

Allianz @ Arena

eMagin Services Integration Guide - Travel

Version 1.1

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1. DOCUMENT INFORMATION

1.1. About this Guide

This guide provides technical information about integrating Allianz e-commerce platform (*eMagin*) insurance policy quotation and purchasing web services within the Business partner's (*B-Partner*) environment.

eMagin uses XML request and response messages which can be run on any platform and in any programming language. The messages are transported via REST over HTTP protocol.

1.2. Intended Audience

This document is a technical integration guide, intended for developers of B2B2C Business platforms, system integrators or other technical roles, including managers who are involved in designing sales data integration.

Required skills include XML, XML Schema, Web Services and application programming knowledge.

1.3. Related Documents

Document	Version	Link
NONE		

2. PLATFORM OVERVIEW

eMagin – Allianz e-commerce platform – provides an easy-to-connect API for B2B2C partner integration. The seamless technical interfaces provide a full transparent end-customer experience.

In this mode of online real-time sale (“Integrated”), the insurance offers are embedded into the partner’s web site, within the core offers booking path.

This document describes in both functional & technical terms the services *eMagin* offers:

- Quotation service: insurance quotation.
- Purchase service: insurance purchasing, with or without payment.

2.1. Quotation Service

Quotation Service refers to the real-time insurance quotation based on specific context. The context is often available once the end-customer has selected the core offer (i.e. airline ticket).



The quotation request is constructed by the B-partner and sent to Allianz’s platform as soon as all information required is collected. *eMagin*’s quotation engine analyses the context, and based in the offer configurations, proposes in return one or more insurance offer that can be displayed for the end-customer to select and purchase.

2.2. Purchase Service

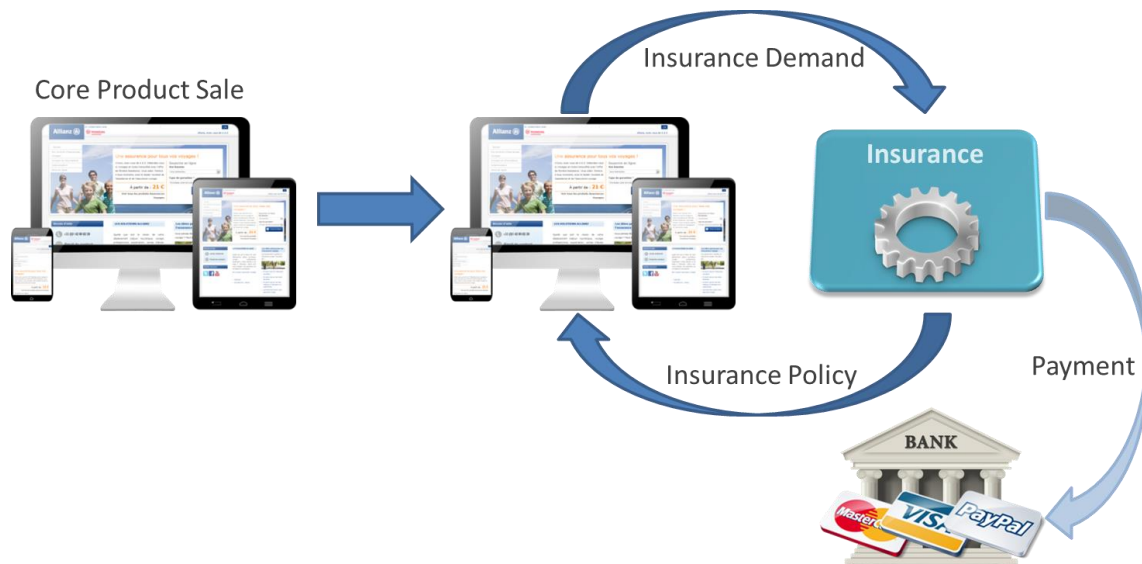
Purchase Service refers to the insurance purchasing of one or several selected insurance offers proposed during the quotation phase. Personal information on top of the context information is required to carry out a successful insurance subscription.

With payment:

The purchasing request is constructed by the B-partner and sent to AGA’s platform as soon as all information required (personal information & payment information) is collected, and payment has been processed by the partner for the core offer segment ONLY.

eMagin’s purchasing engine verifies the context against the offer configuration, processes the payment, and returns instantly a contract number that can be displayed in the B-partner’s confirmation page for the end-customer.

The e-commerce platform provides an insurance certificate through a confirmation e-mail sent to the customer.



3. COMMUNICATING WITH eMAGIN WEB SERVICES

eMagine web services are accessed using REST-like POST XML messages.

4. DATA SECURITY



eMagine – Allianz’s e-commerce platform – is PCI-DSS Level 1 compliant. See <https://www.pcisecuritystandards.org/> for detailed information.

Defined by the Payment Card Industry Security Standards Council, the standard was created to increase controls around cardholder’s data to reduce credit card fraud via its exposure. Validation of compliance is performed annually by an external Qualified Security Assessor (QSA) that creates a Report on Compliance (ROC) for organizations handling large volumes of transactions (ref: “PCI Security Standard Councils”).

The platform is currently connected to major global payment service providers for payment processing with credit cards.

While the list of cards accepted is market-specific, in general, the following cards are supported:

- Visa
- Master Card
- American Express

5. DATA FORMAT

5.1. Date and Time

All date, time and date-time data format use the corresponding standard XSD format definitions – see <http://www.w3.org/TR/xmlschema-2/> for XML Schema standard data definitions.

Date format pattern is: `yyyy-mm-dd(Z|zzzzzz)?` where:

- `yyyy` is the four digits numeral that represents the year.
- `mm` is the two digits numeral that represents the month.
- `dd` is the two digits numeral that represents the day.
- Optional: `Z|zzzzzz` represents the time zone. It can be expressed using one of this two options:
 - `Z` is the symbol for UTC time zone.
 - `zzzzzz` define the time zone duration: `(+|-) hh:mm`.

Time format pattern is: `hh:mm:ss(.s+)?(Z|zzzzzz)?` where:

- `hh` is the two digits numeral that represents the hours.
- `mm` is the two digits numeral that represents the minutes.
- `ss` is the two digits numeral that represents the whole seconds.
- Optional: `.s+` is the digits numeral that represents the fractional seconds.
- Optional: `Z|zzzzzz` represents the time zone. It can be expressed using one of this two options:
 - `Z` is the symbol for UTC time zone.
 - `zzzzzz` define the time zone duration: `(+|-) hh:mm`.

Date time pattern is the combined pattern of date and time, separated by the `T` letter: `yyyy-mm-ddT hh:mm:ss(.s+)?(Z|zzzzzz)?`

Examples:

- Date
 - `2015-04-23` – April 23rd 2015 in undefined time zone.
 - `2015-04-23Z` – April 23rd 2015 in UTC time zone.
 - `2015-04-23+01:00` – April 23rd 2015 in CET (Central European Time, UTC +1 hour) time zone.
 - `2015-04-23-05:00` – April 23rd 2015 in EST (Eastern Standard Time, UTC - 5 hours) time zone.
- Time
 - `09:57` – 09h57 time in undefined time zone.
 - `09:57Z` – 09h57 time in UTC time zone.
 - `09h57+01:00` – 09h57 in CET (Central European Time, UTC +1 hour) time zone.
 - `09:57-05:00` – 09:57 in EST (Eastern Standard Time, UTC -5 hours) time zone.

5.2. Numbers

The number data format uses the corresponding standard XSD format definition – see <http://www.w3.org/TR/xmlschema-2/> for XML Schema standard data definitions.

All numbers are formatted in the *INTERNATIONAL* format with no separation between the thousands, and a dot (".") used as decimal separator for decimal numbers.

5.3. Country, Language and Currency Codes

Country codes use the ISO-3166-1 alpha2 codification system – see http://www.iso.org/iso/country_codes.

Language codes the ISO-639-1 codification system – see http://www.iso.org/iso/home/standards/language_codes.htm.

Currency codes use the ISO-4217 codification system – see http://www.iso.org/iso/home/standards/currency_codes.htm.

5.4. Text Encoding

Preferred text encoding format is UTF-8 (No BOM) – see <http://www.unicode.org/>.

Even if exchanged messages are XML based and can be encoded in multiple texts encoding formats, other encoding formats are discouraged and should be reserved for special cases.

6. XML MESSAGES FOR QUOTATION SERVICE

6.1. Quotation Service Request Message Structure

Once the end-customer has selected the core offer, usually enough information has already been collected for an insurance quotation. The B-partner can thus construct the quotation request and send it to eMagin's Quotation Service end point.

6.1.1. XML Message Example

Legend
Technical information, common to both quotation and purchasing services messages sent to the eMagin platform.
Contextual information common to both quotation and purchasing services messages sent to the eMagin platform.
Contextual information specific to this service message.
Information provided by Allianz to the B-Partner (fixed default values).
Information provided by the B-Partner specific to each service message (depending on customer information or input)

Optional element or node

L.	Code Example	Comment
1	<?xml version="1.0" encoding="UTF-8"?>	
2	<quoteRQ xmlns="http://www.allianz.com/emagin/api/v2.1">	Quotation service request root element.
3	<requestContext>	Global request context information.
4	<securityKey>XYAHDJQS87623KJD9I987629873D</securityKey>	Security key identifying the B-Partner for the platform. It is associated to the partner code.
5	<partner code="ABC" />	Unique code used to identify the B-Partner. With the security key, it certifies that the message has been sent by the B-Partner.
6	<country code="GB" />	Country from where the policy is or will be issued.
7	<salesChannel code="INTEGRATED">	Code value indicating the sales channel.
8	<info key="INFO1">B-Partner information 1</info>	A text label can be added to specify the sales channel context. Response content may also differ based on this label.
9	<originSystem code="System1" />	
10	</salesChannel>	
11	<touchPoint code="TOUCHPOINTCODE">	Code value indicating the touch point (sub sales channel)
12	<info key="INFO2">B-Partner information 2</info>	A text label can be added to specify the touch point context. Response content may also differ based on this label.
13	</touchPoint>	
14	<requestDate>2017-01-15T08:43:27+01:00</requestDate>	Issue date of the request.
15	<shopper>	Information on the customer.
16	<sessionId>J2E0987EDKUOKHJK30987</sessionId>	Customer's unique session ID.
17	<device type="mobile">	Customer's device information. Customer's device type.

L.	Code Example	Comment
		Based on this value, service response content may differ. Possible values: <ul style="list-style-type: none"> desktop mobile tablet
18	<name>Samsung Galaxy S6</name>	Customer's device name.
19	<userAgent>Mozilla/5.0 (Android 5.1.0) Gecko/20100101 Firefox/44.0</userAgent>	Customer's device "user agent" identification string.
20	</device>	
21	<ipAddress value="192.168.0.1" />	Customer's IP address.
22	</shopper>	
23	</requestContext>	
24	<quote>	
25	<quoteContext>	
26	<language code="en" />	Customer's language – used for all contents returned by the service.
27	<discountCodes>	Optional tag specifying discount code.
28	<discountCode code="SCBDEFAULT"/>	Promotion code. This information is mandatory only if parent tag <discountCodes> is present.
29	</discountCodes>	
30	<customFields>	
31	<customField code="CUSTOM1">XYZ</customField>	Partner custom fields – this is a free key-value defined with partner (i.e : loyaltyProgramType)
32	</customFields>	
33	<quoteContextDetails>	
34	<travel>	Description of the travel to insure.
35	<startDate>2017-07-02+01:00</startDate>	Travel start date. Can be a date or a dateTime with time zone.
36	<endDate>2017-07-28+01:00</endDate>	Travel end date. Can be a date or a dateTime with time zone.
37	<tripType code="round-trip" />	One way or round trip travel type. Possible values: <ul style="list-style-type: none"> round-trip one-way-trip (optional if not an offer criteria)
38	<originLocation>	Travel origin location.
39	<country code="GB" />	Location as a country code. Value is an ISO-3166-1 2 letters country code.
40	</originLocation>	
41	<destinationLocation>	Travel destination location.
42	<country code="FR" />	
43	</destinationLocation>	
44	<travelPurchaseDate>2016-05-15</travelPurchaseDate>	Date of travel purchase.
45	<totalTravelPrice currency="GBP">300.0</totalTravelPrice>	This value is set by traveler's individual Travel Price computation. (optional if not an offer criteria)
46	</travel>	
47	</quoteContextDetails>	
48	</quoteContext>	
49	<insuredItems>	
50	<travelers>	Description of the travelers to insure.
51	<travelerQuote id="1">	
52	<ageBand code="adult" nb="2" />	Description of travelers for the age band "adult". Possible age band values (may be extended): <ul style="list-style-type: none"> adult youth child infant

L.	Code Example	Comment
		<ul style="list-style-type: none"> • <i>senior</i>
53	<code><individualTravelPrice currency="GBP">150.0</individualTravelPrice></code>	<i>Travel price of one traveler of this age band.</i>
54	<code></travelerQuote></code>	
55	<code></travelers></code>	
56	<code></insuredItems ></code>	
57	<code></quote></code>	
58	<code></quoteRQ></code>	

6.2. Quotation Service Response Message Structure

Based on the context and the offer's configuration, eMagin's quotation engine analyses and returns one or more offers in the response. The B-Partner can then parse and display the information on the web site accordingly.

6.2.1. XML Message Example

Legend
Information provided by Allianz to the B-Partner (fixed default values).
Contextual information specific to this service message.
Information provided by the B-Partner specific to each service message (depending on customer information or input)

	Optional element
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L.	Code Example	Comment
1	<code><?xml version="1.0" encoding="UTF-8"?></code>	
2	<code><quoteRS xmlns="http://www.allianz.com/emagin/api/v2.1"></code>	<i>Quotation service response root element.</i>
3	<code><status code="Success" /></code>	<i>Quote Service message treatment status. Possible values:</i> <ul style="list-style-type: none"> • <i>Success</i> • <i>Failure</i>
4	<code><transactionId>2987298YR9828910910981098</transactionId></code>	<i>Purchase Service message treatment identifier.</i>
5	<code><messages></code>	
6	<code><message code="INFO1" level="Info">Service message text</message></code>	
7	<code></messages></code>	
8	<code><quoteId>quote-111112221212121</quoteId></code>	<i>Quote identification provide by the quote service. This will be reused into the purchase service or the decline service.</i>
9	<code><offerLists></code>	<i>Define offers according to request quote context.</i>
10	<code><offerList type="standard"></code>	<i>List of offers with default/upsell qualification. Present only if there is one offer minimum.</i>
11	<code><offer code="OFFER1" displayOrder="1"></code>	<i>First insurance offer information for this quote. The code links to the main offerContent textual description that can be found bellow.</i>
12	<code><grossPremium currency="GBP">40.0</grossPremium></code>	<i>Offer's total premium compute from individualPremium and the number of travelers references by the travelerQuote</i>
13	<code><insuredItemRefs></code>	
14	<code><travelerRefs></code>	<i>Offer information detailed per traveler group.</i>
15	<code><travelerQuote id = "1"></code>	<i>Offer information for the traveler group with id 1.</i>
16	<code><ageBand code="adult" nb="2" /></code>	
17	<code><individualTravelPrice</code>	

L.	Code Example	Comment
	currency="GBP">150.0</individualTravelPrice>	
18	<individualPremium currency="GBP">20.0</individualPremium>	
19	</travelerQuote>	
20	</travelerRefs>	
21	</insuredItemRefs >	
22	<addOns>	Add-on offers that can be sold in relation to the main offer.
23	<addOn code="ADD-ON1" displayOrder="1">	First add-on that can be sold with the main offer. Definition structure is similar to offer.
24	<grossPremium currency="GBP">6.0</grossPremium>	Add-on's total premium computed from individualPremium and the number of travelers referenced by the travelerQuote
25	<insuredItemRefs>	
26	<travelerRefs>	
27	<travelerQuote id = "1">	Offer information for the traveler group with id 1. Refers to the travelerQuote node in the insuredItems element.
28	<ageBand code="adult" nb="2" />	
29	<individualTravelPrice currency="GBP">150.0</individualTravelPrice>	
30	<individualPremium currency="GBP">3.0</individualPremium>	
31	</travelerQuote>	
32	</travelerRefs>	
33	</insuredItemRefs>	
34	</addOn>	
35	</addOns>	
36	</offer>	
37	<offer code="OFFER2" displayOrder="1">	Second insurance offer information for this quote. The code links to the main offerContent textual description that can be found below.
38	<grossPremium currency="GBP">60.0</grossPremium>	
39	<insuredItemRefs>	
40	<travelerRefs>	
41	<travelerQuote id = "1">	
42	<ageBand code="adult" nb="2" />	
43	<individualTravelPrice currency="GBP">150.0</individualTravelPrice>	
44	<individualPremium currency="GBP">30.0</individualPremium>	
45	</travelerQuote>	
46	</travelerRefs>	
47	</insuredItemRefs >	
48	</offer>	
49	</offerList>	
50	</offerLists>	
51	<offerContents>	Description of offers referenced in offerGroups.
52	<offerContent code="OFFER1">	
53	<name>Offer 1</name>	Offer's label.
54	<description>Offer 1 description text</description>	Offer's textual description.
55	<coverages>	
56	<coverage order="1">	First coverage's description for offer with code "OFFER1". Coverage display to the customer should be ordered based on the "order" attribute.
57	<title>1st coverage title</title>	Coverage's label
58	<content contentType="text/plain">1st coverage explanation text</content>	Coverage's textual description. Content can be plain text or in html format. Content

L.	Code Example	Comment
		format is specified by the "contentType" attribute. Possible values: <ul style="list-style-type: none"> • text/plain • text/html
59	</coverage>	
60	</coverages>	
61	<documents>	
62	<document type="tc">	Offer documentation URL. Possible type values: <ul style="list-style-type: none"> • tc: Terms and Conditions
63	<link> http://www.emagin.eu/doc/ABC/GB/en/Offer1TC_en.pdf </link>	
64	</document>	
65	</documents>	
66	</offerContent>	
67	<offerContent code="OFFER2">	
67	<name>Offer 2</name>	
68	<description>Offer 2 description text</description>	
69	<coverages>	
70	<coverage order="1">	First coverage's description for offer with code "OFFER1". Coverage display to the customer should be ordered based on the "order" attribute.
71	<title>1st coverage title</title>	Coverage's label
72	<content contentType="text/plain">1st coverage explanation text</content>	Coverage's textual description. Content can be plain text or in html format. Content format is specified by the "contentType" attribute. Possible values: <ul style="list-style-type: none"> • text/plain • text/html
73	</coverage>	
74	</coverages>	
75	<documents>	
76	<document type="tc">	
77	<link> http://www.emagin.eu/doc/ABC/GB/en/Offer2TC_en.pdf </link>	
78	</document>	
79	</documents>	
80	</offerContent>	
81	<offerContent code="ADDON1">	Description of add-on offer
82	<name>Add-on 1</name>	
83	<description>Add-on 1 description text</description>	
84	<coverages>	
85	<coverage order="1">	First coverage's description for offer with code "OFFER1". Coverage display to the customer should be ordered based on the "order" attribute.
83	<title>1st coverage title</title>	Coverage's label
84	<content contentType="text/plain">1st coverage explanation text</content>	Coverage's textual description. Content can be plain text or in html format. Content format is specified by the "contentType" attribute. Possible values: <ul style="list-style-type: none"> • text/plain • text/html
85	</coverage>	
86	</coverages>	
87	<documents>	
88	<document type="tc">	
89	<link> http://www.emagin.eu/doc/ABC/GB/en/AddOn1TC_en.pdf </link>	
90	</document>	

L.	Code Example	Comment
91	</documents>	
92	</offerContent>	
93	</offerContents>	
94	</quoteRS>	

Offers and add-ons

Offers give a list of offers according to the quote request context. Add-ons can also be found to the offers.

Offers and add-ons are identified by a code that refers to an offer definition that gives descriptions and coverages. These information are used to be shown to the user interface.

Variant definitions can complete the offers.

7. XML MESSAGES FOR PURCHASING SERVICE

Once the payment succeeds for core offer, B-Partner can construct the purchasing request and send it to eMagin's Purchase Service end point.

7.1. Purchase Service Request Message Structure

7.1.1. XML Message Example

Legend
Technical information, common to both quotation and purchasing services messages sent to the eMagin platform.
Contextual information common to both quotation and purchasing services messages sent to the eMagin platform.
Contextual information specific to this service message.
Contextual information coming from previous service response message.
Information provided by Allianz to the B-Partner (fixed default values).
Information provided by the B-Partner specific to each service message (depending of customer information or input)
Payment information provide by the B-Partner

	Optional element
--	------------------

L.	Code Example	Comment
1	<?xml version="1.0" encoding="UTF-8"?>	
2	<purchaseRQ xmlns="http://www.allianz.com/emagin/api/v2.1">	Purchase Service request root element.
3	<requestContext>	Global request context information.
4	<securityKey>XYAHDJQS87623KJD9I987629873D</securityKey >	Security key identifying the B-Partner for the platform. It is associated to the partner code.
5	<partner code="ABC" />	Unique code used to identify the B-Partner. With the security key, it certifies that the message has been sent by the B-Partner.
6	<country code="GB" />	Country code where the insurance demands is done. The location information can optionally and used a region code.
7	<salesChannel code="integrated">	Code value indicating the sales channel. A text label can be added to specify the sales channel context. Response content may also differ based on this label.
8	<info key="info1">B-Partner information 1</info>	
9	<originSystem code="system1" />	

L.	Code Example	Comment
10	</salesChannel>	
11	<touchPoint code="TOUCHPOINTCODE">	Code value indicating the touch point (sub sales channel)
12	<info key="INFO2">B-Partner information 2</info>	A text label can be added to specify the touch point context. Response content may also differ based on this label.
13	</touchPoint>	
14	<requestDate>2016-05-15T08:52:13+01:00</requestDate>	Date of the underlying request creation. This date is set by the system issuing the request, or the partner platform if the request is not sent synchronously, or the eMagine platform when the request is received.
15	<partnerReference code="PARTNERREF1">Reference Value 1</partnerReference>	Reference code associated to this insurance policy purchase on the partner system.
16	<shopper>	Connection and security information on the final customer making the demand. Remark: this information has to be provided by the web site browsed by the final customer. Optional – But mandatory for A/B testing.
17	<sessionId>J2E0987EDKUOKHSHK30987</sessionId>	The final customer session ID on web site.
18	<device type="mobile">	Device information the final customer used to browse the web site and purchase the insurance policy. Customer's device type. Based on this value, the service response content may differ. Possible values: <ul style="list-style-type: none"> • desktop • mobile • tablet
19	<name>Samsung Galaxy S6</name>	Customer's device name.
20	<userAgent>Mozilla/5.0 (Android 5.1.0) Gecko/20100101 Firefox/44.0</userAgent>	User agent HTTP header string sent by the browsing device.
21	</device>	
22	<ipAddress value="192.168.0.1" />	IP address of the final customer when purchasing the insurance policy. WARNING: This information is mandatory in case of purchase with payment for legal reason.
23	</shopper>	
24	</requestContext>	
25	<purchases>	Request can be multi purchases
26	<purchase>	Single purchase definition (1-n)
27	<quoteContext>	Quotation context information, as sent in quotation service request.
28	<language code="en" type="ISO-639-1" />	Customer's language – used for all contents returned by the service.
29	<discountCodes>	Optional tag specifying discount code.
30	<discountCode code="SCBDEFAULT"/>	Promotion code. This information is mandatory only if parent tag <discountCodes> is present.
31	</discountCodes>	
32	<customFields>	
33	<customField code="CUSTOM1">XYZ</customField>	Partner custom fields – this is a free key-value defined with partner (i.e : loyaltyProgramType)
34	</customFields>	
35	<quoteContextDetails>	
36	<travel>	Description of the travel to insure.
37	<startDate>2017-07-02+01:00</startDate>	Travel start date. Should include the time zone information.
38	<endDate>2017-07-28+01:00</endDate>	Travel end date. Should include the time zone information.
39	<tripType code="round-trip" />	One way or round trip travel type.

L.	Code Example	Comment
		Possible values: <ul style="list-style-type: none"> • round-trip • one-way-trip (optional if not an offer criteria)
40	<originLocation>	Travel origin location.
41	<country code="GB" />	Location as a country code. Value is an ISO-3166-1 2 letters country code.
42	</originLocation>	
43	<destinationLocation>	Travel destination location.
44	<country code="FR" />	Location as a country code. Value is an ISO-3166-1 2 letters country code.
45	</destinationLocation>	
46	<travelPurchaseDate>2016-05-15</travelPurchaseDate>	Date of travel purchase.
47	<totalTravelPrice currency="GBP">300.0</totalTravelPrice>	Total travel price (optional if not an offer criteria)
48	</travel>	
49	</quoteContextDetails>	
50	</quoteContext>	
51	<policyHolder id="1">	Holder's contact information for all purchases of this request. This will also be used as default policy holder for each purchases.
52	<title>Mr</title>	Person's title
53	<firstName>John</firstName>	Person's first name
54	<lastName>SMITH</lastName>	Person's last name
55	<birthDate>1977-09-14</birthDate>	Person's birth date
56	<email>john.smith@domain.com</email>	Person's email addresses.
57	<phone type="home">+44123456789</phone>	Person's phone numbers.
58	<address type="home">	Person's postal addresses.
59	<houseNumber>372</houseNumber>	House number indication.
60	<streetName>Strand</streetName>	Street direction indication.
61	<city>London</city>	Locality name indication.
62	<postalCode>WC2R 0EX</postalCode>	Postal Code indication.
63	<country code="GB"/>	Country code indication
64	</address>	
65	<identificationNumber type="NationalID" value="12345678910"/>	Unique identification of a person by NationalID, Passport, VAT, TaxPayer, etc. It is used for Turkish identification number
66	<loyaltyProgram>	This part will contain information regarding the loyalty program information of the policy Holder
67	<loyaltyProgramType>Bronze</loyaltyProgramType>	Field used to set the level of the loyalty program (i.e : Bronze, Silver, Gold...)
68	<cardNumber>ABX348IU</cardNumber>	Fields used to set the card card number of the loyalty program of the customer
69	</loyaltyProgram>	
70	</policyHolder>	
71	<selectedOffer code="OFFER1">	Offer code selected by the customer. From quote service response message. Associated main offer code.
72	<addOn code="ADDON1" />	If add on have been chosen.
73	<quoteId>quote-111112221212121</quoteId>	Quote id from the quote service response message.
74	<discounts>	Optional tag
75	<originalGrossPremium currency="HKD">604.8</originalGrossPremium>	Tag specifying original gross premium with currency attribute. This field is mandatory only if parent tag <discounts> is present.
76	</discounts>	
77	</selectedOffer>	
78	<insuredItems>	
79	<travelers>	
80	<travelerPurchase id="1" role="policyHolder">	First insured person's information. It the same

L.	Code Example	Comment
		<i>person as the policy holder.</i>
81	<title>Mr</title>	Person's title
82	<firstName>John</firstName>	Person's first name.
83	<lastName>SMITH</lastName>	Person's last name.
84	<email>john.smith@domain.com</email>	Person's email addresses.
85	<address type="home" primary="true">	Person's postal addresses
86	<houseNumber>372</houseNumber>	House number indication.
87	<streetName>Strand</streetName>	Street direction indication.
88	<city>London</city>	Locality name indication.
89	<postalCode>WC2R 0EX</postalCode>	Postal Code indication.
90	<country code="GB" />	Country code indication
91	</address>	
92	<identificationNumber type="NationalID" value="12345678910"/>	
93	<dateOfBirth>1974-02-19</dateOfBirth>	Insured person's date of birth.
94	<individualTravelPrice currency="GBP">150.0</individualTravelPrice>	Individual travel price is used if it is an offer criteria.
95	<loyaltyProgram>	This part will contain information regarding the loyalty program information for the traveler
96	<loyaltyProgramType>Bronze</loyaltyProgramType>	Field used to set the level of the loyalty program (i.e : Bronze, Silver, Gold...)
97	<cardNumber>ABX348IU</cardNumber>	Fields used to set the card card number of the loyalty program of the customer
98	</loyaltyProgram>	
99	</travelerPurchase>	
100	<travelerPurchase id="2">	Second insured person's information.
101	<title>Mrs</title>	Person's title
102	<firstName>Clara</firstName>	Person's first name.
103	<lastName>SMITH</lastName>	Person's last name.
104	<email>clara.smith@domain.com</email>	Person's email addresses.
105	<address type="home" primary="true">	Person's postal addresses
106	<houseNumber>372</houseNumber>	House number indication.
107	<streetName>Strand</streetName>	Street direction indication.
108	<city>London</city>	Locality name indication.
109	<postalCode>WC2R 0EX</postalCode>	Postal Code indication.
110	<country code="GB" />	Country code indication
111	</address>	
112	<identificationNumber type="NationalID" value="12345678911"/>	
113	<dateOfBirth>1980-12-25</dateOfBirth>	Insured person's date of birth.
114	<individualTravelPrice currency="GBP">150.0</individualTravelPrice>	Individual travel price is used if it is an offer criteria.
115	</travelerPurchase>	
116	</travelers>	
117	</insuredItems>	
118	<purchaseGrossPremium currency="GBP">23.0</purchaseGrossPremium>	Purchase premium insurance that covers all insured items.
119	</purchase>	
120	</purchases>	
121	<totalGrossPremium currency="GBP">23.0</totalGrossPremium>	Total purchase premium. It must be equal of the sum of all purchaseGrossPremium's values.
122	<privacySettings code="true"/>	Optional tag specifying privacy setting which needs to be adhered or not.
123	<affiliationCode value="any">ref</affiliationCode>	Optional tag for Affiliation code.
124	<paymentInformation>	Payment information used during a payment transaction.
125	<paymentHolder>	Contact information of the person who paid the transaction.
126	<title>Mr</title>	Person's title

L.	Code Example	Comment
127	<firstName> John </firstName>	Person's first name
128	<lastName> SMITH </lastName>	Person's last name
129	<email> john.smith@domain.com </email>	Person's email addresses.
130	<phone type=" home "> +44123456789 </phone>	Person's phone numbers.
131	<address type=" home ">	Person's postal addresses.
132	<houseNumber> 372 </houseNumber>	House number indication.
133	<streetName> Strand </streetName>	Street direction indication.
134	<city> London </city>	Locality name indication.
135	<postalCode> WC2R 0EX </postalCode>	Postal Code indication.
136	<country code=" GB ">	Country code indication
137	</address>	
138	<identificationNumber type=" NationalID " value=" 12345678910 ">	Unique identification of a person by NationalID, Passport, VAT, TaxPayer, etc. It is used for Turkish identification number
139	</paymentHolder>	
140	<paymentCard>	Payment card payment method information.
141	<cardType code=" VISA " />	Payment card information. The optional "type" attribute indicates the Payment Card System issuer. Possible values: <ul style="list-style-type: none"> • AMEX • MASTERCARD • VISA
142	<cardHolderName> SMITH </cardHolderName>	Person's name who own the payment card.
143	<cardNumber> 4111111111111111 </cardNumber>	Payment card number – PAN.
144	<cvc> 123 </cvc>	Payment card verification number or security code – CVC, CVV, V-Code, ...
145	<endValidity month=" 04 " year=" 2018 " />	Payment card expiration date.
146	</paymentCard>	
147	</paymentInformation>	
148	</purchaseRQ>	

Note: If Allianz partner is not accepting payment, the "paymentCard" block should not be sent. Instead of PaymentCard, "externalPayment" block can be sent.

1	<externalPayment>	Payment provider information.
2	<providerTransactionId> HKSCBTRV20180403000601 </providerTransactionId>	Payment provider transaction id for purchase request.
3	<providerAccountId> ELVIA </providerAccountId>	Optional tag specifying provider payment account identification.
4	<providerCode> 34855 </providerCode>	Optional tag specifying provider identification.
5	</externalPayment>	

Purchases

Element purchase can be repeated to subscribe several policies in the same request. One purchase will generate one policy number.

Holders and references

Purchase request define a purchaseHolder. This holder is the default if purchase element do not define policyHolder element.

This purchaseHolder can be reference by other nodes to avoid repeating the same information in the request. For example, paymentHolder node reused the purchase holder definition by using the element holderRef@refId which use the same purchase holder id.

7.2. Purchase Service Response Message Structure

7.2.1. XML Message Example

Legend
Information provided by Allianz to the B-Partner (fixed default values).
Information provided by the B-Partner specific to each service message (depending of customer information or input)

Optional element

L.	Code Example	Comment
1	<?xml version="1.0" encoding="UTF-8"?>	
2	<purchaseRS version="2.1"	Purchase Service response root element.
	xmlns="http://www.allianz.com/emagin/api/v2.1">	
3		Purchase Service message treatment status.
	<status code="Success" />	Possible values:
		• success
		• failure
4	<transactionId>CAM917094098187640988309872</transactionId>	This purchase message treatment identifier.
5	<messages>	Additional messages for information.
6	<message code="INFO1" level="Info">Informative message	
	1</message>	
7	</messages>	
8	<purchases>	
9	<purchase id="1">	
10	<contractNumber>AMDFR0100002964</contractNumber>	Insurance policy contract number. Set if the purchase status is Success
11	<status code="Success" />	
12	<messages>	Additional messages for information.
13	<message code="INFO2" level="Info">Informative message	
	2</message>	
14	</messages>	
15	</purchase>	
16	</purchases>	
17	<paymentTransaction>	Optional for subscriptions without payments
18	<paymentTransactionId>ABCGB_E35F84F387DF4C838A8059AAB383838F<	Payment transaction number from Payment System Provider.
	/paymentTransactionId>	
19	</paymentTransaction>	
20	</purchaseRS>	

8. ERROR CODES

8.1. Standard Error Codes

Error Code	Description
ERR_AUTHENTICATION_REJECTED	Bad service authentication credentials. Authentication key not associated to the B-Partner.
ERR_UNAUTHORIZED	Unauthorized access to the service. B-partner is not authorized to use this service.
ERR_INTERNAL_ERROR	In case of internal error.
INVALID_CONTEXT	Sales context is invalid – country, sales channel, ...

Error Code	Description
INVALID_LANGUAGE	Language code is missing, invalid or not configured for this sales context.
INVALID_PREMIUM	Insurance premium is missing, invalid or does not correspond to the insurance information.
INVALID_OFFER	Selected insurance offer is missing, invalid or does not correspond to the insurance information.
INVALID_ADDON	Selected insurance add-on is missing, invalid or does not correspond to the insurance information.
INVALID_PAYMENT_HOLDER_NAME	Payer's name is missing, invalid or does not correspond to the payment information.
INVALID_PAYMENT_HOLDER	Payer's information is missing, invalid or does not correspond to the payment information.
INVALID_PAYMENT_CARD	Payment card is missing or invalid.
INVALID_PAYMENT_CARD_NUMBER	Payment card number is missing or invalid.
INVALID_PAYMENT_CARD_CVC	Payment card verification code is missing or invalid.
INVALID_PAYMENT_CARD_EXPIRY	Payment card expiration date is missing or invalid.
ERR_PAYMENT_REFUSED	Payment has been refused by our payment system, the Payment System Provider or the payer's bank.

8.2. Custom Error Codes

Custom error codes may be defined for the B-Partner.

9. OTHER EXAMPLES

Travel context with 2 adults, 1 child and 1 infant

Quote Request

```
<?xml version="1.0" encoding="UTF-8"?>
<quoteRQ version="2.1" xmlns="http://www.allianz.com/emagin/api/v2.1">
  <requestContext>
    <securityKey>XYAHDJQS87623KJD9I987629873D </securityKey>
    <partner code="ABC"/>
    <country code="GB"/>
    <salesChannel code="INTEGRATED">
      <info key="INFO1">B-Partner information 1</info>
      <originSystem code="System1"/>
    </salesChannel>
    <requestDate>2017-01-15T08:43:27+01:00</requestDate>
    <shopper>
      <sessionId>J2E0987EDKUOKHSHKJHK30987</sessionId>
      <device type="mobile">
        <name>Samsung Galaxy S6</name>
        <userAgent>Mozilla/5.0 (Android 5.1.0) Gecko/20100101 Firefox/44.0</userAgent>
      </device>
      <ipAddress value="192.168.0.1"/>
    </shopper>
  </requestContext>
  <quote>
    <quoteContext>
      <language code="en"/>
      <customFields>
        <customField code="CUSTOM1">XYZ</customField>
      </customFields>
      <quoteContextDetails>
        <travel>
          <startDate>2017-07-02+01:00</startDate>
          <endDate>2017-07-28+01:00</endDate>
          <tripType code="round-trip"/>
        </travel>
      </quoteContextDetails>
    </quoteContext>
  </quote>
</quoteRQ>
```



```

    <originLocation>
      <country code="GB"/>
    </originLocation>
    <destinationLocation>
      <country code="FR"/>
    </destinationLocation>
    <travelPurchaseDate>2016-05-15</travelPurchaseDate>
    <totalTravelPrice currency="GBP">450.0</totalTravelPrice>
  </travel>
</quoteContextDetails>
</quoteContext>
<insuredItems>
  <travelers>
    <travelerQuote id="1">
      <ageBand code="adult" nb="2"/>
      <individualTravelPrice currency="GBP">150.0</individualTravelPrice>
    </travelerQuote>
    <travelerQuote id="2">
      <ageBand code="child" nb="1"/>
      <individualTravelPrice currency="GBP">100.0</individualTravelPrice>
    </travelerQuote>
    <travelerQuote id="3">
      <ageBand code="infant" nb="1"/>
      <individualTravelPrice currency="GBP">50.0</individualTravelPrice>
    </travelerQuote>
  </travelers>
</insuredItems>
</quote>
</quoteRQ>

```

Quote Response

```

<?xml version="1.0" encoding="UTF-8"?>
<quoteRS xmlns="http://www.allianz.com/emagin/api/v2.1">
  <status code="Success" />
  <transactionId>2987298YR9828910910981098</transactionId>
  <messages>
    <message code="INFO1" level="Info">Service message text</message>
  </messages>
  <quoteId>quote-111112221212121</quoteId>
  <offerLists>
    <offerList type="standard">
      <offer code="OFFER1" displayOrder="1">
        <grossPremium currency="GBP">55.0</grossPremium>
        <insuredItemRefs>
          <travelerRefs>
            <travelerQuote id="1">
              <ageBand code="adult" nb="2" />
              <individualTravelPrice currency="GBP">150.0</individualTravelPrice>
              <individualPremium currency="GBP">20.0</individualPremium>
            </travelerQuote>
            <travelerQuote id="2">
              <ageBand code="child" nb="1" />
              <individualTravelPrice currency="GBP">100.0</individualTravelPrice>
              <individualPremium currency="GBP">10.0</individualPremium>
            </travelerQuote>
            <travelerQuote id="3">
              <ageBand code="infant" nb="1" />
              <individualTravelPrice currency="GBP">50.0</individualTravelPrice>
              <individualPremium currency="GBP">5.0</individualPremium>
            </travelerQuote>
          </travelerRefs>
        </insuredItemRefs>
        <addOns>

```

```

<addOn code="WINTER_SPORTS" displayOrder="1">
  <grossPremium currency="GBP">8.0</grossPremium>
  <insuredItemRefs>
    <travelerRefs>
      <travelerQuote id = "1">
        <ageBand code="adult" nb="2" />
        <individualTravelPrice currency="GBP">150.0</individualTravelPrice>
        <individualPremium currency="GBP">3.0</individualPremium>
      </travelerQuote>
      <travelerQuote id = "2">
        <ageBand code="child" nb="1" />
        <individualTravelPrice currency="GBP">100.0</individualTravelPrice>
        <individualPremium currency="GBP">1.5</individualPremium>
      </travelerQuote>
      <travelerQuote id = "3">
        <ageBand code="infant" nb="1" />
        <individualTravelPrice currency="GBP">50.0</individualTravelPrice>
        <individualPremium currency="GBP">0.5</individualPremium>
      </travelerQuote>
    </travelerRefs>
  </insuredItemRefs>
</addOn>
</addOns>
</offer>
</offerList>
</offerLists>
<offerContents>
  <offerContent code="OFFER1">
    <name>Offer 1</name>
    <description>Offer 1 description text</description>
    <coverages>
      <coverage order="1">
        <title>1st coverage title</title>
        <content contentType="text/plain">1st coverage explanation text</content>
      </coverage>
    </coverages>
    <documents>
      <document type="tc">
        <link>http://www.emagin.eu/doc/ABC/GB/en/Offer1TC_en.pdf</link>
      </document>
    </documents>
  </offerContent>
  <offerContent code="ADDON1">
    <name>Add-on 1</name>
    <description>Add-on 1 description text</description>
    <coverages>
      <coverage order="1">
        <title>1st coverage title</title>
        <content contentType="text/plain">1st coverage explanation text</content>
      </coverage>
    </coverages>
    <documents>
      <document type="tc">
        <link>http://www.emagin.eu/doc/ABC/GB/en/Addon1TC_en.pdf</link>
      </document>
    </documents>
  </offerContent>
</offerContents>
</quoteRS>

```

Purchase request

<purchaseRQ

```

xmlns="http://www.allianz.com/emagin/api/v2.1">
<requestContext>
  <securityKey>XYAHDJQS87623KJD9I987629873D</securityKey>
  <partner code="ABC" />
  <country code="GB" />
  <salesChannel code="integrated">
    <info key="info1">B-Partner information 1</info>
    <originSystem code="system1" />
  </salesChannel>
  <touchPoint code="TOUCHPOINTCODE">
    <info key="INFO2">B-Partner information 2</info>
  </touchPoint>
  <requestDate>2016-05-15T08:52:13+01:00</requestDate>
  <partnerReference code="PARTNERREF1">Reference Value 1</partnerReference>
  <shopper>
    <sessionId>J2E0987EDKUOKHSKJHK30987</sessionId>
    <device type="mobile">
      <name>Samsung Galaxy S6</name>
      <userAgent>Mozilla/5.0 (Android 5.1.0) Gecko/20100101 Firefox/44.0</userAgent>
    </device>
    <ipAddress value="192.168.0.1" />
  </shopper>
</requestContext>
<purchases>
  <purchase id="1">
    <quoteContext>
      <language code="en" type="ISO-639-1" />
      <quoteContextDetails>
        <travel>
          <startDate>2017-07-02+01:00</startDate>
          <endDate>2017-07-28+01:00</endDate>
          <tripType code="round-trip" />
          <originLocation>
            <country code="GB" />
          </originLocation>
          <destinationLocation>
            <country code="FR" />
          </destinationLocation>
          <travelPurchaseDate>2016-05-15</travelPurchaseDate>
          <totalTravelPrice currency="GBP">450.0</totalTravelPrice>
        </travel>
      </quoteContextDetails>
    </quoteContext>
    <policyHolder id="1">
      <title>Mr</title>
      <firstName>John</firstName>
      <lastName>SMITH</lastName>
      <email>john.smith@domain.com</email>
      <phone type="home">+44123456789</phone>
      <address type="home">
        <houseNumber>372</houseNumber>
        <streetName>Strand</streetName>
        <city>London</city>
        <postalCode>WC2R 0EX</postalCode>
        <country code="GB" />
      </address>
      <identificationNumber type="NationalID" value="12345678910"/>
    </policyHolder>
    <selectedOffer code="OFFER1">
      <addOn code="ADDON1" />
      <quoteId>quote-111112221212121</quoteId>
    </selectedOffer>
    <insuredItems>
      <travelers>

```

```

<travelerPurchase id="1" role="policyHolder">
  <title>Mr</title>

  <firstName>John</firstName>
  <lastName>SMITH</lastName>
  <email>john.smith@domain.com</email>
  <address type="home" primary="true">
    <houseNumber>372</houseNumber>
    <streetName>Strand</streetName>
    <city>London</city>
    <postalCode>WC2R 0EX</postalCode>
    <country code="GB" />
  </address>
  <identificationNumber type="NationalID" value="12345678910"/>
  <dateOfBirth>1974-02-19</dateOfBirth>
  <individualTravelPrice currency="GBP">150.0</individualTravelPrice>
</travelerPurchase>
<travelerPurchase id="2">
  <title>Mrs</title>
  <firstName>Clara</firstName>
  <lastName>SMITH</lastName>
  <email>clara.smith@domain.com</email>
  <address type="home" primary="true">
    <houseNumber>372</houseNumber>
    <streetName>Strand</streetName>
    <city>London</city>
    <postalCode>WC2R 0EX</postalCode>
    <country code="GB" />
  </address>
  <identificationNumber type="NationalID" value="12345678911"/>
  <dateOfBirth>1980-12-25</dateOfBirth>
  <individualTravelPrice currency="GBP">150.0</individualTravelPrice>
</travelerPurchase>
<travelerPurchase id="3">
  <firstName>Paul</firstName>
  <lastName>SMITH</lastName>
  <dateOfBirth>2007-12-25</dateOfBirth>
  <individualTravelPrice currency="GBP">100.0</individualTravelPrice>
</travelerPurchase>
<travelerPurchase id="4">
  <firstName>Paul</firstName>
  <lastName>SMITH</lastName>
  <dateOfBirth>2014-12-25</dateOfBirth>
  <individualTravelPrice currency="GBP">50.0</individualTravelPrice>
</travelerPurchase>
</travelers>
</insuredItems>
<purchaseGrossPremium currency="GBP">63.0</purchaseGrossPremium>
</purchase>
</purchases>
<totalGrossPremium currency="GBP">63.0</totalGrossPremium>
<paymentInformation>
  <paymentHolder>
    <holderRef refId="1" />
  </paymentHolder>
  <paymentCard>
    <cardType code="VISA" />
    <cardHolderName>SMITH</cardHolderName>
    <cardNumber>4111111111111111</cardNumber>
    <cvc>123</cvc>
    <endValidity month="04" year="2018" />
  </paymentCard>
</paymentInformation>
</purchaseRQ>

```

Purchase response

```
<?xml version="1.0" encoding="UTF-8"?>
<purchaseRS
  xmlns="http://www.allianz.com/emagin/api/v2.1">
  <status code="Success" />
  <transactionId>CAM917094098187640988309872</transactionId>
  <messages>
    <message code="INFO1" level="Info">Informative message 1</message>
  </messages>
  <purchases>
    <purchase id="1">
      <contractNumber>AMDFR0100002964</contractNumber>
      <status code="Success" />
      <messages>
        <message code="INFO2" level="Info">Informative message 2</message>
      </messages>
    </purchase>
  </purchases>
  <paymentTransaction>
    <paymentTransactionId>ABCGB_E35F84F387DF4C838A8059AAB393939F</paymentTransactionId>
  </paymentTransaction>
</purchaseRS>
```