

WISConnectz Application Program Interface Guide

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Product: Alliance Insurance PSC Outbound Travel Insurance

Overview

The purpose of the **WISConnectz** API (Application Program Interface) is to allow authorised agents to submit quotation requests for outbound travel to **WISConnectz**. Agents can choose from three different types of integration:

- White label – **WISConnectz** controls the fulfillment process
- Direct API – the agent controls the fulfillment process
- Referral API – fulfilment is started by the agent and finished by **WISConnectz**

Details of these integration types are given below. Agents should contact WIS if unsure about which solution is most suitable.

White Label

The white label method is suitable for agents without an existing travel insurance front end looking for a quick and easy solution.

WISConnectz provides all the forms necessary to capture insurance details and present a range of premiums directly to the customer. These forms are branded for the agent and handle complete policy fulfillment.

Agents using the white label process will be given a unique URL to access their quotation process. The agent may link to this URL to pass their customer to the quote process. Alternatively, the agent may use an iframe to keep the white label process within their own website.

Direct API

The direct API gives the agent maximum control over the quotation process. The API exposes three web service functions for communicating directly with **WISConnectz**. The first method returns a set of prices based on a given set of travelling criteria. The second method captures the customer details and chosen policy options. The third method confirms the final purchase and returns the policy documents. These methods are explained in more detail in the section “Direct API Process”.

The agent handles all input forms and policy fulfillment, including the collection of monies. **WISConnectz** only provides the premiums, benefits, documentation and policy number.

This method is suitable for agents looking to integrate **WISConnectz** products seamlessly into existing ecommerce platforms where the customer never leaves the domain of the agent. It is suitable both as a front end for customers or a back office solution for brokers.

Referral API

The referral process uses a combination of the API and a white label to refer the customer from the agent to **WISConnectz**. The agent uses an API method to send an initial quote request to **WISConnectz**. The API returns premiums for display and a referral URL. This URL is unique to the quote and, if followed, will redirect the customer into the white labeled quotation process at the premium page. The customer does not need to rekey any of the information they have already entered on the agent's website.

The agent is responsible for capturing the initial insurance details such as the travel dates and destination but the fulfillment occurs on **WISConnectz**.

This method is suitable for agents looking to upsell travel insurance to customers of other products. It is most suited to being placed at the end of an existing customer journey as an upsell option.

How to Connect

Before an agent can use the API services they must have an agency registered on **WISConnectz**.

WIS will provide:

- A unique **agency id** that identifies the agent making the request.
- A unique **agency code** which is a string of characters and numbers that acts as an API key.

These two items are used to authenticate the agent when using the API. The API cannot be used without them. Agents who have not received these items should contact WIS before proceeding further with their integration.

API URLs

All API calls are made to the **WISConnectz** servers.

The domain name will be different depending on whether the agent is testing their integration in the test environment or using the API in production.

For **testing**: <https://uat.wis.socrates.online/>

For **production**: <https://www.wisconnectz.com>

Agents should not attempt to use the API in production until testing in the test environment has been successful.

API Format

The API handles requests and responses in JSON format. The request data should be added as JSON to the body of the request.

All API requests **must** be made using **POST** HTTP method.

All API requests **must** have a **Content-Type** of **application/json** otherwise the request data will not be recognised.

Every API response will contain a node called **result**, which will either show **success** or **failure**. In the event of a failure a further node called **error** will show the nature of the failure. Details of possible errors are listed in the “Troubleshooting” section of this document.

Direct API Process

The direct API requires three API calls – **premium**, **finalise** and **purchase**. The three calls are highlighted below. **All** of the calls must be made and they **must** be called in the order shown below. Details of what data is sent and received by these calls is given in the section “Direct API Functions”

Step 1

The first step is for the agent to collect the details of the quotation request. It is the responsibility of the agent to provide the forms necessary to collect this information.

The agent must collect:

- Whether the customer is travelling on a single trip or purchasing an annual cover.
- The start and end dates for when the customer requires cover.
- The destination of the trip which can either be captured by choosing a region **or** choosing a destination airport.
 - Valid regions are
 - "gulf" – United Arab Emirates, Saudi Arabia, Oman, Kuwait, Jordan, Lebanon, Qatar, Egypt and Bahrain
 - "europe" – Europe including Schengen
 - "subcon" – Bangladesh, India, Pakistan, Sri Lanka
 - "worldwide_ex" – Worldwide excluding USA, Canada, all islands in the Caribbean and Bahamas
 - "worldwide" – Worldwide including USA, Canada, all islands in the Caribbean and Bahamas
 - The agent can use only some of these regions e.g. just worldwide_ex and worldwide .
 - Airports are identified by a universally recognised 3 letter IATA code.
- Whether the customer is travelling as an individual, group or family (2 adults plus at least 1 child).
- The ages or dates of birth of each traveller.

Step 2

The agent must call the **premium** function on the API.

This request contains the information the agent has collected and returns a set of possible schemes that may be chosen.

Each scheme includes a premium, benefits and additional options.

The agent presents the customer with the available schemes.

Note that the benefits associated with the additional options are **not covered** unless the customer selects the option.

This selection of premiums is valid for 7 days. The agent may save a quote at this point but will need to resubmit the **premium** request if the quote is older than 7 days.

Step 3

If the customer is ready to proceed and choose a premium then the agent needs to collect the following further information from the customer:

- Which scheme they have chosen.
- Which additional options they have chosen (if any).
- The full name of each traveller.
- The date of birth of each traveller.
- The passport number of each traveller.
- The address, mobile telephone number and email address of the customer.

Step 4

The agent must call the **finalise** function on the API.

This request contains the additional information the agent has collected about the customer and travellers.

It contains a unique id to identify the policy and the final premium that should be charged to the customer.

The final premium is the premium for the chosen scheme plus the sum of the additional option premiums that were chosen.

Step 5

If the agent has received a policy id and a final premium from the **finalise** request then they can proceed to take payment from the customer for the policy.

The API does not process the payment and it is the responsibility of the agent to handle this.

Step 6

The agent must call the **purchase** function on the API.

This call indicates that the agent has successfully received payment for the policy and they are now requesting the final policy documentation from the API.

The call returns the final policy number and the policy documents.

Step 7

The API process is now complete.

The agent can present the customer with their policy number and policy documents.

Direct API Functions

This section describes the requests and responses of the three direct API functions.

Premium

For **testing**: <https://uat.wis.socrates.online/api/v1/premium>

For **production**: <https://www.wisconnectz.com/api/v1/premium>

Request parameters:

agency_id	The agent's unique agency id.
agency_code	The agent's unique agency code.
journey_id	A string representing the type of journey. "single" – a single trip quote for a one-off trip "annual" – an annual multi-trip quote to cover multiple trips within a year "biennial" – a two year multi-trip quote to cover multiple trips over two years If no journey_id is provided then the quote will default to single trip.
start_date	Start date of the cover in YYYY-MM-DD format
end_date	End date of the cover in YYYY-MM-DD format
region	A string representing the customer destination. "gulf" – United Arab Emirates, Saudi Arabia, Oman, Kuwait, Jordan, Lebanon, Qatar, Egypt and Bahrain "europe" – Europe including Schengen "subcon" – Bangladesh, India, Pakistan, Sri Lanka "worldwide_ex" – Worldwide excluding USA, Canada, all islands in the Caribbean and Bahamas "worldwide" – Worldwide including USA, Canada, all islands in the Caribbean and Bahamas
airport	As an alternative to using regions, the user can send the three character IATA airport code that the customer is travelling to. e.g. LHR for London Heathrow The airport can be sent as a string or an array of strings for multiple airports.
family	2 – quoting for a family 1 – not a family Family should only be used if there are two adults travelling and one or more children. If not provided then the default is not a family.
group	2 – quoting for a group 1 – not a group Group must be used whenever there is more than one traveller but not classed as a family. If not provided then the default is not a group.
age_bands	An object where the key is the age band and the value is the number of travellers in that age band. Valid keys are: "adults" – Adults aged 17-65 "children" – Children aged 0-16 "seniors" – Seniors aged 66-75 e.g. {"adults": 2, "children": 1}

Response parameters:

result	"success" or "failure"
error	Error message in the event of a failure.
quote_id	Unique id for this premium request. Can be retained for up to 7 days.
quotes	An object containing the valid schemes that have been calculated. The key of each scheme represents the scheme_id for that scheme. This will be needed when finalising the quote to select that scheme.

Format of quotes object:

name	The name of this scheme.
------	--------------------------

premium	The premium for this scheme (inclusive of tax).
currency	The currency code of the premium.
benefits	An array containing all the benefits applicable to this scheme.
options	An object containing all the possible additional options available. The key of each option represents the option_id for that option and will be needed when finalising the quote to select any options.

Format of benefits array:

section	The section of cover.
cover	Description of the benefit.
amount	Sum insured under this benefit.
excess	The excess payable under this benefit.
option	If this field contains a number then this is an option_id indicating that the benefit is applicable to that option only. If the customer has not chosen the related option then this benefit should always be shown as not covered . If the benefit is not related to an option then the given sum insured always applies.

Format of options object:

name	The name of the additional option.
price	The cost (in the same currency as the main premium and inclusive of tax) of adding this option to the chosen scheme. This price may be different depending on scheme. Not all options will be available on every scheme.
description	A longer description of the option.

Finalise

For **testing**: <https://uat.wis.socrates.online/api/v1/finalise>

For **production**: <https://www.wisconnectz.com/api/v1/finalise>

Finalise can only be called after the agent has received a **quote_id** from **premium**.

Note that any quotes passed to this function that are older than 7 days will generate an error and will need to be requoted.

Request parameters:

agency_id	The agent's unique agency id.
agency_code	The agent's unique agency code.
quote_id	The quote_id that was received from premium which indicates which premium request is being finalised.
scheme_id	The scheme_id representing the scheme that the customer has chosen.
title_customer	Title of the customer.
first_name_customer	Forenames of the customer.
last_name_customer	Surname of the customer.
email	Email address of the customer.
mobile	Mobile telephone number of the customer (optional).
address1	First address line of the customer (optional).
address2	Second address line of the customer (optional).
address3	Third address line of the customer (optional).
address4	Fourth address line of the customer (optional).
options	An object of additional options where the keys are option_ids returned from the premium request and the values are either 1 or 0 to indicate the option is selected or not selected by the customer.

	If an option is not included it is assumed to be not selected.
title_traveller	An array of the titles of each traveller.
first_name_traveller	An array of the first names of each traveller.
last_name_traveller	An array of the surnames of each traveller.
dob	An array of the dates of birth of each traveller in YYYY-MM-DD format.
passport_number	An array of passport numbers of each traveller.

Response parameters:

result	" success " or " failure "
error	Error message in the event of a failure.
policy_id	Unique id for this policy.
premium	The final premium (inclusive of tax) due to be received from the customer.

Purchase

For **testing**: <https://uat.wis.socrates.online/v1/purchase>

For **production**: <https://www.wisconnectz.com/api/v1/purchase>

Purchase can only be called after the agent has received a **policy_id** from **finalise**.

Purchase does not transfer any funds – it is simply an acknowledgement that the agent has received the funds and is confirming purchase completed successfully.

Request parameters:

agency_id	The agent's unique agency id.
agency_code	The agent's unique agency code.
policy_id	The policy_id that was received from finalise which indicates which policy is being purchased.

Response parameters:

result	" success " or " failure "
error	Error message in the event of a failure.
policy_number	The policy number assigned to this policy in the format LTL/00000/YYYY.
documents	An array of policy documents.

Format of documents array:

name	The name of the document.
data	The contents of the document. This data is a PDF encoded as base64 . Decode this data first and then write it to a blank file with a .pdf extension. This file can now be served to the customer.

Direct API Example

The following example is for a 3 day trip to Europe for a family.

The example shows the JSON body of the requests that should be sent and then the body of the responses.

When testing, the **agency_id** and **agency_code** placeholders should be replaced with real values.

Call made to **premium**:

```
{
  "agency_id": "YOUR AGENCY ID",
  "agency_code": "YOUR AGENCY CODE",
  "journey_id": "single",
  "start_date": "2019-06-15",
  "end_date": "2019-06-17",
  "region": "europe",
  "family": "2",
  "age_bands": {
    "adults": "2",
    "children": "1"
  }
}
```

Response received from **premium** (most benefits and options have been omitted for readability):

```
{
  "result": "success",
  "error": "",
  "quote_id": 256,
  "quotes": {
    "297": {
      "name": "Standard Traveler",
      "premium": "103.00",
      "currency": "AED",
      "benefits": [
        {
          "section": "A",
          "cover": "Trip Cancellation / Curtailment",
          "amount": "Not Covered",
          "excess": "",
          "option": 0
        },
        {
          "section": "B",
          "cover": "Emergency Medical and Other Expenses",
          "amount": "$100,000",
          "excess": "$100",
          "option": 0
        },
        {
          "section": "",
          "cover": "Golf Equipment",
          "amount": "$1,500 (max $300 per single item)",
          "excess": "$100",
          "option": 88
        }
      ],
      "options": {
        "88": {
          "name": "Golf Cover",

```



```

        "price": "26.00",
        "description": "<p>Cover for golfing including loss of green fees, golf equipment and hole-in-one benefit.</p>"
      },
    },
  },
}

```

This response indicates that a quote has been received with a **quote_id** of 256. The response includes one scheme for the Standard Traveler tier. This scheme has a **scheme_id** of 297 and a premium of 103 AED.

There are three benefits in the example (real calls would have many more benefits returned). The first two benefits have an option value of 0 indicating they apply in all cases. The third benefit, golf equipment, is linked to option 88. The options array indicates that **option_id** 88 is Golf Cover and the golf equipment benefit would only apply if Golf Cover is selected by the customer.

The options array has one additional option for golf at an additional premium of 26 AED. If the customer were to choose golf cover and the Standard Traveler scheme then the total premium would be 129 AED from the combination of the base premium and the option premium.

Following on in the next example, the customer has chosen the Standard Traveler scheme and has chosen to add golf cover as an additional option. We pass the **quote_id** of 256 back in to this function call along with the chosen **scheme_id** of 297 and other customer details. We also pass the **option_id** of 88 into the options array to indicate that golf has been chosen as an option.

Call made to **finalise**:

```

{
  "agency_id":"YOUR AGENCY ID",
  "agency_code":"YOUR AGENCY CODE",
  "quote_id":"256",
  "scheme_id":"297",
  "title_customer":"Mr",
  "first_name_customer":"Joe",
  "last_name_customer":"Bloggs",
  "email":"test@test.com",
  "mobile":"01234567",
  "address1":"Test Street",
  "address2":"Test Town",
  "address3":"Test County",
  "address4":"",
  "options":{
    "88":"I"
  },
  "title_traveller":[
    "Mr",
    "Mrs",
    "Miss"
  ],
  "first_name_traveller":[
    "Joe",
    "Joanne",
    "Jemma"
  ],
  "last_name_traveller":[
    "Bloggs",
    "Bloggs",
    "Bloggs"
  ],
}

```

```

"dob":[
  "1970-01-01",
  "1971-01-01",
  "2005-01-01"
],
"passport_number":[
  "12345678",
  "23456789",
  "34567890"
]
}

```

Response received from **finalise**:

```

{
  "result": "success",
  "error": "",
  "policy_id": 37660,
  "premium": "129.00"
}

```

The response indicates the customer details submitted have been accepted. It has returned the expected total premium of 129 AED to be charged to the customer. It has also returned a **policy_id** of 37660 to use in the next function call.

Finally, the payment of 129 AED has been taken on the agent system and the agent is now ready to notify the API that the purchase is complete. The **policy_id** of 37660 received from **finalise** is passed back into **purchase** as a request parameter to indicate that this is the policy that has been purchased. Policies that have not been finalised cannot be purchased.

Call made to **purchase**:

```

{
  "agency_id":"YOUR AGENCY ID",
  "agency_code":"YOUR AGENCY CODE",
  "policy_id":"37660"
}

```

Response received from **purchase** (response has been shortened for readability):

```

{
  "result": "success",
  "error": "",
  "policy_number": "LTL/32170/AE2019",
  "documents": [
    {
      "name": "Policy LTL/32170/AE2019",
      "data":
        "JVBERi0xLjQKMSAwIG9iago8PAovVGlobGUGKP7/KQovQ3JlYXRvcjAo/v8AdwBrAGgAdABtAGwAdABvAHAAZABmACAAMAAu
        ADEAMgAuADIALgAxKQovUHJvZHVjZXIlgKP7/AFEAdAAgADQALgA4AC4ANikKL0NyZW50aW9uRGF0ZSAoRDoyMDE5MDE5
        ODE3MTAzMlIopCj4+CmVuZG9iagozIDAgb2JqCjw8Ci9UeXBllC9FeHRHU3RhdGUKLlNNIDAuMDIKL2NhIDEu
        MAovQ0EgMS4wCi9BSVMgZmFsc2UKLlNNYXNrlC9Ob25lPj4KZW5kb2JqCjQgMCBvYmoKWy9QYXR0ZXJlC9EZXXpY2VSR0J
        dCmVuZG9iago4IDAgb2JqCjw8Ci9UeXBllC9YT2JqZW50Ci9TdWJ0eXBllC9JbWFnZQovV2lkdGggMTg0Ci9IZWlnaHQgMTkyCi9C
        aXRzUGVYQ29tcG9uZW50IDgKL0NvbG9yU3BhY2"
    }
  ]
}

```

This response indicates that the policy was issued successfully and has returned a policy number. The documents array contains a document which can be decoded from base64 and written to a PDF file to give to the customer.

Referral API Functions

This section describes how to use the referral API function.

There is only one call to make which is to **refer**.

This call takes the request data and returns a redirection URL for the agent to redirect the customer to a white label system.

The agent may or may not choose to show the referral premium to the customer before redirecting them.

Refer

For **testing**: <https://uat.wis.socrates.online/api/v1/refer>

For **production**: <https://www.wisconnectz.com/api/v1/refer>

Request parameters:

agency_id	The agent's unique agency id.
agency_code	The agent's unique agency code.
journey_id	A string representing the type of journey. "single" – a single trip quote for a one-off trip "annual" – an annual multi-trip quote to cover multiple trips within a year "biennial" – a two year multi-trip quote to cover multiple trips over two years If no journey_id is provided then the quote will default to single trip.
start_date	Start date of the cover in YYYY-MM-DD format
end_date	End date of the cover in YYYY-MM-DD format
region	A string representing the customer destination. "gulf" – United Arab Emirates, Saudi Arabia, Oman, Kuwait, Jordan, Lebanon, Qatar, Egypt and Bahrain "europe" – Europe including Schengen "subcon" – Bangladesh, India, Pakistan, Sri Lanka "worldwide_ex" – Worldwide excluding USA, Canada, all islands in the Caribbean and Bahamas "worldwide" – Worldwide including USA, Canada, all islands in the Caribbean and Bahamas
airport	As an alternative to using regions, the user can send the three character IATA airport code that the customer is travelling to. e.g. LHR for London Heathrow The airport can be sent as a string or an array of strings for multiple airports.
family	2 – quoting for a family 1 – not a family Family should only be used if there are two adults travelling and one or more children. If not provided then the default is not a family.
group	2 – quoting for a group 1 – not a group Group must be used whenever there is more than one traveller but not classed as a family. If not provided then the default is not a group.
age_bands	An object where the key is the age band and the value is the number of travellers in that age band. Valid keys are: "adults" – Adults aged 17-65 "children" – Children aged 0-16 "seniors" – Seniors aged 66-75 e.g. {"adults": 2, "children": 1}
title_customer	Title of the customer.
first_name_customer	Forenames of the customer.
last_name_customer	Surname of the customer.
email	Email address of the customer.

Response parameters:

result	"success" or "failure"
error	Error message in the event of a failure.

url	The redirect URL that the customer should be sent to.
quotes	An object containing the valid schemes that have been calculated. If this object is empty then there are no quotes available and there will be no URL provided.

Format of quotes object:

name	The name of this scheme.
premium	The premium for this scheme.
currency	The currency code of the premium.

Referral API Example

In this example a customer wishes to quote for a 1 day trip to Europe for their family.

The example shows the JSON body of the request that should be sent and then the body of the response.

When testing, the **agency_id** and **agency_code** placeholders should be replaced with real values.

Call made to **refer**:

```
{
  "agency_id": "YOUR AGENCY ID",
  "agency_code": "YOUR AGENCY CODE",
  "journey_id": "single",
  "start_date": "2019-06-11",
  "end_date": "2019-06-11",
  "region": "europe",
  "family": "2",
  "age_bands": {
    "adults": "2",
    "children": "1"
  },
  "title_customer": "Mr",
  "first_name_customer": "Joe",
  "last_name_customer": "Bloggs",
  "email": "test@test.com"
}
```

Response received from **refer**:

```
{
  "result": "success",
  "error": "",
  "url": "https://uat.wis.socrates.online/a/X/X/refer/ZXIKcGRpSTZJbGRuZWt0bWMzQlpjblZCYzj4MIVtMXJja3BhTkZFOVBTSXNJblpoYkhWbElqb2lkV2RjUldvdIEyMXFhVGhyTkhhkNVdISm5kbEZ3WnowOUlpd2liV0ZqSWpvaUIURmpZV0pqTXpkaUIUZGIZMIewVWVlJek5URTNOBU5oTWpGbU56YzJNelZpTIRBME5qVTFNMlpoTWpGbEIEVmhhaakEzWldWbE5tSXIZbVlxTnpNeFpTSjk=",
  "quotes": {
    "297": {
      "name": "Standard Traveler",
      "premium": "103.00",
      "currency": "AED"
    },
    "298": {
      "name": "Premier Traveler",
      "premium": "168.00",
      "currency": "AED"
    },
    "299": {
      "name": "Elite Traveler",
      "premium": "189.00",
      "currency": "AED"
    }
  }
}
```

This response indicates that there are three schemes available with three premiums. It also includes the URL to send the customer to the white label.

Troubleshooting

This section indicates causes and solutions for potential problems while connecting to the API.

General problems

Response received from API is a 404 page “We're sorry, the page you were looking for could not be found”	Either the URL to the API is wrong or the request is not being sent as POST . Please check the URL and the method being used to send the request.
Error response: "Missing value for agency_id"	The request has not been sent with a Content-Type of application/json or the data is missing. Please check the contents of the request and the encoding being used.
Error response: "Authentication error"	This could be because: <ul style="list-style-type: none"> • The agency_id and/or agency_code are wrong. • The agency has not been enabled on the WISConnectz server that you are connecting to. Contact WIS in the event of this error.
Response has a 500 status code	An error has occurred in the API. Please contact WIS.

Premium errors

Response was successful but quotes array is empty	This could be for a number of reasons: <ul style="list-style-type: none"> • The requested start date is in the past. • The end date is before the start date. • More than one traveller has been specified when neither family or group are set. • More than two adults set on a family. • Less than two adults set on a family. • No children set on a family. Please validate the request being sent.
Error response: "No product available"	The agency setup for this agent is not complete. Please contact WIS.
Error response: "Invalid airport code"	Request used an airport code that is not a recognised IATA airport code. Please check the code being used.
Error response: "Unable to set region"	An invalid region was provided. Please check the region name.

Finalise errors

Error response: "No premium available"	An option_id has been included that is not a valid option for the scheme. Check the response of premium for valid option_ids.
Error response: "Invalid quote"	The quote_id being used is not a valid quote.
Error response: "Quote has expired"	The quote is more than 7 days old and can no longer be used. Create a new quote by calling premium again.
Error response: "Start date has already passed"	The requested start date is now in the past. Create a new quote by calling premium again.
Error response: "Invalid scheme"	The scheme_id being requested is not valid. Please check the previous response received from premium for valid scheme ids.
Error response: "Traveller dates of birth are invalid"	The dates of birth that have been given do not fall within the age bands that were previously provided when calling premium . Or, the wrong number of travellers have been supplied.

Purchase errors

Error response: "Invalid policy"	The policy_id given is not a valid policy reference. Check the previous response from finalise to get the policy_id.
Error response: "Policy already issued"	This policy is already on cover. Log in to WISConnectz to retrieve this policy.
Error response: "Quote has expired"	The quote is more than 7 days old and can no longer be issued. Create a new quote by calling premium again.
Error response: "Start date has already passed"	The requested start date is now in the past. Create a new quote by calling premium again.