccurs="0" maxOccurs="1" name="NotificationBatchEnquiryResult" type="tns:NotificationBatchEnquiryResponse" />
      </s:sequence>
    </s:complexType>
  </s:element>
  <s:complexType name="NotificationBatchEnquiryResponse">
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
      <s:element minOccurs="0" maxOccurs="1" name="Status" type="s:string" />
      <s:element minOccurs="1" maxOccurs="1" name="NumberOfRecords" type="s:int" />
      <s:element minOccurs="1" maxOccurs="1" name="NumberProcessed" type="s:int" />
    </s:sequence>
  </s:complexType>
  <s:element name="CancelAgreement">
    <s:complexType>
      <s:sequence>
        <s:element minOccurs="1" maxOccurs="1" name="cancelAgreementData" type="tns:CancelAgreementData" />
      </s:sequence>
    </s:complexType>
  </s:element>
  <s:complexType name="CancelAgreementData">
    <s:sequence>
      <s:element minOccurs="1" maxOccurs="1" name="UserCredentials" type="tns:UserCredentials" />
      <s:element minOccurs="1" maxOccurs="1" name="Customer" type="tns:Customer" />
      <s:element minOccurs="1" maxOccurs="1" name="Agreement" type="tns:Agreement" />
    </s:sequence>
  </s:complexType>
  <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" />
</s:sequence>
</s:complexType>
<s:element name="CancelAgreementResponse">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="1" maxOccurs="1" name="CancelAgreementResult" type="tns:CancelAgreementDataResponse" />
    </s:sequence>
  </s:complexType>
</s:element>
<s:complexType name="CancelAgreementDataResponse">
  <s:sequence>
    <s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
  </s:sequence>
</s:complexType>
<s:element name="IntroducerResponse">
  <s:complexType>
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="introducerResponseData" type="tns:IntroducerResponseData" />
    </s:sequence>
  </s:complexType>
</s:element>
<s:complexType name="IntroducerResponseData">
  <s:sequence>
    <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" />
  </s:sequence>
</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>
  <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" />
      </s:sequence>
    </s:complexType>
  </s:element>
  <s:complexType name="IntroducerResponseDataResponse">
    <s:sequence>
      <s:element minOccurs="0" maxOccurs="1" name="Errors" type="tns:Errors" />
    </s:sequence>
  </s:complexType>
  <s:element name="FinanceOptionQuotation">
    <s:complexType>
      <s:sequence>
        <s:element minOccurs="0" maxOccurs="1" name="financeOptionQuotationData" type="tns:FinanceOptionQuotationData" />
      </s:sequence>
    </s:complexType>
  </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" />
    </s:sequence>
  </s:complexType>
</s:sequence>
```

```
</s:complexType>
  <s:element name="FinanceOptionQuotationResponse">
    <s:complexType>
      <s:sequence>
        <s:element minOccurs="0" maxOccurs="1" name="FinanceOptionQuotationResult" type="tns:FinanceOptionQuotationResponse" />
      </s:sequence>
    </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>
  <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:sequence>
  </s:complexType>
```

```
<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]{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>
  <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:documentation>
      <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:documentation>
<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:documentation>
<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:documentation>
<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:operation>
</wsdl:binding>
```

```
</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>
  <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>
```

*Appendix C – Callback sample WSDL***Sample WSDL Definition**

```
<wsi: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: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/">
  <wsi: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="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" />
      </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:schema>
  </wsi:types>

```

```
<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>
```


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 > 0){
    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>
    <bindings>
      <basicHttpBinding>
        <binding name="eFinanceSoap" closeTimeout="00:01:00" openTimeout="00:01:00"
          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"
            maxBytesPerRead="4096" maxNameTableCharCount="16384" />
          <security mode="None">
            <transport clientCredentialType="None" proxyCredentialType="None"
              realm="" />
            <message clientCredentialType="UserName" algorithmSuite="Default" />
          </security>
        </binding>
      </basicHttpBinding>
    </bindings>
  </system.serviceModel>
</configuration>

```

```

        </binding>
    </basicHttpBinding>
</bindings>
<client>
    <endpoint address="http://localhost/BpfWebService/efinance.asmx"
        binding="basicHttpBinding" bindingConfiguration="eFinanceSoap"
        contract="EFinanceReference.eFinanceSoap" name="eFinanceSoap" />
</client>
</system.serviceModel>
</configuration>

```

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>
        <bindings>
            <basicHttpBinding>
                <binding name="eFinanceSoap" closeTimeout="00:01:00" openTimeout="00:01:00"
                    receiveTimeout="00:10:00" sendTimeout="00:01:00" allowCookies="false"
                    bypassProxyOnLocal="false" hostNameComparisonMode="StrongWildcard"
                    maxBufferSize="65536" maxBufferSize="524288" maxReceivedMessageSize="65536"
                    messageEncoding="Text" textEncoding="utf-8" transferMode="Buffered"
                    useDefaultWebProxy="true">
                    <readerQuotas maxDepth="32" maxStringContentLength="8192" maxArrayLength="16384"
                        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"
                binding="basicHttpBinding" bindingConfiguration="eFinanceSoap"
                contract="EFinanceReference.eFinanceSoap" name="eFinanceSoap" />

```



```
</client>  
</system.serviceModel>  
</configuration>
```

Appendix E - Test Plan

The following outlines the seven planned test scenarios and expected outcomes. While testing, you will need to liaise with Barclays Partner Finance to test the outcome of each status within the scenarios listed below.

Scenario 1		Expected Outcome	Outcome Achieved?
Ref	Status		
1.1	Decline	Email and XML update	
Scenario 2		Expected Outcome	Outcome Achieved?
Ref	Status		
2.1	Refer	Email and XML update	
2.2	Decline	Email and XML update	
Scenario 3		Expected Outcome	Outcome Achieved?
Ref	Status		
3.1	Refer	Email and XML update	
3.2	Accept	Email and XML update	
3.3	Docs Received	XML update	
3.4	Ready to Deliver	XML update	
3.5	Ready for Live	XML update	
3.6	Live	XML update	
Scenario 4		Expected Outcome	Outcome Achieved?
Ref	Status		
4.1	Cancelled	XML update	
Scenario 5		Expected Outcome	Outcome Achieved?
Ref	Status		
5.1	Not Taken Up	XML update	
Scenario 6		Expected Outcome	Outcome Achieved?
Ref	Status		
6.1	Introducer Pending	XML update	
Scenario 7		Expected Outcome	Outcome Achieved?
Ref	Status		
7.1	Snagged	XML update	