

# Business Functional Specification

## Product and Channel Review

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Systems:

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## 1. Document Control

### Version & Change Record

Date	Author	Version	Change Reference	No. of changes (Defects)
24 <sup>th</sup> of February, 2012	Anmol Singh	0.1	Draft	
10 <sup>th</sup> of March, 2012	Anmol Singh	0.2	Incorporated Umesh and Vaibhavi's responses	
22 <sup>nd</sup> of March, 2012	Anmol Singh	0.3	Removed references to School Fees	

### Walkthrough

Attendees:	Date:

### Sign off – Requirement Owners

Name	Position	Sections

### Reviewers

Name	Position	Sections

\*For projects with letter changes - Include Post Room to review specification\*

## User Acceptance Test Sign Off

Name	Position

## Agreed Overall Warranty Period

Period
"X" WEEKS

**This page must be fully filled out to be considered for sign off**

## 2. Executive Summary

### Background

A study was presented by Jeff McCracken (Head of Business Development & E-Commerce), which was an assessment of the basic functionalities that are available through our Premium Finance offering. Key products and features were identified by product experts and a gap analysis was presented.

Close Premium Finance offers a wide range of products; primarily these differ in terms of the features each offers. Furthermore, these also vary based on the region (UK, ROI, and Spain). In addition to the above, these are further distinct in their availability based on the interface that is chosen to trade among the ones listed below:

1. i-prompt web site.
2. EDI Partners.
3. Real Time XML.
4. Web Services

This preliminary analysis recognized the core areas that need to be targeted as part of the phase 1 of this project.

### Business Objectives

To standardize Close Premium Finance's technology offering across products, business contexts and interfaces by offering a singular way to integrate.

## **Project Objectives**

To build stand alone web services that can be offered to brokers for integrating with Close Premium Finance. These will be aimed to be a set of standardised services that could be provided to any broker opting to trade from any region (UK, ROI, and Spain).

Phase 1 will include building a web service for the core functionalities that are currently in use via XML partners currently.

## **Scope of Change**

### **In Scope (Phase 1):**

1. Rates Request
2. Loan Quote Request
3. Loan Creation Request (includes Facility Fee service)
4. Redemption Quote Request
5. Amend Payment Schedule Request
6. Cancellation Request
7. Change of Address Request
8. Change of Bank Details Request
9. Mid Term Adjustment Request
10. Report Request

## **Out of Scope (Phase 1):**

1. Allow EPPD without Deposit Feature
2. Broker can have portal clients
3. Change of Name
4. Clear Arrears against Deposit Card
5. Client Portal
6. Collect Arrears by Credit/Debit card
7. Commercial Deposits
8. Commercial Product
9. Credit Card Arrears Link
10. Default Override (Executives)
11. i-mail
12. MTA Fee
13. Multiple Centralised Override
14. Partial Early Settlement (CCD Req)
15. Renewal Loan (Rollover)
16. Shortfall Claim
17. Subsidy to override
18. Transaction Fees\*
19. View Documents
20. View Loans
21. XML Unauthorised loan Feature

NB – Transaction Fees functionality doesn't exist on I prompt currently, however, the tags are shown in the messages just to highlight that the DTD is already built to accommodate this tag.

## User Documentation/Related Documents

List the user documentation components, such as user manuals, on-line help and tutorials that will be delivered along with this implementation.

## Summary of High Level Requirements

These requirements need to correspond to the individual requirements details in section 3.

High level requirement	Summary	Owner	*Requirement Type	**Priority
HLR 1.0.0	Brief Summary		F / N / T / G	M,S,C or W
HLR 2.0.0	....		....	....
	.....		....	....
	....		....	....

### \*Requirement Type

F – Functional requirement  
N – Non-functional requirement  
T – Technical requirement  
G – General requirement

### \*\*Priority

**M-Must Have:** Must GO LIVE  
**S-Should Have:** Can go LIVE without it but must be done soon in a later phase  
**C-Could Have:** Can be dropped if needed  
**W-Want to Have:** Should wait for a later phase, but eventually may never be implemented



### **3. Current Business Process**

#### **Current System Overview**

Not applicable – this is a new functionality specification

#### **Interfaces Used**

Not applicable – this is a new functionality specification

#### **Detailed Description**

Not applicable – this is a new functionality specification

#### **Current Workflow**

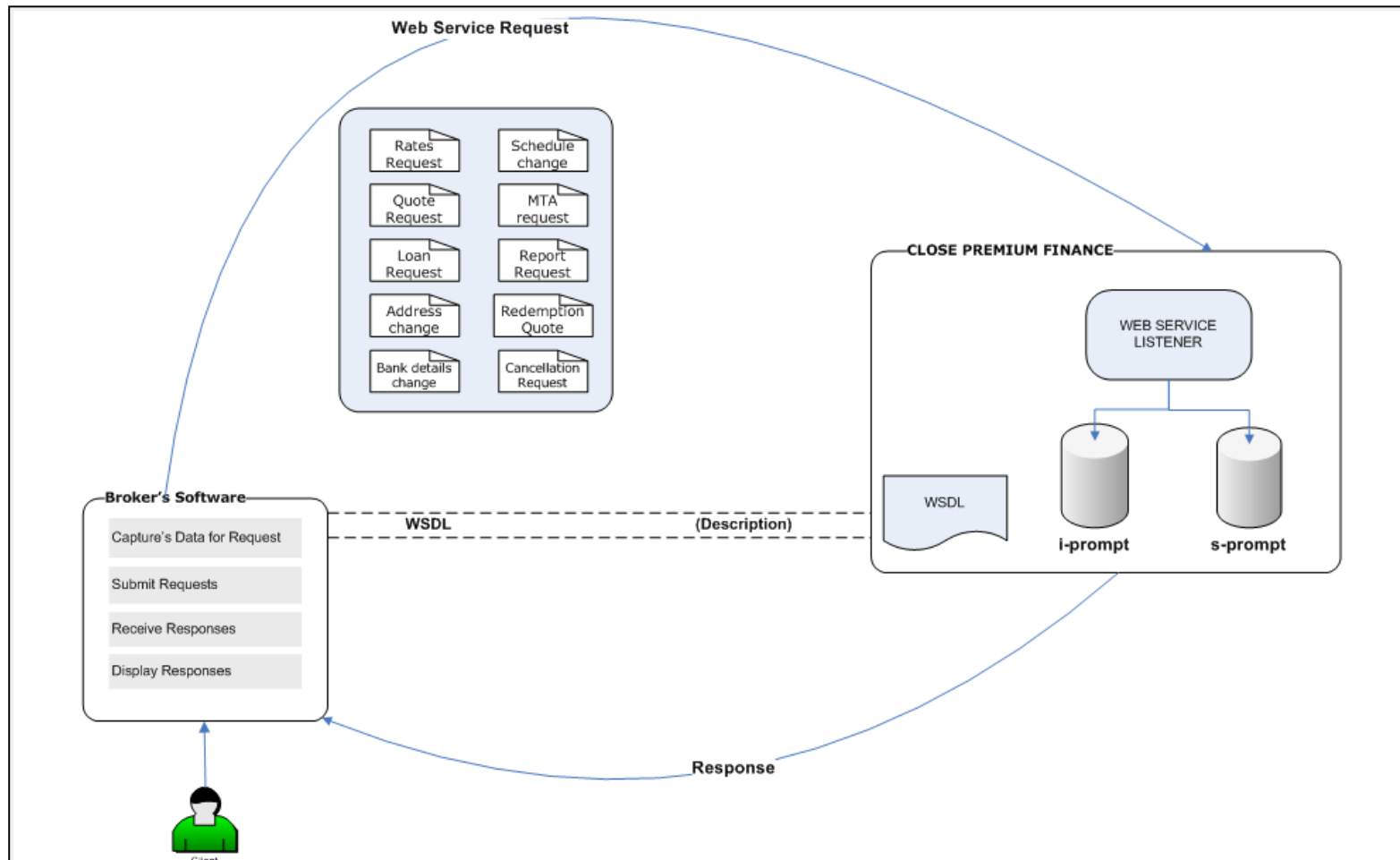
Not applicable – this is a new functionality specification

#### **Current Use Case**

Not applicable – this is a new functionality specification

## 4. New Functional / Business Requirements

### New Process Flow



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New Functional / Business Requirements  
Company Confidential - For internal use only

## Rates Request

Brokers use this service to query rate profiles or options available under their respective broker agency for a loan with a set premium value. By submitting a rates request the brokers will be able to see the following key details:

- ✓ Rate reference/ID
- ✓ Net Rate
- ✓ Deposit Amount
- ✓ APR
- ✓ Number of instalments
- ✓ Fees
- ✓ Total charge for credit

## Loan Quote Request

This service is used to query a particular rate reference in respect to a particular loan quote, which would typically include a loan premium amount, gross rate, any fees that the broker wishes to apply and a deposit amount. In the message that is sent back, relevant details are populated such as:

- ✓ APR
- ✓ Credit charge
- ✓ Override rate and amount if applicable
- ✓ Total payable

## Loan Transaction Request

Creation of loans will be requested using this service; brokers will be able to submit essential loan data such as client, bank account, address, and loan policy and premium details to form a loan request. A successful receipt of message will be typically formed of the following details:

- ✓ Premium Amount
- ✓ Currency
- ✓ Instalments
- ✓ First instalment amount
- ✓ Subsequent instalment amount
- ✓ Credit Charge
- ✓ Net Rate
- ✓ Gross Rate
- ✓ APR
- ✓ Total payable amount
- ✓ Document link

## **Redemption Quote Request**

This service only exists via the i-prompt interface currently; however, as an outcome of this project a web service for this request will be available. The brokers will be able to submit a request for any existing client loan and be able to retrieve a live quote for the respective loans. The response will further provide the below listed useful details:

- ✓ Loan type – Loan / MTA – mid term adjustment
- ✓ Redemption quote amount
- ✓ Currency
- ✓ Quote valid from and valid to dates
- ✓ Client Name and email address
- ✓ Whether the loan is in payment or representation cycle.

## **Amend Payment Schedule Request**

A broker willing to amend the direct debit date for their client loans can use this service. Using this service a broker will be able to carry out the following:

- ✓ Submit a request to amend the next payment schedule day for their client and/or
- ✓ Change the preferred payment date for all of the remaining instalments.

## **Cancellation Request**

This service would be used to cancel the loans that exist on the system; a broker would be able to request cancellation for any loan that belongs to their agency by sending the correct loan reference and suffix. The request will process cancellation on the loan requested and also cancel any associated MTA's. A response would be typically made up of the following components:

- ✓ Loan reference for the cancelled loan
- ✓ Cancellation amount
- ✓ Date effective – useful in case the cancellation is diarised.

### **Change of Address Request**

Brokers will be able to use this service to request a change of address for a respective client's loan by providing new details. This will then be recorded on the system instantly and any new correspondence will be sent to the new address. In addition to the above, the client will get a letter notifying them of this change.

### **Change of Bank Details Request**

This service can be utilised to change the bank details for any existing client loan, brokers will need to submit a new set of complete and valid bank details to request the change. An output of the request will typically contain the loan reference on which the change has been accepted and date effective.

### **Mid Term Adjustment Request**

A broker willing to request additional or reduction in premium for any existing client loan can do so by using this service. A successful response will typically include the following key information:

- ✓ New total amount payable
- ✓ Number of instalments left
- ✓ First instalment amount
- ✓ Subsequent instalment amount
- ✓ Credit Charge

### **Report Request**

Highly useful for brokers, by submitting this request with the appropriate name and date range (conditional) of the report to be retrieved, a response message will be sent back that will be built of comprising of a relevant data set. For instance a broker willing to view "loans cancelled report" that essentially details (for each loan cancelled) loan reference number, client name, premium of the loan, cancelled date, cancellation amount, broker's own reference number and branch name.

## 4.1 RATES REQUEST – //don't store error messages

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
1.	Originator Number	Yes	This will identify the business context.
			This is made up of Loan number – Suffix
			Must be of the parent loan, implying this should not be a MTA.
2.	Reference Number	Yes	acco_parent_loan_suffix must be NULL.
3.	User Name	Yes	This will be the i-prompt user id
4.	Password	Yes	Password must be encrypted
5.	Loan Premium	Yes	Amount in numbers with up to two decimal places

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	<ul style="list-style-type: none"> <li>This is an optional field</li> </ul>		
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	Password created on i-prompt		
Loan Premium	Amount to be financed	N.N	

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
2.	Loan Premium	Yes	Display the Loan Premium requested
3.	Currency	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
4.	Rate Reference	Yes	This is made up of alphanumeric characters
5.	Net Rate	Yes	
6.	Number of Payment Days	Yes	
7.	Number of Instalments	Yes	
8.	Annual Fee	No	Only display if applicable
9.	Monthly Fee	No	Only display if applicable
10.	Total Fee	No	Only display if applicable
11.	Total Charge for Credit	Yes	
12.	Deposit Amount	Yes	Show 0.00 if there is none.
13.	Deposit Rate	No	
14.	APR	Yes	
15.	Minimum Premium	No	For commercial brokers
16.	Maximum Premium	No	For commercial brokers
17.	Status Code	Yes	

\*Please note that outputs 4 to 12 will repeat for each rate that is available in respect to this broker.

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
User name	The executive with the credentials must exist on i-prompt.  The executive must be a broker executive and belong	<i>"The executive with the initials and password was not found".</i>	9007

	<p>to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>		
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008
Loan Premium	Only those rates that are applicable to the loan premium will be returned in the response.	<i>"There are no rates available in respect to this loan premium"</i>	
	Premium needs to be greater than 1.	<i>"The loan premium must be more than one pound."</i>	

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS

Element Name	Rules	Response	Status Code
Rate Profile	The broker agency on i-prompt must have at least one rate profile available for this service to be used.	<i>"There are no rates setup for this broker agency, please try again later"</i>	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004



## 4.2 LOAN QUOTE REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	
3.	User Name	Yes	This will be the i-prompt user id
4.	Password	Yes	Password must be encrypted
5.	Loan Premium	Yes	Amount in numbers with up to two decimal places
6.	Rate Reference	Yes	
7.	Gross Rate	Yes	
8.	Deposit	Yes	Populate with 0 if there is none.
9.	Subsidise if necessary	Yes	
10.	Annual Fee	No	
11.	Monthly Fee	No	
12.	Total Fee	No	
13.	Total Charge for Credit	Yes	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Loan Premium	Amount to be financed	N.N	
Rate Reference	Unique ID that is issued by i-prompt to each rate profile		
Gross Rate	Rate of interest, which the client pays.		
Deposit			
Subsidise if necessary			This will be either of the two below: <ul style="list-style-type: none"> <li>YES</li> <li>NO</li> </ul>
Annual Fee	This is the facility fee that the client is charged upfront.		
Monthly Fee	This the transaction fee, charged per instalment.		
Total Fee	Cumulative fee amount		

Total Charge for Credit	Cost of taking the loan, this is made up of fees and the interest that the client will pay.		
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### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
2.	Loan Premium	Yes	Display the Loan Premium requested
3.	Currency	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
4.	Rate Reference	Yes	This is made up of alphanumeric characters
5.	APR	Yes	
6.	Gross Rate	Yes	
7.	Credit Charge	Yes	
8.	Override Rate	Yes	
9.	Subsidy Amount	Yes	
10.	Total Payable	Yes	
11.	Minimum Credit Charge	Yes	
12.	Status Code	Yes	

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	This feature must be available to this Broker via I prompt screens.	<i>"This broker number doesn't have the feature to generate a redemption quote"</i>	
	Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
User name	The executive with the credentials must exist on i-prompt.  The executive must be a broker executive and belong to the broker number passed	<i>"The executive with the initials and password was not found".</i>	9007

	<p>in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>		
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008
Loan Premium	This must be an amount that is higher than the deposit.	<i>"The premium needs to be more than the deposit taken."</i>	2043
Rate Reference	This must match the reference that is set up on I prompt for this respective broker agency.	<i>"A net rate cannot be found from the reference number provided."</i>	4029
Gross Rate			
Deposit	Rates set up on the broker agency with a deposit percentage cannot be used without a deposit amount being sent.	<i>"The deposit amount must be greater than 0 because this rate includes deposit."</i>	2051
	Rates set up on the broker agency without a deposit percentage cannot be used with a deposit amount being sent.	<i>"The deposit amount cannot be greater than 0 because this rate does not include deposit."</i>	2050
	Deposit amount is required to be within the range as specified in the broker profile. For instance if the deposit percentage is set at 25% for a respective rate profile, the amount cannot be higher than 25% + the tolerance amount.		
Subsidise if necessary			
Annual Fee	Annual fee submitted must match the one that is set up on the broker's agency in I prompt.	<i>"The annual fee is either not a valid number or does not match the one configured for the broker"</i>	
	If the annual fee is not made up of numbers entirely.	<i>"Invalid Annual fee value specified."</i>	
Monthly Fee	Monthly fee submitted must match the one that is set up on the broker's agency in I prompt.	<i>"The monthly fee is not a valid number."</i>	
Total Fee			
Total Charge for Credit			

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS

Element Name	Rules	Response	Status Code
Overnights	XML request will not be processed during this period.	"Dataload failed as overnights in progress"	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>▪ To verify that all mandatory elements are provided in the XML.</li> <li>▪ To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<p>"Specific parse or DTD validation error message"</p>	1004

## 4.3 LOAN TRANSACTION REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
1.	Originator Number	Yes	1. This will identify the business context.  2. Depending upon the context recognised, enable validations for the <b>sort code</b> and <b>account number</b> .  3. Spain has a different format for bank account and sort code.
2.	User Name	Yes	This will be the i-prompt user id
3.	Password	Yes	Password must be encrypted
4.	Client's Salutation	Yes	
5.	Client's First Name	Yes	
6.	Client's Surname	Yes	
7.	Client's Date of Birth	Conditional	Mandatory if the trader type is one of the below: ▪ Sole Trader ▪ Private Individual
8.	Address Line 1	Yes	
9.	Address Line 2	No	
10.	Address Line 3	No	
11.	Address Line 4	No	
12.	Post Code	Yes	
13.	Telephone	No	
14.	Email Address	Yes	
15.	Client Reference	No	
16.	Bank Account Name	Yes	
17.	Bank Account Number	Yes	
18.	Bank Account Sort code	Yes	
19.	Credit Card Type		
20.	Client's name on Credit Card	Yes	
21.	Client's Credit Card Number	Yes	
22.	Client's Credit Card Issue Number		
23.	Client's Credit Card Start Date		
24.	Client's Credit Card Expiry Date	Yes	
25.	Client's Credit Card CVV number	Yes	
26.	Business Type Code	Yes	
27.	Trader Type Code	Yes	
28.	Originator Reference	Yes	
29.	Number of Instalments	Yes	

Continued ~

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
30.	Number of Payment Days	Yes	
31.	Gross Rate	Yes	
32.	Annual Fee	No	
33.	Monthly Fee	No	
34.	Total Fee	No	
35.	Total Charge for Credit	Yes	
36.	Rate Reference	Conditional	
37.	Deposit	No	
38.	Direct Debit Day	Yes	
39.	Policy Renewal Status	Yes	
40.	Policy Insurer Code	Yes	
41.	Policy Cover Type Code	Yes	
42.	Policy Number	Yes	
			This will be either of the two below:
43.	Currency	Yes	<ul style="list-style-type: none"> <li>▪ GBP (For UK only)</li> <li>▪ EURO (For Ireland and Spain)</li> </ul>
44.	Policy Amount	Yes	
45.	Policy Inception Date	Yes	
46.	Policy refundable?		
47.	Override rate(s)?		

\*Policy elements (40 to 45) can be repeated for loans with multiple policies.

## 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: ▪ Premium Finance	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	▪ Unique ID for a broker agency. ▪ Issued via i-prompt	N(10)	
User Name	Password created on i-prompt		
Password	Password created on i-prompt		
Client's Salutation			
Client's First Name			
Client's Surname			
Client's Date of Birth		DD-MON-YYYY	
Address Line 1	First line that will <i>typically</i> show the door number and street name.	VC(30)	
Address Line 2	This is non mandatory but can be sent and Close Premium Finance will record this.	VC(30)	
Address Line 3		VC(30)	
Address Line 4		VC(30)	
Post Code		VC(9)	
Telephone Number			
Email Address		VC(50)	
Client Reference	Unique identifier for the client, NIF number for Spain and can be used in the future if NI number is used.	VC(20)	
Bank Account Name	This is the name of the bank account	VC(18)	
Bank Account Number	This is the account number	N(8) N(10)	UK & Ireland Spain
Bank Account Sort code	This is the sort code	N(8) N(10)	UK & Ireland Spain
Direct Debit Day	This is the preferred payment date	N(2)	
Credit Card Type			
Client's name on Credit Card			
Client's Credit Card Number		N(16)	
Client's Credit Card Issue Number			
Client's Credit Card Start Date		MON/YY	
Client's Credit Card Expiry Date		MON/YY	
Client's Credit Card CVV number	3 digit security code	N(3)	
Originator Reference	Unique identifier for the loan	VC(20)	
Rate Reference			

Instalments		N	
Deposit		N.N	No-one else is Close.
Gross Rate	The rate of interest that the client will incur for the loan	N.N	
Annual Fee			
Monthly Fee			
Total Fee			
Total Charge for Credit			
Business Type Code			
Trader Type Code	This will define the client type		
Policy Renewal Status	This is used to notify if the policy is renewal or not	"Y" or "N"	
Policy Insurer Code	Mapped value to identify Insurer	VC(20)	
Policy Cover Type Code	Mapped value to identify Insurance Cover	VC(20)	
Policy Number	Unique identifier for the policy	VC(20)	
Premium Amount	Amount of finance requested	N.N	
Policy Inception Date	Start date of the policy cover	DD-MON-YYYY	
Currency			<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>▪ GBP (For UK only)</li> <li>▪ EURO (For Ireland and Spain)</li> </ul>



### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Loan Premium	Yes	Display the Loan Premium requested
4.	Currency	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
5.	Loan Status	Yes	
6.	First Collection Date	No	Only if a payment schedule has been created.
7.	First Instalment Amount	Yes	
8.	Subsequent Instalment Amount	Yes	
9.	Credit Charge	Yes	
10.	Net Rate	Yes	
11.	Gross Rate	Yes	
12.	APR	Yes	
13.	Total Payable	Yes	
14.	Document Link	Yes	
15.	Status Code	Yes	

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	This feature must be available to this Broker via i prompt screens.	<i>"This broker number doesn't have the feature to generate a redemption quote"</i>	
	Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
User name	The executive with the credentials must exist on i-prompt.		
	The executive must be a broker executive and belong	<i>"The executive with the initials and password was not found".</i>	

	to the broker number passed in the request.  The executive shouldn't have been deleted on the system.  The executive must have logged at least once in the last 30 days.		
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	
Client's Salutation			
Client's First Name	This is a mandatory field and must be populated	<i>"Client name cannot be left empty"</i>	
Client's Surname	This is a mandatory field and must be populated	<i>"Client surname cannot be left empty"</i>	
Client's Date of Birth			
Address Line 1	This can be made up of numbers and words.	<i>"The first address line must be provided"</i>	2000
Address Line 2		<i>"Address cannot be of a PO BOX"</i>	
Address Line 3			
Address Line 4	The address cannot be post box number		
Post Code	This is a mandatory field and must be populated	<i>"Post code is invalid"</i>	2001
Telephone			
Email Address		<i>Invalid client email id.  Email address length should be less than 50 characters. Please check the field and try again.</i>	6014  8005
Client Reference			
Bank Account Name	Needs to be populated	<i>The bank account name provided is invalid.</i>	1031
Bank Account Number	UK and Ireland require 8 digits	<i>"The bank account number was not provided or it was not exactly 8 characters long."</i>	1001
	Spain requires 10 digits	<i>"Bank account number must be 10 digits long"</i>	
Bank Account Sort code	UK and Ireland require 6 digits	<i>"The sortcode was not provided or a branch matching this sortcode could not be found."</i>	1010

	Spain requires 10 digits	"Sort code must be 10 digits long"	No-one else is Close.
Credit Card Type			
Client's name on Credit Card	This is mandatory and cannot be left blank.	"Name on credit card needs to be supplied"	
Client's Credit Card Number	This is required to be made up of 16 digits.	"Please submit full 16 digits of the card"	
	The number must a valid CC number.	"The credit card number is not valid."	
Client's Credit Card Issue Number	This number must be a valid issue number.	"The issue number is invalid."	2084
Client's Credit Card Start Date	Format is MMY	"The start month is invalid. Format is MM and it should run from 01 to 12."	2080
Client's Credit Card Expiry Date	Format is MMY	"The expiry month is invalid. Format is MM and it should run from 01 to 12."	2081
Client's Credit Card CVV number	This number must be the correct combination of last three digits at the back of your card. Typically available on the signature strip.	"Invalid value for CVV Number"	6010
Direct Debit Day	This can only be made up of numbers up to two digits.		
	For instance 1 <sup>st</sup> day of the month must be provided as "01".	"The direct debit day should be between 1 and 31 inclusive."	2047
Originator Reference		"Reference has exceeded the maximum allowed length of 20 characters"	1015
Rate Reference		"This rate reference is incorrect, please check and resubmit"	
Deposit	This is a conditional field, which implies that if the rate submitted in the request requires a deposit then it must be supplied.		2051
		The deposit amount must be greater than 0 because this rate includes deposit.	2053
		The deposit amount is above the maximum deposit amount allowed.	2052
		The deposit amount falls below the minimum deposit amount allowed.	

	This is a conditional field, which implies that if the rate submitted in the request <b>does not</b> require a deposit then it must <b>not</b> be supplied.	<i>The deposit amount cannot be greater than 0 because this rate does not include deposit.</i>	2050
	This can be made up of numbers only with up to two decimal places.	<i>"The deposit amount is not a valid number."</i>	2048
Gross Rate	This needs to be made up of numbers only.	<i>"The gross rate is not a valid number."</i>	2049
Business Type Code	This code must match be a mapped value from Close Premium Finance	<i>"The business type code was not recognised."</i>	2003
Trader Type Code			
Number of instalments	This is a mandatory field, must comprise of only digits.  Maximum two digits allowed.		
Number of payment days			
Annual Fee	Annual fee submitted must match the one that is set up on the broker's agency in I prompt.	<i>"The annual fee is either not a valid number or does not match the one configured for the broker"</i>	6011
Monthly Fee	Monthly fee submitted must match the one that is set up on the broker's agency in I prompt.	<i>"The monthly fee is not a valid number."</i>	6012
Total Fee			
Total Charge for Credit			
Policy Renewal Status			
Policy Insurer Code	This code must match be a mapped value from Close Premium Finance	<i>Could not match an insurer with the code provided.</i>	2060
Policy Cover Type Code		<i>"Could not match a cover type with the code provided"</i>	6007
Policy Number			
Premium Amount	This is required to be higher than the deposit amount.	<i>"The premium needs to be more than the deposit taken."</i>	2043
Policy Inception Date	The date for this policy should be no more than 6 months behind but less than 6 months ahead of today.	<i>"The policy inception date is not within a range of 6 months."</i>	2062
		<i>The system could not determine a policy inception date.</i>	2061
Currency			

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS

Element Name	Rules	Response	Status Code
Overnights	XML request will not be processed during this period.	<i>"Dataload failed as overnights in progress"</i>	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004
Credit Card Details	It is necessary that when the CC details are provided in the request, they are accompanied with a valid set of bank details – sort code and account number.	<i>"If providing credit card details - please provide valid bank details for collection of instalments."</i>	6004
Bank Account Details	1. Bank account number must be of a valid account.	<i>"The bank account number is invalid"</i>	1013
	2. Sort code must be a valid number belonging to the same account.	<i>"The bank account number and sort code failed the modulus check test."</i>	1012
		<i>"The sort code was not provided or a branch matching this sort code could not be found."</i>	1010
Bank Account and Sort cord combination	Each set of distinct bank account and sort code cannot be held against separate clients.	<i>"That bank account has already been registered for a client."</i>	1014
Rate Reference or Gross Rate		<i>"The rate selected does not include a deposit so cannot process card details supplied."</i>	2088

## 4. 4 REDEMPTION QUOTE REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	
3.	Reference Number	Yes	<ul style="list-style-type: none"> <li>This is made up of Loan number – Suffix.</li> <li>A parent loan number and suffix should be sent in the request as the response will then include quotes for any MTA's as well if available.</li> </ul>
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted
6.	Confirm Redemption Quote	No	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	This is made up of Loan number – Suffix. <ul style="list-style-type: none"> <li>Loan - Unique client ID.</li> <li>Loan Number and Suffix together are the unique loan ID.</li> </ul>	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Confirm Redemption Quote	<ul style="list-style-type: none"> <li>This can either be “Yes” or “No”.</li> <li>If “Yes” it will confirm the quote, produce a loan note and trigger a letter.</li> </ul>	Yes/No	Not case sensitive

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> <p>In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"</p>
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Loan Type	Yes	<p>This will be either one of the two below or both:</p> <ul style="list-style-type: none"> <li>LOAN</li> <li>MTA</li> </ul>
4.	Premium	Yes	Amount in numbers with up to two decimal places.
5.	Redemption Quote Amount	Yes	Amount in numbers with up to two decimal places
6.	Currency	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
7.	Quote Valid From	Yes	DD-MON-YYYY
8.	Quote Valid Till	Yes	DD-MON-YYYY
9.	Client Name	Yes	
10.	Client's email address	No	Show only if available. This will assist the broker in case they want to send communication to the client based on this quote.
11.	Loan in Payment Cycle	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>YES</li> <li>NO</li> </ul>
12.	Loan in Representation Cycle	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>YES</li> <li>NO</li> </ul>

#### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	<i>"This is not a standard product offering"</i>	9000
	2. This is case sensitive.		
Originator Number	3. This feature must be available to this Broker via i prompt screens.	<i>"This broker number doesn't have the feature to generate a redemption quote"</i>	9001
	4. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	5. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Loan Number – Suffix	6. Loan Number & Suffix combination should be a valid / available number.	<i>"Client with the specified details cannot be found"</i>	9003
	7. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	8. Loan Number must be made up ten digits.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
	9. Suffix must be made of at least two digits but can go up to three if required. <ul style="list-style-type: none"> <li>A second loan for the same client number will be specified as "02".</li> </ul>	<i>"Loan suffix must be made up of two digits at least"</i>	9006
User name	<p>The executive with the credentials must exist on i-prompt.</p> <p>The executive must be a broker executive and belong to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>	<i>"The executive with the initials and password was not found".</i>	9007



Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	No-one else is Close. 9008
Confirm Redemption Quote	This can either be "Yes" or "No".	<i>"Confirm Redemption Quote must be either Yes or No"</i>	9009

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
Loan Status	<p>Status must be only "Active" or "Held".</p> <p>A redemption quote will not be provided for any of the below statuses:</p> <ol style="list-style-type: none"> <li>1. Cancelled i.e. X</li> <li>2. Closed i.e. C</li> <li>3. Rejected i.e. R</li> <li>4. Unauthorised i.e. U</li> </ol>	<i>"A redemption quote is unavailable for this loan currently due to its status: - <u>Show the status here</u>"</i>	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>▪ To verify that all mandatory elements are provided in the XML.</li> <li>▪ To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004

## 4.5 PAYMENT SCHEDULE UPDATE REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	This will identify the business context.
			This is made up of Loan number – Suffix
			Must be of the parent loan, implying this should not be a MTA.
3.	Reference Number	Yes	acco_parent_loan_suffix must be NULL.
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted
6.	New Next Payment Date	Yes	
7.	New Preferred Payment Date	No	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	This is made up of Loan number – Suffix <ul style="list-style-type: none"> <li>Loan - Unique client ID.</li> <li>Loan Number and Suffix together are the unique loan ID.</li> </ul>	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
New Next Payment Date	This is the requested date to which the next instalment is required to be moved.	DD-MON-YYYY	
New Preferred Payment Date	This is the date to which all outstanding instalments are requested to be moved.	DD-MON	

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
			This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
1.	Request Result	Yes	
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Client Name	Yes	
4.	Date effective	Yes	DD-MON-YYYY
5.	Number of Instalments Remaining	Yes	Format – N (2), example: 03 for three instalments remaining.
6.	Status Code	Yes	

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be:. <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>		
	2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	4. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	5. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Loan Number – Suffix	6. Loan Number & Suffix combination should be a valid / available number.	<i>"Client with the specified details cannot be found"</i>	9003
	7. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	8. Loan Number and Suffix must be of a parent loan.	<i>"Loan Number - Suffix are required to be of the primary loan"</i>	9010
	9. Loan Number must be made up ten digits.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
	10. Suffix must be made of at least two digits but can go up to three if required. <ul style="list-style-type: none"> <li>A second loan for the same client number will be specified as</li> </ul>	<i>"Loan suffix must be made up of two digits at least"</i>	9006

	"02".		No-one else is Close.
User name	<p>The executive with the credentials must exist on i-prompt.</p> <p>The executive must be a broker executive and belong to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>	<i>"The executive with the initials and password was not found".</i>	9007
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008
New Next Payment Date	A correct date format must be followed.	<i>"Date requested is invalid, the format should follow DD-MON-YYYY"</i>	
	Date must only be in the future.	<i>"Date requested for the next instalment cannot be in the past"</i>	
New Preferred Payment Date	A correct date format must be followed.	<i>"Date requested is invalid, the format should follow DD-MON-YYYY"</i>	

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS

Element Name	Rules	Response	Status Code
Loan Status	<p>Status must be only "Active" or "Held".</p> <p>Request cannot be processed for any of the below statuses:</p> <ul style="list-style-type: none"> <li>Cancelled i.e. X</li> <li>Closed i.e. C</li> <li>Rejected i.e. R</li> <li>Unauthorised i.e. U</li> </ul>	<i>"Payment scheduled dates cannot be changed for this loan currently due to its status: -<a href="#">Show the status here</a>".</i>	
Payment Cycle	Two working days prior and after to the collection date.	<i>"Your request cannot be processed currently as the loan is collecting payments, please resubmit this request after two working days"</i>	
Last Chance	If there is a LCD on the loan, the	<i>"Next payment schedule</i>	6019

Date (LCD)	system validates this date against the new date requested. The difference must be equal to four working days.	<i>date must be at least 4 working days after Last Chance Date</i>	No-one else is Close.
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>▪ To verify that all mandatory elements are provided in the XML.</li> <li>▪ To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004

## 4.6 CANCELLATION REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	This will identify the business context.
3.	Reference Number	Yes	<p>This is made up of Loan number – Suffix</p> <p>Must be of the parent loan or MTA, in case all loans and MTA are required to be cancelled, the reference number should be of the parent loan – suffix.</p>
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	<p>This is made up of Loan number – Suffix</p> <ul style="list-style-type: none"> <li>Loan - Unique client ID.</li> <li>Loan Number and Suffix together are the unique loan ID.</li> </ul>	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> <p>In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"</p>
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Client Name	Yes	
4.	Date effective	Yes	DD-MON-YYYY
5.	Cancellation Amount	Yes	Amount in numbers with up to two decimal places
6.	Currency	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
7.	Status Code	Yes	

#### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	3. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	4. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Loan Number – Suffix	5. Loan Number & Suffix combination should be a valid / available number.	<i>"Client with the specified details cannot be found"</i>	9003
	6. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	7. Loan Number and Suffix must be of a parent loan.	<i>"Loan Number - Suffix are required to be of the primary loan"</i>	9010
	8. Loan Number must be made up ten digits.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
	9. Suffix must be made of at least two digits but can go up to three if required. <ul style="list-style-type: none"> <li>A second loan for the same client number will be specified as "02".</li> </ul>	<i>"Loan suffix must be made up of two digits at least"</i>	9006
User name	The executive with the credentials must exist on i-prompt.  The executive must be a broker executive and belong to the broker number passed in the request.  The executive shouldn't have been deleted on the system.  The executive must have logged at least once in the last 30 days.	<i>"The executive with the initials and password was not found".</i>	9007
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008



## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
Loan Status	<p>Status must be only "Active" or "Held".</p> <p>Request cannot be processed for any of the below statuses:</p> <ul style="list-style-type: none"> <li>Cancelled i.e. X</li> <li>Closed i.e. C</li> <li>Rejected i.e. R</li> </ul>	<i>"The status of the loan is already: - Show the status here."</i>	
	<p>If the status of the loan is Unauthorised i.e. U, an i-mail is triggered to the broker.</p>	<i>"Your request cannot be processed at this moment as the loan is still unauthorised"</i>	
Payment Cycle	<p>If the request to cancel is received again and an entry is already in the diary to cancel the loans. (Diarisation occurs - Two working days prior and after to the collection date).</p>	<i>"The loan to be cancelled has already been scheduled for cancellation."</i>	5003
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004

## 4. 7 CHANGE OF ADDRESS REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	
3.	Reference Number	Yes	<ul style="list-style-type: none"> <li>This is made up of Loan number – Suffix</li> <li>Must be of the parent loan, implying this should not be a MTA.</li> <li>acco_parent_loan_suffix must be NULL.</li> </ul>
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted
6.	New Address Line 1	Yes	
7.	New Address Line 2	No	Record if field populated
8.	New Address Line 3	No	Record if field populated
9.	New Address Line 4	No	Record if field populated
10.	New Address Post Code	Yes	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	This is made up of Loan number – Suffix <ul style="list-style-type: none"> <li>Loan - Unique client ID.</li> <li>Loan Number and Suffix together are the unique loan ID.</li> </ul>	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	<ul style="list-style-type: none"> <li>User id created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
New Address Line 1	First line that will <i>typically</i> show the door number and street name.	VC(30)	
New Address Line 2, 3, 4	This is non mandatory but can be sent and Close Premium Finance will record this.	VC(30)	
Post Code	This will be one of the three: <ul style="list-style-type: none"> <li>UK</li> <li>Ireland</li> <li>Spanish</li> </ul>	VC(9)	

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Client Name	Yes	
4.	Date effective	Yes	DD-MON-YYYY

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	<i>"This is not a standard product offering"</i>	9000
	2. This is case sensitive.		
Originator Number	3. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	4. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Loan Number – Suffix	5. Loan Number & Suffix combination should be a valid / available number.	<i>"Client with the specified details cannot be found"</i>	9003
	6. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	7. Loan Number and Suffix must be of a parent loan.	<i>"Loan Number - Suffix are required to be of the primary loan"</i>	9010
	8. Loan Number must be made up ten digits.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
	9. Suffix must be made of at least two digits but can go up to three if required.		
	- A second loan for the same client number will be specified as "02".	<i>"Loan suffix must be made up of two digits at least"</i>	9006

User name	<p>The executive with the credentials must exist on i-prompt.</p> <p>The executive must be a broker executive and belong to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>	<p><i>"The executive with the initials and password was not found".</i></p>	9007
Password	<p>The password should be valid at the time of the message reaching i-prompt.</p>	<p><i>"Your password has expired, please login to i-prompt to renew".</i></p>	9008
Address line 1	<p>This can be made up of numbers and words.</p> <p>The address cannot be post box number</p>	<p><i>"Address cannot be of a PO BOX"</i></p>	
Address line 2 to 4	<p>This can be made up of numbers and words.</p>		
Post Code		<p><i>"The postcode is not valid."</i></p>	2001

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
Loan Status	<p>Status must be only "Active" or "Held".</p> <p>Address cannot be changed for any of the below statuses:</p> <ul style="list-style-type: none"> <li>Cancelled i.e. X</li> <li>Closed i.e. C</li> <li>Rejected i.e. R</li> <li>Unauthorised i.e. U</li> </ul>	<p><i>"Address cannot be changed for this loan currently due to its status: - <u>      </u> Show the <u>status here</u>"</i></p>	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<p><i>"Specific parse or DTD validation error message"</i></p>	1004

## 4. 8 CHANGE OF BANK DETAILS REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
			1. This will identify the business context. 2. Depending upon the context recognised, enable validations for the <b>sort code</b> and <b>account number</b> . 3. Spain has a different format for bank account and sort code.
2.	Originator Number	Yes	This is made up of Loan number – Suffix  Must be of the parent loan, implying this should not be a MTA.
3.	Reference Number	Yes	acco_parent_loan_suffix must be NULL.
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted
6.	New Bank Account Name	Yes	
7.	New Bank Account Number	Yes	
8.	New Sort Code	Yes	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: ▪ Premium Finance	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	▪ Unique ID for a broker agency. ▪ Issued via i-prompt	N(10)	
Reference Number	This is made up of Loan number – Suffix  ▪ Loan - Unique client ID. ▪ Loan Number and Suffix together are the unique loan ID.	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	▪ Password created on i-prompt		
Password	▪ Password created on i-prompt		
New Bank Account Name	This is the name of the bank account	VC(18)	
New Bank Account Number	This is the account number	N(8) N(10)	UK & Ireland Spain
New Sort Code	This is the sort code	N(8) N(10)	UK & Ireland Spain

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	This will be either of the two below: <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Client Name	Yes	
4.	Date effective	Yes	DD-MON-YYYY
5.	Status Code	Yes	

### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	3. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	4. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
	6. Loan Number & Suffix combination should be a valid / available number.	<i>"Client with the specified details cannot be found"</i>	9003
	7. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	8. Loan Number and Suffix must be of a parent loan.	<i>"Loan Number - Suffix are required to be of the primary loan"</i>	9010
	9. Loan Number must be made up ten digits.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
Loan Number – Suffix	10. Suffix must be made of at least two digits but can go up to three if required. <ul style="list-style-type: none"> <li>A second loan for the same client number will be specified as "02".</li> </ul>	<i>"Loan suffix must be made up of two digits at least"</i>	9006
User name	The executive with the credentials must exist on i-prompt. The executive must be a	<i>"The executive with the initials and password was not found".</i>	9007

	<p>broker executive and belong to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>		
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008
Bank Account Name			
Bank Account Number	UK and Ireland require 8 digits	<i>"The bank account number was not provided or it was not exactly 8 characters long."</i>	1011
	Spain requires 10 digits	<i>"Bank account number must be 10 digits long"</i>	
Bank Account Sort Code	UK and Ireland require 6 digits	<i>"The sortcode was not provided or a branch matching this sortcode could not be found."</i>	1010
	Spain requires 10 digits	<i>"Sort code must be 10 digits long"</i>	

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
Loan Status	<p>Status must be only "Active" or "Held".</p> <p>Request cannot be processed for any of the below statuses:</p> <ul style="list-style-type: none"> <li>Cancelled i.e. X</li> <li>Closed i.e. C</li> <li>Rejected i.e. R</li> <li>Unauthorised i.e. U</li> </ul>	<i>"Bank details cannot be changed for this loan currently due to its status: - <u>Show the status here</u>"</i>	
Payment Cycle	Two working days prior and after to the collection date.	<i>"Your request cannot be processed currently as the loan is collecting payments, please resubmit this request after two working days"</i>	
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> </ul>	<i>"Specific parse or DTD validation error message"</i>	1004



	<ul style="list-style-type: none"> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>		No-one else is Close.
Modulus Check	<p>The system checks to ensure that the sort code and bank account details combine to provide a valid set of bank details.</p> <p>An algorithm is used to validate the above.</p>	<p><i>"The bank account number and sort code failed the modulus check test."</i></p>	1012
Bank Account and Sort cord combination	Each set of distinct bank account and sort code cannot be held against separate clients.	<p><i>"That bank account has already been registered for a client."</i></p>	1014

## 4. 9 MID TERM ADJUSTMENT REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	This will identify the business context.
			This is made up of Loan number – Suffix
			Must be of the parent loan, implying this should not be a MTA.
3.	Reference Number	Yes	acco_parent_loan_suffix must be NULL.
4.	User Name	Yes	This will be the i-prompt user id
5.	Password	Yes	Password must be encrypted
6.	Adjustment Policy Number	Yes	
7.	Adjustment Amount	Yes	Amount in numbers with up to two decimal places
8.	Adjustment Amount (Prefix Symbol)	No	

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Reference Number	This is made up of Loan number – Suffix <ul style="list-style-type: none"> <li>Loan - Unique client ID.</li> <li>Loan Number and Suffix together are the unique loan ID.</li> </ul>	N(10) – N(2)	Suffix permissible to N (3) if required.
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Adjustment Amount	<ul style="list-style-type: none"> <li>Must be made up of all digits</li> </ul>	N.N	
Adjustment Amount (Prefix Symbol)	<ul style="list-style-type: none"> <li>This will indicate that the request is for a negative MTA.</li> </ul>	—	If there is no “negative” symbol, the adjustment is considered positive.

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
			<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> <p>In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"</p>
1.	Request Result	Yes	
2.	Reference Number	Yes	Display Loan number – Suffix
3.	Client Name	Yes	
4.	Date effective	Yes	DD-MON-YYYY
5.	Total Amount Payable	Yes	Amount in numbers with up to two decimal places
			<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>GBP (For UK only)</li> <li>EURO (For Ireland and Spain)</li> </ul>
6.	Currency	Yes	
7.	Number of Instalments left	Yes	
8.	First Instalment Amount	Yes	Amount in numbers with up to two decimal places
9.	Subsequent Instalment Amount	Yes	Amount in numbers with up to two decimal places
10.	Credit Charge	Yes	Amount in numbers with up to two decimal places
11.	Status Code	Yes	

#### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: ▪ Premium Finance	<i>"This is not a standard product offering"</i>	9000
Originator Number	2. This is case sensitive.	<i>"Number must be made up of 10 digits only"</i>	9002
	3. Must be made up of 10 digits.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Loan Number – Suffix	4. Must be a valid number that exists on the database for respective Product.	<i>"Client with the specified details cannot be found"</i>	9003
	5. Loan Number & Suffix combination should be a valid / available number.	<i>"This Client doesn't belong to the broker specified"</i>	9004
	6. Loan Number & Suffix combination must belong to the Broker Number specified above.	<i>"Loan Number - Suffix are required to be of the primary loan"</i>	9010
	7. Loan Number and Suffix must be of a parent loan.	<i>"This loan number is not correct; please enter a valid 10 digit number"</i>	9005
	8. Loan Number must be made up ten digits.	<i>"Loan suffix must be made up of two digits at least"</i>	9006
User name	9. Suffix must be made of at least two digits but can go up to three if required.  - A second loan for the same client number will be specified as "02".		
	The executive with the credentials must exist on i-prompt.  The executive must be a broker executive and belong to the broker number passed in the request.  The executive shouldn't have been deleted on the system.  The executive must have logged at least once in the last 30 days.	<i>"The executive with the initials and password was not found".</i>	9007
Password	The password should be valid at the time of the message reaching i-prompt.	<i>"Your password has expired, please login to i-prompt to renew".</i>	9008

Adjustment Amount	This must be made of numbers only	"Please enter a positive or negative value for mid term adjustment"	No-one else is Close.  1016
	This field must be populated, it cannot be left blank		
	The amount must be an amount greater than 0.	"Amount cannot be zero"	

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
Loan Status	Status must be only "Active"  Request cannot be processed for any of the below statuses: <ul style="list-style-type: none"> <li>Cancelled i.e. X</li> <li>Closed i.e. C</li> <li>Rejected i.e. R</li> <li>Unauthorised i.e. U</li> </ul>	"Adjustment cannot be processed for this loan currently due to its status: - <u>Show the status here</u> ".	
	If the status is "Held" a request for an additional premium i.e. positive adjustment will not be processed. System recognizes that the client already has an amount that is an overdue instalment.	"Your MTA request cannot be processed while the loan is in arrears. Please submit a new MTA request once the arrears have been cleared."	6017
Payment Cycle	Two working days prior and after to the collection date.	"Your request cannot be processed currently as the loan is collecting payments, please resubmit this request after two working days"	
Adjustment Amount (Negative MTA)	The amount cannot exceed the balance left on the loan to pay.	"The requested adjustment amount is higher than the outstanding balance; please resubmit with a lower amount."	
	There must be at least two instalments left on the loan.	"That loan has not got more than 2 payments left."	4009
Future Payments	System calculates the future instalments and validates these.	"That loans future payments will be too low."	4012
DTD validations	There are multiple validations in the DTD such as: <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	"Specific parse or DTD validation error message"	1004



## 4.10 REPORT REQUEST

### 1. INPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Product	Yes	
2.	Originator Number	Yes	
3.	Report Start Date	Conditional	Please see Table 1.0
4.	Report End Date	Conditional	Please see Table 1.0
5.	Report Name	Yes	
6.	User Name	Yes	This will be the i-prompt user id
7.	Password	Yes	Password must be encrypted

### 2. VALIDATIONS

Element Name	Description	Format	Conditions
Product	Represents the product offering: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul>	Fixed value	Should be populated with <b>Premium Finance</b>
Originator Number	<ul style="list-style-type: none"> <li>Unique ID for a broker agency.</li> <li>Issued via i-prompt</li> </ul>	N(10)	
Report Start Date	This is the date from where the report will begin.	DD-MON-YYYY	
Report End Date	This is the date where the report will end.	DD-MON-YYYY	
Report Name	This is the "report name" that will be required to be entered so that a corresponding report can be sent back.		
User Name	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		
Password	<ul style="list-style-type: none"> <li>Password created on i-prompt</li> </ul>		

### 3. OUTPUT FIELDS

S.No	Element	Mandatory (Yes/No)	Conditions/Exceptions
1.	Request Result	Yes	<p>This will be either of the two below:</p> <ul style="list-style-type: none"> <li>SUCCESS</li> <li>FAILURE</li> </ul> <p>In case of a "FAILURE" system must list a response in line to the "Failure Response Messages"</p>
2.	NoRows		This is the total number of result rows for the request
3.	NoColumns		This is the total number of columns being returned for the report
4.	Definition		<p>This will define the column names and the number for each column.</p> <p>There will be multiple column elements in the Definition, the number of columns will be equal to the NoColumns defined.</p>
5.	Definition – Columns		
6.	Column – ID	Yes	The column id –sequencing from 1
7.	Column – Value	Yes	The header name of the column
8.	Column – DataType	Yes	Data type of the report column. Possible values being CHAR, NUMBER
9.	Column – Total	Yes	Can the column be summed up to get a total
10.	Data		<p>Data will have multiple rows. Equal to the value in NoRows element.</p> <p>Each row will have cells, the number of cells will be equal to the NoColumns defined.</p>
11.	Data - Rows		
12.	Row - Cells		
13.	Cell –ID	Yes	The column id that the value corresponds to for the current row
14.	Cell – Value	Yes	The value for this column in the current result row.
15.	Status Code	Yes	



#### 4. FAILURE RESPONSE MESSAGES FOR DATA SENT BY THE BROKER

Element Name	Rules	Response	Status Code
Product	1. Needs to be: <ul style="list-style-type: none"> <li>Premium Finance</li> </ul> 2. This is case sensitive.	<i>"This is not a standard product offering"</i>	9000
Originator Number	1. This feature must be available to this Broker via I prompt screens.		
	2. Must be made up of 10 digits.	<i>"Number must be made up of 10 digits only"</i>	9002
	3. Must be a valid number that exists on the database for respective Product.	<i>"The broker number was not provided or it is specified incorrectly"</i>	1003
Report Start Date		The start date could not be determined. Should be in format YYYY-MM-DD  The Start Date specified is too far in the past, please select a date within the last 2 years.	
Report End Date		The end date could not be determined. Should be in format YYYY-MM-DD  The End Date specified is in the future, there are no available reports for these.  The End Date specified is before the Start Date, this will return no results.	
Report Name	The report requested must be one of the following and available to the broker's business context. <ol style="list-style-type: none"> <li>loans_received_report</li> <li>loans_in_arrears_report</li> <li>loans_cancelled_report</li> <li>loans_due_for_renewal_report</li> <li>turnover_report</li> <li>broker_payments_made_report</li> <li>broker_payments_due_report</li> <li>bordereaux_stmt_list_report</li> <li>payments_made_report</li> </ol>	<i>"Report name is not valid, please correct and resubmit your request."</i>	

	10. payments_due_report 11. overrider_statement		
User name	<p>The executive with the credentials must exist on i-prompt.</p> <p>The executive must be a broker executive and belong to the broker number passed in the request.</p> <p>The executive shouldn't have been deleted on the system.</p> <p>The executive must have logged at least once in the last 30 days.</p>	<p><i>"The executive with the initials and password was not found".</i></p>	
Password	<p>The password should be valid at the time of the message reaching i-prompt.</p>	<p><i>"Your password has expired, please login to i-prompt to renew".</i></p>	

## 5. FAILURE RESPONSE MESSAGES FROM SYSTEM VALIDATIONS.

Element Name	Rules	Response	Status Code
DTD validations	<p>There are multiple validations in the DTD such as:</p> <ul style="list-style-type: none"> <li>To verify that all mandatory elements are provided in the XML.</li> <li>To validate that the sequence of listing the elements are in correct required order, adhering to the DTD for the respective message.</li> </ul>	<p><i>"Specific parse or DTD validation error message"</i></p>	1004

Table 1.0 – Reports available under Reports Request

Report Code	Report Name	Date Required
01	Bordereaux Report	Yes
02	Loans Received Report	Yes
03	Loans currently in Arrears Report	No
04	Loans Cancelled Report	Yes
05	Loans due for Renewal Report	No
06	Turnover Report	Yes
07	Override Statement	Yes
08	Loans to be Confirmed Report	No
09	Outstanding Premium Refunds Report	No
10	Payments Made Report	Yes
11	Payments Due Report	No

## Requirements Detailed Description

<b>Requirement 1</b>	<b>Web services for core functionalities: 4.1 to 4.10</b>
<b>Requirement Description</b>	
<b>Requirement Type</b>	Functional
<b>Business Domain</b>	
<b>Systems</b>	I prompt and databases (LPU, LCU, LPI, LCI, LCS, LMOWW and LGI)
<b>Priority</b>	
<b>Why this level of priority</b>	M
<b>Source</b>	KPMG Audit & Product and Channel Review
<b>Owner</b>	Sales
<b>Stakeholders</b>	Business Analysis IT Development IT infrastructure (optional)
<b>Pre-Conditions</b>	
<b>Functionality Required</b>	<p>1. Web service is required to be built with the “Input” and “Output” fields defined under Sections 4.1 to 4.10.</p> <p>2. The validations defined in each of the respective sections need to be applied to respective elements and corresponding tags that are built to hold this information.</p> <p>3. Each service’s output in case of failure needs to be accompanied with an appropriate message as described in the respective section of the web service.</p> <p>This message is required to be sent as part of the response in the event of a failure.</p>
<b>Acceptance Criteria</b>	<p>Quantifiable measures for Testing this requirement.</p> <p><b>**Ensure that both negative and positive scenarios are tested**</b></p>
<b>Assumptions / Dependencies</b>	Assumptions / dependencies affected by and affecting this requirement
<b>Exception Handling</b>	Describe the exception / error handling, reporting and logging that would be carried out.
<b>External Interface Requirements</b>	Specify the use of other required software products and interfaces with other application systems if any
<b>Change Deliverer</b>	
<b>Warranty Period</b>	<b>**Specify a period in which any defaults should have been identified, this should be based on the requested change and the rational behind choosing this period**</b>

## Non Functional Requirements - Detailed Description

Requirement 1	Web services for core functionalities: 4.1 to 4.10
Requirement Description	
Requirement Type	Functional
Business Domain	
Systems	I prompt and databases (LPU, LCU, LPI, LCI, LCS, LMOWW and LGI)
Priority	
Why this level of priority	M
Source	KPMG Audit & Product and Channel Review
Owner	Sales
Stakeholders	Business Analysis IT Development IT infrastructure (optional)
Pre-Conditions	
Functionality Required	
Acceptance Criteria	Quantifiable measures for Testing this requirement. <b>**Ensure that both negative and positive scenarios are tested**</b>
Assumptions / Dependencies	Assumptions / dependencies affected by and affecting this requirement
Exception Handling	Describe the exception / error handling, reporting and logging that would be carried out.
External Interface Requirements	Specify the use of other required software products and interfaces with other application systems if any
Change Deliverer	
Warranty Period	<b>**Specify a period in which any defaults should have been identified, this should be based on the requested change and the rational behind choosing this period**</b>

<b>Requirement 3</b>	<b>Security Requirements</b>
<b>Requirement Description</b>	
<b>Requirement Type</b>	Technical/Security
<b>Business Domain</b>	ALL
<b>Systems</b>	I prompt and databases (LPU, LCU, LPI, LCI, LCS, LMOWW and LGI)
<b>Priority</b>	
<b>Why this level of priority</b>	Protection of sensitive client data
<b>Source</b>	
<b>Owner</b>	Sales
<b>Stakeholders</b>	Business Analysis IT Development IT infrastructure (optional)
<b>Pre-Conditions</b>	Broker understands that there are requirements at their end, which will send encrypted data to Close Premium Finance.
<b>Functionality Required</b>	<p><b><u>Suggested Approach:</u></b></p> <ol style="list-style-type: none"> <li>1. We can use the Asymmetric Cipher/Key methodology and generate a public and private key using RSA algorithm. We would be using 1024 bit key size for generation of public/private keys.</li> <li>2. The public key generated will be saved in a file and passed to the broker.</li> <li>3. The private key will be with CPF to decrypt the passwords in the requests.</li> <li>4. Broker would then use the public key and encrypt the password using RSA Cipher algorithm. This encrypted password would be placed in the Xml request for the "password" attribute.</li> <li>5. On receipt of the Xml request, CPF i-prompt system would decrypt the password attribute using the private key available with us.</li> <li>6. The CPF would then hash the generated password to compare with the saved password and to authenticate.</li> </ol> <p><b><u>Applicable to:</u></b></p> <ol style="list-style-type: none"> <li>1. Client bank account number</li> <li>2. Client sort code</li> <li>3. Client's credit card number</li> <li>4. User name</li> <li>5. Password</li> </ol>
<b>Acceptance Criteria</b>	<p>Quantifiable measures for Testing this requirement.</p> <p><b><i>**Ensure that both negative and positive scenarios are tested**</i></b></p>

<b>Assumptions / Dependencies</b>	Assumptions / dependencies affected by and affecting this requirement <small>No-one else is Close.</small>
<b>Exception Handling</b>	Describe the exception / error handling, reporting and logging that would be carried out.
<b>External Interface Requirements</b>	Specify the use of other required software products and interfaces with other application systems if any
<b>Change Deliverer</b>	
<b>Warranty Period</b>	<b>**Specify a period in which any defaults should have been identified, this should be based on the requested change and the rational behind choosing this period**</b>

*\*If Functional add Use Cases and Use Case descriptions (Scenarios)*

## 5. Additional Acceptance Criteria

S.No.	Description	Success Criteria
1.	Conduct checks by running multiple cycles on each system that is out of scope to ensure that the functionality is not released where it is not intended to.	Run the process flow and steps to prove that the functionality doesn't exist on any business context that is out of scope.
		In case the functionality is role based, the process should show that it has remained unchanged for any unintended recipients.
		The tester must keep evidence in the form of screen shots and flows to show at the time of UAT and when asked in order to prove that the functionality hasn't been provided on elements or business contexts that are out of scope elements.



## Affected Areas/Process/Procedures Checklist

**\*\*All signoffs and reviewers must consider this section carefully\*\***

Possible areas of change	Are changes required to this area for this change?	If Yes, Requirement number	Reviewer/Sign Offs Agree/ Disagree
<b>Core processes</b>			
BACS process	Yes	Yes, Covered in requirement F001	
Generate process	No	N/A	
Unpays process			
EDI			
Real Time XML			
Pitney Bowes Documents			
i-prompt Documents			
Pitney Bowes Branded Documents			
i-prompt Branded Documents			
Overnights			
Bordereaux process			
APR			
EDIR			
Override Recognition			
Telephones/ Altitude			
Loan Creation process			
Cancellation process			
Mandates			
<b>Screens/ Forms</b>			
i-prompt screens - IMI			
i-prompt screens – Broker IMI			
i-prompt screens – Broker Non IMI			
Prompt forms			
i-prompt logic			
Prompt Logic			
<b>Other things to consider</b>			
M, S and C Product Types			
Transactions			
MI reports			
Redemption Quotes			

IVR			
Postroom / Unity for letter changes			
<b>Databases</b>			
LCU			
LPU			
LCI			
LPI			
LCS			
<b>Other Systems</b>			
HIPs			
Collections			
Client Portal			
Software Partners/ 3 <sup>rd</sup> Party applications			
<b>Infrastructure</b>			

## **6. Regulations, Impact & Risks**

### **Treating Customers Fairly**

### **Impacts & Risks**

## 7. Estimates

### Development Estimates

### Testing Estimates

## 8. Other Requirements to support Change

### Non Functional Requirements

### Communications Requirements

*Internal and External*

### Training Requirements

*Internal and External*

Department	Training Required	By whom
Operations UK	Yes or No	
Operations Ireland		
Marketing		
Sales		
Finance		
Credit		
Credit Control		

### Post Implementation Requirements

## 9. Appendix

### Definitions, Acronyms and Abbreviations

Provide the definitions of all terms, acronyms and abbreviations required to interpret the functional specification.

Term or Acronym	Definition
Functional requirement	Processes and Functions
Non-functional requirement	Performance, access, availability, reliability, backup, archiving, usability etc
Technical requirement	Hardware, software, Integration with other systems
General requirement	High level business restraints, constraints, legal, regulatory, standards, look & feel, branding etc
Business Context	This implies the business environment for instance Personal UK and Commercial UK are two separate business contexts.
CPF	Close Premium Finance
N	Number
VC	VARCHAR
CC	Credit Card
MTA	Mid Term Adjustment
Originator Number	This is the tag name for the broker or agency number, a unique 10 digit number.
Originator Reference	This is the tag name for the broker reference number; it's <i>typically</i> unique per client per broker agency.

## APPENDIX A – POST CODE VALIDATIONS

### UK rules:

1. The postcode should have a space in the string
2. The postal district (first part of postcode) must have 2, 3 or 4 characters
3. The first character of the postcode needs to be a letter
4. The final character for your postal district (first part of postcode ) must be a digit between 0 and 9
5. W1 postcodes should have the third character as a letter or digit between 0 and 4.
6. The third character of the postal district (first part of postcode) should be a digit.
7. The second character of the postal district (first part of postcode) should be a digit or letter.
8. The postal district (first part of postcode) of the postcode should have two letters followed by two digits.
9. WC1, WC2, EC1, EC2, EC3, and EC4 postcodes should have the fourth character as a letter.
10. The second postcode section (the postal sector) must be 3 characters long.
11. The postal sector (second part of code) should be in the format digit followed by letter followed by letter