1. The loginVerify query that the vendor application sends to the host.

1. The XML or JSON document containing the query language request can be passed to the query server using the HTTP 1.1 protocol (<http://www.w3.org/Protocols/>).
2. KeyBridge API Specification-implements OpenID connect protocol.
3. Vendor application include the transaction steps:

i)login serial

ii)posting request

iii)llogin access list

iv)statement enquiry

v)login transaction history

vi)login transaction pending

vii)login check request

5) one possible format for the login ID is the ten digit account number followed by the last four digits of the SSN. The end-user can be prompted for account number and separately prompted for PIN and separately prompted for last four digits of the SSN. The audio vendor application would then combine the account number and last four digits of the SSN to come up with the actual login ID to send to the host