API Documentation

Quote & Purchase – IMG Trip Insurance Plans

Last Updated: May 12, 2020

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Changelog

Date	Comments
5/12/2020	Initial version

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Overview

This document covers the basic architectural components to connect to IMG's API as well as what is needed before getting started. Once complete, you will be able to access IMG's Quoting and Purchase endpoints. The end points covered in this document are organized around RESTful API's which uses OAuth 2.0 based Centralized Authorization Server. All request and response bodies, including errors, are encoded in JSON and should be made over SSL.

To ensure an optimal testing experience, we provide a Beta API to use before going live with our production API. To play around with a few scenarios, we recommend using a REST client called Postman. We also leverage Swagger UI to make it easier to visualize and interact with our API resources. These will be discussed in more detail below.

Environments

IMG has two different environments that can be used but initial development should start with our Beta (Test) environment before switching to production to ensure requests are working as expected. You will be provided an access token to access both Beta and Production URL's below.

- **Beta URL (For Testing Purposes)**:
  https://beta-services.imglobal.com/API/

- **Production URL**:
  https://services.imglobal.com/API/

Authorization

Authorization Request

All API endpoints require authorization. Once your contract is processed, IMG will need to create your account and provide credentials for API access. **To request these credentials**, please contact IMG at api@imglobal.com.

NOTE: These login credentials are **not the same as your agent portal login credentials** and will only be used to authorize access to our API endpoints along with associating the appropriate product types you are currently licensed to sell.

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Obtaining an Access Token

Once you are provided with the appropriate credentials, you can then use the authorization server to obtain an OAUTH 2 access token with a post request (see below):

- **Beta Posting URL (For Testing Purposes):**
  https://beta-services.imglobal.com/oAuth/token

  Production Posting URL:
  https://services.imglobal.com/oAuth/token

- **With the posted content as:**
  grant_type=password&username=abc&password=xyz

- **Responses from the call:**
  HTTP status code 200: successful call with the string of token returned.
  HTTP status code 401: access denied

NOTE: This token has an expiration time of 30 minutes.

Calling API with Access Token

After obtaining the access token, you can now make API calls with a Bearer Authorization Header Call with the token value obtained.

Credential/Account Management

Account Creation

For each agent who needs to access IMG's API, a **MyIMG account** will be created after your authorization request has been completed. This account will only be associated with the certificates and resources relating to the specified agent. So, when you login with this account, only the related information will be returned from any API calls.

NOTE: This account only grants API access and **will not be the same as your agent portal login credentials**. Sometimes an agent may have a

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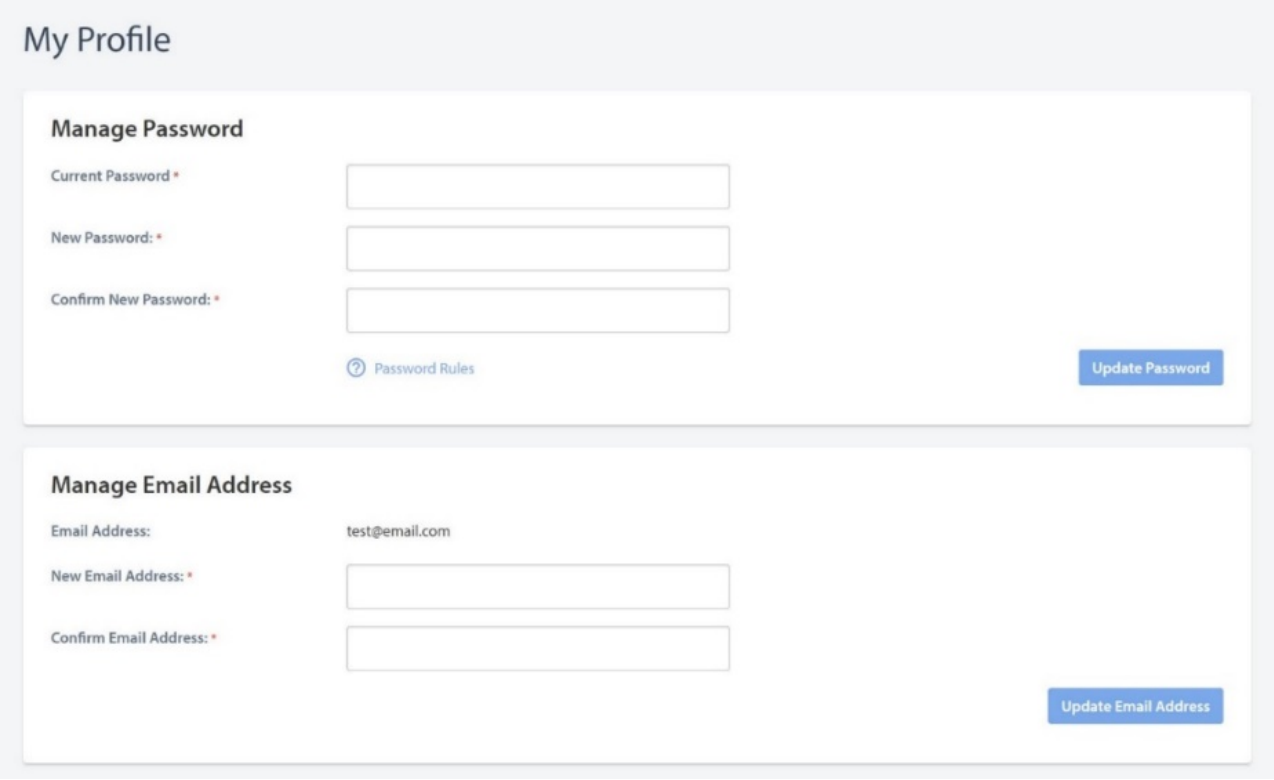
group administration account to login to MyIMG. This account can login into MyIMG but doesn't have the same access as the regular group admin account. This will provide better account management policies for you.

Account Self-Management

Once IMG has provided your credentials, you can login to MyIMG to manage your password and emails for this API account. After login, click Manage Account > My Profile to get to the profile page as follows:



Reset / Forgot Password

If you happen to forget or want to reset your password, you can do so using the URL below. Enter your MyIMG username and a temporary password will be sent to your email.

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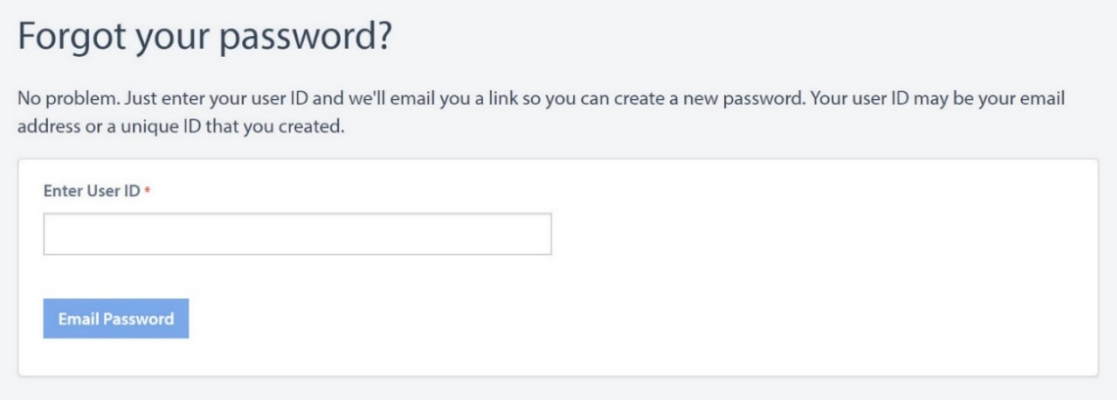
https://www.imglobal.com/member/forget-password



NOTE: IMG's beta testing environment is refreshed every Sunday morning with the production back up as of 12:00am. This means as of the end of the day Saturday. This refresh also affects the password used to gain tokens and authentication. If you have reset your production password, it will not take effect in the beta environment until the following refresh. Please be mindful of this whenever you have performed a password change within MyIMG.

Product Listing

Below is a list of all available products that can be accessed through the API. Please note that while the list below displays all available products through IMG's API, your authorization will only associate the appropriate product types you are currently licensed to sell.

Product Name	productCode	appType	State Availability	References
iTravelInsured Lite	TCLI	0619	All states except FL, KS, MO, WA, VA	Brochure | Policy Wordings
iTravelInsured SE (Set Plan States)	TCSES	0318	Set Plan States FL, KS, MO, WA, VA	Brochure | Policy Wordings

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iTravelInsured SE	TCSE	0417	All States except FL, KS, MO, WA, VA	Brochure | Policy Wordings
iTravelInsured SE w/Rental Car Option	TCSE	0417A	All States except FL, KS, MO, WA, VA	Brochure | Policy Wordings
iTravelInsured LX	TCLX	0620	All States except FL, KS, MO, WA, VA	
iTravelInsured LX w/CFAR Option	TCLX	0620A	All States except FL, KS, MO, WA, NY, VA **[This product pending approval]**	Brochure | Policy Wordings
iTravelInsured LX (Set Plan States)	TCLXS	0318	Set Plan States FL, KS, MO, WA, VA	Brochure | Policy Wordings
iTravelInsured GT (groups of 10 or more travelers)	TCGT	0416	All States except FL, KS, MO, WA, VA	Brochure

Quote API

The Quote API may be utilized to retrieve the total cost of a policy, including its included optional coverages and miscellaneous fees, prior to submitting a request for purchase under the Purchase API. The Quote API is essentially a skimmed down version of the Purchase API that excludes most demographic and all payment information.

The data objects and data elements that are present in the Quote API are included in the same structure and same names as in the Purchase API.

Quote Swagger UI

You may refer to our swagger documentation for models and structure of the request and response of the Quote API at the following link:

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https://services.imglobal.com/API/swagger/ui/index#!/Quotes/Quotes_GetQuote

Data Object: QuoteQuery (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

The following data elements are required or optional for the IMG Trip Insurance Plans. Any fields that are not included in the table below, but you may see on the Swagger page, are not relevant to these products and do not need to be included.

Data Element	Allowed Values / Format	Rules	Required
producerNumber (string)	IMG Producer Number		**Yes**
productCode (string)	Refer to Product Listing section for the appropriate **productCode** value to use for the desired product. Only one **productCode** is permitted.		**Yes**
appType (string)	Refer to Product Listing section for the appropriate **appType** value to use for the desired product. Only one **appType** is permitted.		**Yes**
residencyState (string)	2-character state code. See Appendix	Required if **residencyCountry** is "USA"	**No**
residencyCountry (string)	3-character country code. See Appendix	Must be "USA" unless authorized to issue to non-U.S. residents. If non-U.S. residents are allowed, cannot be "CUB" (Cuba), "IRN" (Iran), "PRK" (North Korea), "SYR" (Syria), or "VEN" (Venezuela)	**Yes**
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	**Yes**
policyInfo	Include PolicyInfo data object	See Data Object: PolicyInfoDto	**Yes**

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families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	**Yes**

API Errors

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
producerNumber	Invalid Producer Number	Producer [producer number] is not found.
productCode	Empty or Null	Product Code is required.
productCode	Invalid Product Code	Product Code is invalid.
families	FamilyDto not included	'Families' must not be empty. *[Note: Family can be comprised of one Traveler.]*

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Broken Business Rules

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
producerNumber	Producer not eligible to sell product	(49.1) When a agent for a certain product is valid the product version does not have any agent restrictions or the selected agent is in the list of agents the product is restricted to.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the QuoteQuery object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Departure date; must be in the future.	Yes
endDate (string)	Valid date format	Return date. See individual products in Purchase API section for specific rules.	Yes
destinations (Array[string])	"3-character country code"	Not required for IMG iTravelInsured products	No

API Errors

Data Element	Condition	Response Message
startDate	Empty or NULL	startDate is required
startDate	Not in the future	Start Date cannot be the current date or in the past.

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Broken Business Rules

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: PolicyInfoDto

This gathers general information regarding the basic coverage details and handling of the certificate. This object is held by the QuoteQuery object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
currencyCode	"USD"	All products are sold in U.S. Dollars	Yes
fulfillmentMethod	"Online"	Only Online fulfillment available via API	Yes

API Errors

Data Element	Condition	Response Message
state	Empty or Null	State is required for iTI product.

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country	Empty or Null	Country is required.

Broken Business Rules

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
state	State provided is excluded from product type provided.	The given Policy Type cannot be purchased in the given State at this time.

Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the QuoteQuery object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required	See Data Object: InsuredDto	**Yes**

API Errors

Data Element	Condition	Response Message
insureds	Empty or Null	Must have at least one Traveler.
insureds	Missing	Travelers' must not be empty.

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Broken Business Rules

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: InsuredDto

This gathers general information regarding the travel details. This object is held by the PurchaseQuery object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
dateOfBirth (Array[string])	Valid date format	See individual products in Purchase API section for specific rules.	**Yes**
tripCost (number)		See individual products in Purchase API section for specific rules.	**Yes**

API Errors

Data Element	Condition	Response Message
dateOfBirth	Empty or Null	Date of Birth is required.
dateOfBirth	Invalid value	All traveler Birth Years cannot be blank and must be valid four digit years.
tripCost	Empty or Null	Trip Cost is required

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Broken Business Rules

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
dateOfBirth	The date provided implies the traveler's age is greater than the maximum age for the chosen policy.	The age of one or more of the travelers is greater than the maximum age for the chosen policy.

Purchase API

The Purchase API is the request you submit once you have compiled all required and optional information, including demographic and payment information. The following pages detail the complex rules and validations that our system performs to help you gather the appropriate information for the specific product you are selling.

Purchase Swagger UI

You may refer to our swagger documentation for models and structure of the request and response of the Purchase API at the following link:

https://services.imglobal.com/API/swagger/ui/index#!/Purchases/Purchases_GetPurchase

Data Object: PurchaseQuery (Root Level)

This is the root-level data object that lays the foundation for the API Request.

Data Elements

Data Element	Allowed Values / Format	Rules	Required

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producerNumber (string)	<Unique IMG Producer Number>	String	**Yes**
productCode (string)	Refer to Product Listing section for the appropriate **productCode** value to use for the desired product. Only one **productCode** is permitted.		**Yes**
appType (string)	Refer to Product Listing section for the appropriate **appType** value to use for the desired product. Only one **appType** is permitted.		**Yes**
signatureName (string)	Electronic Signature of applicant		**Yes**
signatureRelationship (string)		Not required for this product, but may be provided optionally for minors.	**No**
uservar (string)		For producer use	**No**
dataProcessingIndicator (Boolean)			**No**
invoiceNumber (string)			**No**
travelInfo	Include TravelInfoDto data object	See Data Object: TravelInfoDto	**Yes**
policyInfo	Include PolicyInfoDto data object	See Data Object: PolicyInfoDto	**Yes**
families (Array)	Include FamilyDto data object	See Data Object: FamilyDto	**Yes**

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contacts (Array)	Include ContactInfoDto data object	See Data Object: ContactInfoDto	**Yes**
paymentInfo	Include PaymentInfoDto data object	See Data Object: PaymentInfoDto	**Yes**

Error Responses

Data Element	Condition	Response Message
producerNumber	Empty or Null	Producer Number is required.
productCode	Empty or Null	productCode is required.
productCode	Not an existent product code value	The value entered for ProductType is invalid.
appType	Empty or Null	appType is required.
signatureName	Empty or Null	signatureName is required.
travelInfo	TravelInfoDto data object not included	Travel Info section is required.
policyInfo	PolicyInfoDto data object not included	Policy Info section is required.
families	FamilyDto not included	Must have at least one family. *[Note: Family can be comprised of one individual.]*

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contacts	ContactInfoDto data object not included	Contact information is required.
paymentInfo	PaymentInfoDto data object not included	Payment Account information is required.

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
productCode	Product code PATAI and Destination is not the United States	(114.6) The individual has the United States as a destination value. The individual has a U.S. Territory selected as a destination value.
productCode	Product code is PATII and Destination is not a country other than the U.S.	(114.7) The individual has a U.S. Territory selected as a destination.
signatureName	Contains invalid characters	(6.1) The signature matches the name regular expression.

Data Object: TravelInfoDto

This gathers general information regarding the travel details. This object is held by the CertificateQuery object's **travelInfo** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
startDate (string)	Valid date format	Departure Date. Must be in the future.	Yes

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endDate (string)	Valid date format	Return Date. Cannot be on or before **startDate**. Travel period cannot exceed 90 days. For non-U.S. residents (where permitted), cannot exceed 30 days. *Note*: ***endDate*** *is equal to 11:59pm on the last day (full or partial) that coverage is needed*	**Yes**
destinations (Array[string])	3-character country code; See Appendix	This value is required. If you do not collect a specific country, including "USA," you may use "OOO" (Unspecified)	**Yes**
initialPaymentDate (string)	Valid date format	Cannot be in the future. For TCLX/0620A (w/CFAR option), the date cannot exceed 20 days in the past.	**Yes**

Error Responses

Data Element	Condition	Response Message
startDate	Provided Date not a future date.	Start Date cannot be the current date or in the past.
startDate	Empty or Null	Start Date is required.
endDate	Empty or Null	End Date is required.
destinations	Empty or Null	Destinations must not be empty.
initialPaymentDate	Empty or Null	Initial Payment Date is required for trip products.

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Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
initialPaymentDate		

Data Object: PolicyInfoDto

This gathers general information regarding the coverage and certificate handling details. This object is held by the CertificateQuery object's **policyInfo** data element.

Data Elements

Data Element (data type)	Allowed Values	Rules	Required
currencyCode (string)	USD	Only available in U.S. Dollars	**Yes**
fulfillmentMethod (string)	"Online"	Only online fulfillment available via API	**Yes**

Error Responses

Data Element	Condition	Response Message
currencyCode	Empty or Null	Currency Code is required.

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fulfillmentMethod	Empty or Null	Fulfillment Method is required.
fulfillmentMethod	Invalid	Fulfillment Method is invalid.

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
currencyCode	Not valid for **productCode**	(11.2) Currency code is required.

Data Object: FamilyDto

This gathers general information regarding the travel details. This object is held by the CertificateQuery object's **families** data element.

Data Elements

Data Element	Allowed Values / Format	Rules	Required
insureds (array[InsuredDto])	InsuredDto required	All products have a maximum of 10 Travelers except for Travel GT. Travel GT has a minimum requirement of 10 Travelers.	Yes

Error Responses

Data Element	Condition	Response Message
insureds	Null or absent	Must have at least one Insured.

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Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: InsuredDto

This object holds an array and gathers general information regarding the applicants' personal details. This object is held by the FamilyDto object's **insureds** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
firstName (string)			Yes
lastName (string)			Yes
dateOfBirth (string)	Valid date format	Cannot be 100 years of age or older on the purchase date. For non-U.S. residents (where permitted), cannot be over the age of 69.	Yes
gender (string)	• 'Male' • 'Female' • 'None'		No
governmentissuedIdNumber (string)		Number such as passport or driver's license	No

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tripCost (number)	Must be a valid number	Must be greater than 0, except for Travel GT in which case the value must be at least $300. Maximum allowable Trip Cost per Insured varies by product: Travel Lite (TCLI): 25,000 Travel SE (TCSES): 50,000 Travel SE (TCSE): 100,000 Travel LX (TCLXS): 100,000 Travel LX (TCLXS): 100,000 Travel GT (TCGT): 30,000 Any amount provided greater than the maximum for any one insured will be quoted/issued the maximum allowable amount for that product. Following are the maximum allowable amounts	**Yes**
email (string)	Must be valid x@x.xxx	An email address for the primary contact (the first in the array) is required. In the case of multiple insureds, the very first in the array shall be considered the primary contact. Any additional insureds may optionally provide an email address in order to receive confirmation emails.	**Yes**

Error Responses

Data Element	Condition	Response Message
firstName	Empty or Null	First Name is required.
lastName	Empty or Null	Last Name is required.

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dateOfBirth	Empty or Null	Date of Birth is required.
tripCost	Empty or Null	Trip Cost is required.

Broken Rule Responses

Data Element	Condition	Response Message: [(“ruleGroupId”.”id”) Name] “Failure”
firstName	Invalid characters included	(5.1) First name is required, must match the \"Name\" regular expression, and can be no longer than 40 characters
lastName	Invalid characters included	(5.2) Last name is required, must match the \"Name\" regular expression, and can be no longer than 60 characters
dateOfBirth	Age of applicant(s) not eligible for selected product	(99.1) For a selected trip duration the applicant's age in years must be less than or equal to the rate's age restriction.

Data Object: EligibilityResponseDto

This is required for certain products to ensure eligibility. This object is held by the CertificateQuery object’s **eligibilityResponses** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
eligibilityQuestion	N/A	Not used for this product	**No**
response	N/A	Not used for this product	**No**

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: ContactInfoDto

This object collects contact details for eligibility, communications, and billing purposes. This object is held by the CertificateQuery object's **contacts** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
contactInfoType (string)	• "Residence" • "Billing"	• "Residence" is required for this product.	**Yes**

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		• “Billing” is required for this product	
careOfName (string)		Only relevant to ‘Mailing’ **contactInfoType,** which is not required for this product.	**No**
address (string)			**Yes**
address2 (string)			**No**
city (string)			**Yes**
countyRegion (string)			**No**
stateProvince (string)	2-character state code – See Appendix	This is required if **country** is “USA”. **productCode** must be available in the state provided in this field.	**No**
postalCode (string)			**Yes**
country (string)	3-character country code – See Appendix	For **contactInfoType** “Residence”: Must be “USA” unless authorized to issue to non-U.S. residents. For non-U.S. residents, cannot be “CUB” (Cuba), “IRN” (Iran), “PRK” (North Korea), “SYR” (Syria), or “VEN” (Venezuela).	**Yes**
phone (string)			**Yes**
fax (string)			**No**
email (string)	Leave this field blank.	Any value entered will be ignored. Please see InsuredDto for additional information regarding email addresses.	**No**

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Error Responses

Data Element	Condition	Response Message
contactInfoType	Empty or Null	Contact Information Type is required.
contactInfoType	Allowed value not presented	Contact Information Type is invalid.
address	Empty or Null	Address1 is required.
city	Empty or Null	City is required.
stateProvince	No value provided for '**country**' USA or CAN	State is required for the country selected
postalCode	Empty or Null	Postal Code is required.
country	Empty or Null	Country is required.
phone	Empty or Null	Phone is required.

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name] "Failure"
stateProvince	When 'country' is USA or CAN and 'stateProvince' is invalid code	(14.8) Region

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Data Object: IntlInsuranceDto

This may be required in certain scenarios where expiring International Medical Insurance is an eligibility requirement. This object is held by the CertificateQuery object's **internationalInsuranceInUS** data element.

Data Elements

Data Element (data type)	Allowed Values / Description	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
expireDate (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Condition	Response Message
N/A	N/A	N/A
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: PaymentInfoDto

This collects the payment details for the successful purchase of the policy. This object is held by the CertificateQuery object's **paymentinfo** data element.

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Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
paymentType (string)	• 'CreditCard' • 'ECheck'		Yes
echeckType (string)	• 'ConsumerCheckingAccount' • 'ConsumerSavingsAccount' • 'CommercialCheckingAccount'	Required if **paymentType** is 'ECheck'	No
nameOnAccount (string)		Required if **paymentType** is 'ECheck'	No
routingNumber (string)		Required if **paymentType** is 'ECheck'	No
accountNumber (string)		Required if **paymentType** is 'ECheck'	No
CreditCardNumber (string)		Required if **paymentType** is 'CreditCard'	No
cardExpire (string)		Required if **paymentType** is 'CreditCard'. You may use the last day of expiration month; e.g. "2022-05-31"	No
cardCVV (string)		Required if **paymentType** is 'CreditCard'	No
requestedTotal (number)		This field may be used to submit the intended charge amount; if the amount differs from what IMG calculates an error will be returned.	No

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Error Responses

Data Element	Condition	Response Message
paymentType	Empty or Null	Payment Type is required.
paymentType	Allowed value not presented	Payment Type is invalid.
eCheckType		
nameOnAccount	Empty or Null	Name on Account is required.
routingNumber	Empty or Null when **paymentType** is 'ECheck'	Bank Aba Code is required.
cardExpire	Empty or Null when **paymentType** is 'CreditCard'	Expiration Date is required.
cardExpire	Value is prior to current month/year and **paymentType** is 'CreditCard'	Expiration Date is invalid.
cardCVV	Empty or Null when **paymentType** is 'CreditCard'	Security Code is required.

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]

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requestedTotal	Value provided does not match IMG's calculation for total premium due	(98.1) When the invoice total is valid the invoice total must match the requested total.

Data Object: BeneficiaryInfoDto

This collects details of the desired beneficiaries of certain life or accident benefits optionally available on some products. This object is held by the CertificateQuery object's **beneficiaries** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
name (string)	N/A	Not used for this product	N/A
relationship (string)	N/A	Not used for this product	N/A
percentage (number)	N/A	Not used for this product	N/A
beneficiaryType (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: ProductOptionsDto

This data object is held by the InsuredDto object's **productOptions** data element data object if the specific option is desired; otherwise, it may be left off.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
productOptionType (string)	N/A	Not used for this product	N/A
selectedValue (string)	N/A	Not used for this product	N/A

Error Responses

These errors apply only if the object is presented.

Data Element	Error	Response Message
N/A	N/A	N/A
N/A	N/A	N/A

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Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]
N/A	N/A	N/A

Data Object: WorkTravelInfoDto

This collects details of the Work & Travel Program a student may be a participant and is only required for a specific scenario on certain products. This object is held by the CertificateQuery object's **workTravelInfo** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
programParticipation (string)	N/A	Not used for this product	N/A
programName (string)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]

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N/A	N/A	N/A

Data Object: DomesticInsuranceDto

This collects details of the domestic insurance policy information, when applicable and is only required for certain products. This object is held by the InsuredDto object's **domesticInsurance** data element.

Data Elements

Data Element (data type)	Allowed Values / Format	Rules	Required
carrier (string)	N/A	Not used for this product	N/A
policyNumber (string)	N/A	Not used for this product	N/A
acknowledgement (number)	N/A	Not used for this product	N/A

Error Responses

Data Element	Error	Response Message
N/A	N/A	N/A
N/A	N/A	N/A

Broken Rule Responses

Data Element	Condition	Response Message: [("ruleGroupId"."id") Name]

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N/A	N/A	N/A

Appendix

The following tables provide additional resources to assist with the development of the API as well as testing.

Test Online Payment Methods

The following test accounts may be used when submitting test requests through the beta environment:

Credit Card Payment Types

The following credit cards can be used when submitting test requests through the beta environment (only).

Credit Card Type	Card Number	Number of Characters	
		Credit Card	Security Code
MasterCard	5454 5454 5454 5454	16	3
MasterCard	5555 5555 5555 4444	16	3
Visa	4012 8888 8888 1881	16	3
Visa	4636 6800 8679 9379	16	3
American Express	3782 8224 6310 005	15	4

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American Express	3714 4963 5398 431	15	4
Amex Corporate	3787 3449 3671 000	15	4
Discover	6011 0009 9013 9424	16	3
JCB	3566 0035 6600 3566	16	3

eCheck Payment Type

The following eCheck payment type can be used when submitting test requests through the beta environment (only).

Routing Number	Account Number
311093120	506273234

Declined Payment Amounts

The following amounts will decline when processed through the beta environment. Declined transactions for these specific amounts do not constitute an issue with the API formatting or processing of the request in any way.

CARD AMOUNTS THAT WILL DECLINE			
$0.xx	$401.xx	$571.xx	$802.xx
$201.xx	$402.xx	$572.xx	$806.xx
$204.xx	$501.xx	$591.xx	$811.xx

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$249.xx	$502.xx	$592.xx	$813.xx
$253.xx	$503.xx	$594.xx	$825.xx
$257.xx	$508.xx	$595.xx	$833.xx
$301.xx	$509.xx	$596.xx	$902.xx
$302.xx	$510.xx	$602.xx	$903.xx
$303.xx	$521.xx	$603.xx	$904.xx
$304.xx	$522.xx	$605.xx	$999.xx
$305.xx	$530.xx	$606.xx	
$306.xx	$531.xx	$607.xx	
$307.xx	$570.xx	$754.xx	

State Codes

The following table lists all 2-digit state code values that are accepted by the API. If you need assistance on which code to use, please contact IMG at api@imglobal.com.

State or Province	Code
AA	Armed Forces Americas

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AB	Alberta
AE	Armed Forces Other
AK	Alaska
AL	Alabama
AP	Armed Forces Pacific
AR	Arkansas
AZ	Arizona
BC	British Columbia
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia

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HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MB	Manitoba
MD	Maryland
ME	Maine
MI	Michigan
MN	Minnesota
MO	Missouri

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MS	Mississippi
MT	Montana
NB	New Brunswick
NC	North Carolina
ND	North Dakota
NE	Nebraska
NH	New Hampshire
NJ	New Jersey
NL	Newfoundland and Labrador
NM	New Mexico
NS	Nova Scotia
NT	Northwest Territories
NU	Nunavut
NV	Nevada
NY	New York

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OH	Ohio
OK	Oklahoma
ON	Ontario
OR	Oregon
PA	Pennsylvania
PE	Prince Edward Island
QC	Québec
RI	Rhode Island
SC	South Carolina
SD	South Dakota
SK	Saskatchewan
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia

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VT	Vermont
WA	Washington
WI	Wisconsin
WV	West Virginia
WY	Wyoming
YT	Yukon
ZZ	Unspecified

Country Codes

The following table lists all 3-digit country code values that are accepted by the API.

Country	Code
AFGHANISTAN	AFG
ALAND ISLANDS	ALA
ALBANIA	ALB
ALGERIA	DZA
AMERICAN SAMOA	ASM

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ANDORRA	AND
ANGOLA	AGO
ANGUILLA	AIA
ANTARCTICA	ATA
ANTIGUA AND BARBUDA	ATG
ARGENTINA	ARG
ARMENIA	ARM
ARUBA	ABW
AUSTRALIA	AUS
AUSTRIA	AUT
AZERBAIJAN	AZE
BAHAMAS	BHS
BAHRAIN	BHR
BANGLADESH	BGD
BARBADOS	BRB

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BELARUS	BLR
BELGIUM	BEL
BELIZE	BLZ
BENIN	BEN
BERMUDA	BMU
BHUTAN	BTN
BOLIVIA	BOL
BONAIRE, SINT EUSTATIUS AND SABA	BES
BOSNIA AND HERZEGOVINA	BIH
BOTSWANA	BWA
BOUVET ISLAND	BVT
BRAZIL	BRA
BRITISH INDIAN OCEAN TERRITORY	IOT
BRUNEI DARUSSALAM	BRN
BULGARIA	BGR

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BURUNDI	BDI
CAMBODIA	KHM
CAMEROON	CMR
CANADA	CAN
CAPE VERDE	CPV
CAYMAN ISLANDS	CYM
CENTRAL AFRICAN REPUBLIC	CAF
CHAD	TCD
CHILE	CHL
CHINA	CHN
CHRISTMAS ISLAND	CXR
COCOS (KEELING) ISLANDS	CCK
COLOMBIA	COL
COMOROS	COM

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CONGO	COG
CONGO, THE DEMOCRATIC REPUBLIC OF THE	COD
COOK ISLANDS	COK
COSTA RICA	CRI
COTE D'IVOIRE	CIV
CROATIA	HRV
CUBA	CUB
CURACAO	CUW
CYPRUS	CYP
CZECH REPUBLIC	CZE
DENMARK	DNK
DJIBOUTI	DJI
DOMINICA	DMA
DOMINICAN REPUBLIC	DOM
EAST TIMOR	TMP

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ECUADOR	ECU
EGYPT	EGY
EL SALVADOR	SLV
EQUATORIAL GUINEA	GNQ
ERITREA	ERI
ESTONIA	EST
ETHIOPIA	ETH
EUROPE	NULL
FALKLAND ISLANDS (MALVINAS)	FLK
FAROE ISLANDS	FRO
FIJI	FJI
FINLAND	FIN
FRANCE	FRA
FRENCH GUIANA	GUF
FRENCH POLYNESIA	PYF

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FRENCH SOUTHERN TERRITORIES	ATF
GABON	GAB
GAMBIA	GMB
GEORGIA	GEO
GERMANY	DEU
GHANA	GHA
GIBRALTAR	GIB
GREECE	GRC
GREENLAND	GRL
GRENADA	GRD
GUADELOUPE	GLP
GUAM	GUM
GUATEMALA	GTM
GUERNSEY	GGY
GUINEA	GIN

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GUINEA-BISSAU	GNB
GUYANA	GUY
HAITI	HTI
HEARD AND MCDONALD ISLANDS	HMD
HOLY SEE (VATICAN CITY STATE)	VAT
HONDURAS	HND
HONG KONG	HKG
HUNGARY	HUN
ICELAND	ISL
INDIA	IND
INDONESIA	IDN
IRAN (ISLAMIC REPUBLIC OF)	IRN
IRAQ	IRQ
IRELAND	IRL
ISLE OF MAN	IMN

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ITALY	ITA
JAMAICA	JAM
JAPAN	JPN
JERSEY	JEY
JORDAN	JOR
KAZAKHSTAN	KAZ
KENYA	KEN
KIRIBATI	KIR
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	PRK
KOREA, REPUBLIC OF	KOR
KOSOVO	KOS
KUWAIT	KWT
KYRGYZSTAN	KGZ
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LAO

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LATIN AMERICA	NULL
LATVIA	LVA
LEBANON	LBN
LESOTHO	LSO
LIBERIA	LBR
LIBYAN ARAB JAMAHIRIYA	LBY
LIECHTENSTEIN	LIE
LITHUANIA	LTU
LUXEMBOURG	LUX
MACAU	MAC
MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	MKD
MADAGASCAR	MDG
MALAWI	MWI
MALAYSIA	MYS
MALDIVES	MDV

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MALTA	MLT
MARSHALL ISLANDS	MHL
MARTINIQUE	MTQ
MAURITANIA	MRT
MAURITIUS	MUS
MAYOTTE	MYT
MEXICO	MEX
MICRONESIA, FEDERATED STATES OF	FSM
MOLDOVA, REPUBLIC OF	MDA
MONACO	MCO
MONGOLIA	MNG
MONTENEGRO	MNE
MONTSERRAT	MSR
MOROCCO	MAR

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MYANMAR	MMR
NAMIBIA	NAM
NAURU	NRU
NEPAL	NPL
NETHERLANDS, THE	NLD
NEW CALEDONIA	NCL
NEW ZEALAND	NZL
NICARAGUA	NIC
NIGER	NER
NIGERIA	NGA
NIUE	NIU
NORFOLK ISLAND	NFK
NORTHERN MARIANA ISLANDS	MNP
NORWAY	NOR

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PAKISTAN	PAK
PALAU	PLW
PALESTINE	PSE
PANAMA	PAN
PAPUA NEW GUINEA	PNG
PARAGUAY	PRY
PERU	PER
PHILIPPINES	PHL
PITCAIRN	PCN
POLAND	POL
PORTUGAL	PRT
PUERTO RICO	PRI
QATAR	QAT
REUNION	REU

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RUSSIA	RUS
RWANDA	RWA
SAINT BARTHÉLEMY	BLM
SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA	SHN
SAINT KITTS AND NEVIS	KNA
SAINT LUCIA	LCA
SAINT MARTIN	MAF
SAINT VINCENT AND THE GRENADINES	VCT
SAMOA	WSM
SAN MARINO	SMR
SAO TOME AND PRÍNCIPE	STP
SAUDI ARABIA	SAU
SENEGAL	SEN
SERBIA	SRB

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SIERRA LEONE	SLE
SINGAPORE	SGP
SINT MAARTEN (DUTCH PART)	SXM
SLOVAKIA	SVK
SLOVENIA	SVN
SOLOMON ISLANDS	SLB
SOMALIA	SOM
SOUTH AFRICA	ZAF
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	SGS
SOUTH SUDAN	SSD
SPAIN	ESP
SRI LANKA	LKA
ST. PIERRE AND MIQUELON	SPM
SUDAN	SDN

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SURINAME	SUR
SVALBARD AND JAN MAYEN ISLANDS	SJM
SWAZILAND	SWZ
SWEDEN	SWE
SWITZERLAND	CHE
SYRIAN ARAB REPUBLIC	SYR
TAIWAN	TWN
TAJIKISTAN	TJK
TANZANIA, UNITED REPUBLIC OF	TZA
THAILAND	THA
TIMOR-LESTE	TLS
TOGO	TGO
TOKELAU	TKL
TONGA	TON
TRINIDAD AND TOBAGO	TTO

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TURKEY	TUR
TURKMENISTAN	TKM
TURKS AND CAICOS ISLANDS	TCA
TUVALU	TUV
UGANDA	UGA
UKRAINE	UKR
UNITED ARAB EMIRATES	ARE
UNITED KINGDOM	GBR
UNITED STATES MINOR OUTLYING ISLANDS	UMI
URUGUAY	URY
USA	USA
UZBEKISTAN	UZB
VANUATU	VUT
VENEZUELA	VEN

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VIRGIN ISLANDS (BRITISH)	VGB
VIRGIN ISLANDS (U.S.)	VIR
WALLIS AND FUTUNA ISLANDS	WLF
WESTERN SAHARA	ESH
YEMEN	YEM
YUGOSLAVIA	YUG
ZAMBIA	ZMB
ZIMBABWE	ZWE

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