

Allianz Global Assistance Insurance Integration Guide (Pricing + Booking)

Partner Guide – XML structure

Version 4.0

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A. Document Information

About this guide

This guide provides technical information about integrating Allianz Global Assistance's (**AGA**) eCommerce platform (**eMAGIN**) pricing and booking 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.

This guide covers the process of constructing the two services using XML API

Intended Audience

This document is intended for developers of B2B2C Business Partners, integrating eMAGIN's XML interface into their own applications or websites.

It is recommended that someone with web site, XML or application programming experience reads this guide and implements the XML API.

Version control

Version	Author	Reason for update	Date issued
3.0	Simon Wong	First updated version for 2014	16/05/2014
4.0	Tarek Jarraya	First updated version for 2015	20/03/2015

B. Platform overview

Allianz Global Assistance's (AGA) global eCommerce platform (eMAGIN) 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 products are embedded into the partner's web site, within the core products booking path.

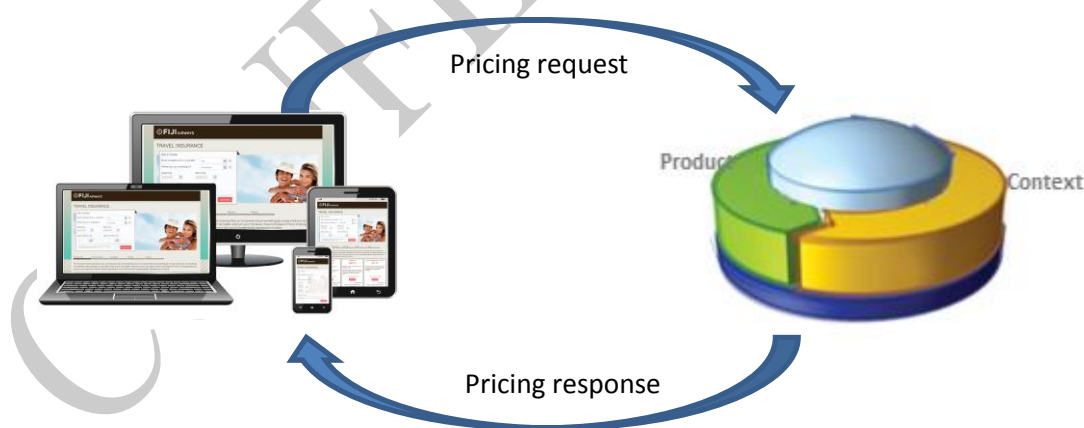
This document describes in both functional & technical terms two services which eMAGIN offers:

- Pricing service (insurance quotation)
- Booking service (insurance purchase)

i. Pricing service:

Pricing 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 product (i.e. airline ticket)

The pricing request is constructed by the B-partner and sent to AGA's platform as soon as all information required is collected. eMAGIN's quotation engine analyses the context, and based on the product configurations, proposes in return one or more insurance products that can be displayed for the end-customer to select and purchase.



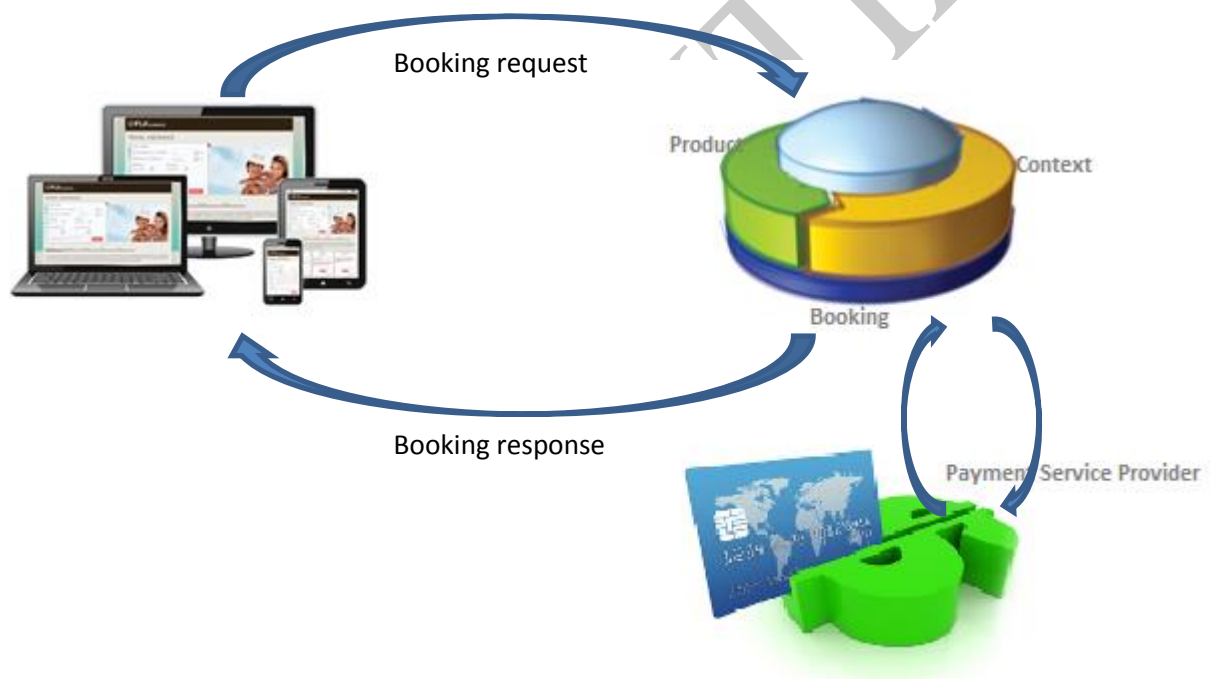
ii. Booking service

Booking service refers to the insurance purchase of one selected insurance product (proposed during the pricing phase). Personal information (on top of the context information) is required to carry out a successful subscription.

The booking request is constructed by the B-partner and sent to AGA's platform as soon as all information required (personal info + payment info) is collected, and **payment has been processed by the partner for ONLY the core product segment**.

eMAGIN's booking engine verifies the context against the product 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 eCommerce platform provides a certificate in a confirmation e-mail sent to the customer.



C. Data Security

Allianz Global Assistance's eCommerce platform (eMAGIN) is PCI-DSS compliant.

Defined by the Payment Card Industry Security Standards Council, the standard was created to increase controls around cardholder 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 (AGA) 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
- Diners Club



D. Data Format

This section describes the data format to be used in the various XML feeds that are exchanged between the Business partner's web site and Allianz Global Assistance's eCommerce platform.

The platform will reject feeds containing data that are formatted incorrectly.

1. Date format

All dates must be formatted as **DD/MM/YYYY** where

DD is the day in 2 digits





MM is the month in 2 digits

YYYY is the year in 4 digits

Examples: 23/04/2014 (April 23rd, 2014)
 04/10/2013 (October 4th, 2013)

2. Number format

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

Examples: 200 
 140,530  (140,530 would be rejected)
 15,50  (15,50 would be rejected, decimal separator is '.')
 1.950,25  (1,950.25 or 1.950,25 would be rejected)

3. Text encoding

The data transferred must be encoded in UTF-8 format.

All data transmitted should not contain special characters such as "<" or ">" that may be misinterpreted by the engine as a new tag. Special characters should be html-encoded.

All data sent between the XML tags should be on a single line:

<xmlTag>a line of data</xmlTag>

<xmlTag>

That is not

Valid

</xmlTag>

4. Country Codes & Currency Codes

All country codes must use the ISO-3166-1-alpha-2 codification system. For example, United Kingdom is represented as GB, Croatia as HR, etc. A complete list can be found in the following link:

http://en.wikipedia.org/wiki/ISO_3166-1_alpha-2

All currency codes must use the ISO-4217 codification system. For example, English pound is represented as GBP, while Chinese RMB is CNY, etc. A complete list can be found in the following link:

http://en.wikipedia.org/wiki/ISO_4217

5. REST service

All information transmitted between the partner and the platform is transported via REST over HTTP technology. Both the pricing and subscription services can be accessed via both http and https. A description of the REST technology is available in the following link:

http://en.wikipedia.org/wiki/Representational_state_transfer

E. XML message for Pricing Service

1. Pricing Request Message Structure

Once the end-customer has selected the core product (i.e. flight ticket), usually enough information has already been collected for an insurance quotation. The B-partner can thus construct the pricing request and send to eMAGIN's pricing service end point (ref. page 6)

Legend:

Information provided by Allianz Global Assistance to the partner (fixed default values)

Information specific to each quotation provided by the B-partner (depending of customer input)

```
<?xml version="1.0" encoding="UTF-8"?>
<requestPricing xmlns="http://www.mondial-assistance.com/ecommerce/schema/">
  <adminValues>
    <securityKey>security key</securityKey>
    <partnerName>partner code</partnerName>
    <country>FR</country>
    <issueDate>01/01/2015</issueDate>
    <salesOrigin type="Integrated">www.website.com</salesOrigin>
    <language>en</language>
  </adminValues>
  <travelDescription>
    <startDate>01/02/2015</startDate>
    <endDate>10/02/2015</endDate>
    <travelType>RoundTrip</travelType>
    <originLocation airport="XXX">CountryCode</originLocation>
    <destinationLocation airport="YYY">CountryCode</destinationLocation>
    <totalTravelPrice currency="CUR">Value</totalTravelPrice>
  </travelDescription>
  <travellers>
    <item class="adult">
      <number>X</number>
    </item>
    <item class="child">
      <number>Y</number>
    </item>
  </travellers>
</requestPricing>
```

Labels explanation:

tag	attribute or content	Description of the field	Fixed Value or Variable Value
/requestPricing/adminValues			
securityKey (mandatory)	content	Security key identifying the partner for the platform. It is associated to the partner name. The same security key is used in both UAT and production environment	To be provided by Allianz Global Assistance
partnerName (mandatory)	content	Unique code used to identify the partner. With the security key it certifies that the message has been sent by the partner.	To be provided by Allianz Global Assistance
country (mandatory)	content	Country from where the policy is issued. Used by Allianz Global Assistance to link with its business unit or market where the policy is sold.	FR, ES, CN etc.
issueDate (mandatory)	content	Date of issue for the insurance policy	DD/MM/YYYY
salesOrigin (mandatory)	type	Type of solution implemented	Integrated
	content	Website where the online sale is made	www.website.com
language (mandatory)	content	Language for the insurance proposal. This must be in lowercase . The product details will be returned in that language (if information is available). Otherwise, description configured in the local language will be returned as default.	en,ms,zh,ja,ko
/requestPricing/travelDescription			
startDate (mandatory)	content	Date of commencement of travel	DD/MM/YYYY
endDate (mandatory)	content	<p>Date the termination of travel (date of arrival at final destination)</p> <p>For one-way journey the end date should be defaulted to startDate + 1</p> <p>For annual multi trip the end date should be defaulted to startDate + 365 days</p>	DD/MM/YYYY
travelType (mandatory)	content	<p>Nature of trip - one way (without back to origin country) or round trip. The only two accepted values are</p> <ul style="list-style-type: none"> RoundTrip OneWayTrip 	RoundTrip

originLocation (mandatory)	type = airport	Airport of the first departure point (optional). The airport code must be 3 characters	XXX
	content	Country of first departure point.	CoutryCode
destinationLocation (mandatory)	type = airport	Airport of the destination point (optional). The airport code must be 3 characters	YYY
	content	Country of last destination (excluding the origin location)	CoutryCode
totalTravelPrice (mandatory)	type = currency	Currency fixed and agreed between Allianz Global Assistance and the country where the insurance is sold	CUR
	content	Total ticket price for the complete PNR (exlcuding insurance)	Number
/requestPricing/travellers			
Item (mandatory)	type=class	The age class of customer in different age categories. This is defined during business proposal, but in general falls into the following: <ul style="list-style-type: none"> • infant • child • adult • senior 	adult
/requestPricing/travellers/item			
number (mandatory)	content	The number of customers to insure.	Number

2. Pricing Response Message Structure

Based on the context and the product configuration, eMAGIN's quotation engine analyses and returns one or more products (under the parent tag <productsAvailable>) in the response. The B-partner can then parse and display the information on the web site accordingly.

In this following example, TWO products have been identified for a particular context:

Legend:

Dynamic values returned by Allianz Global Assistance

```
<?xml version="1.0" encoding="UTF-8"?>
<responsePricing xmlns="http://www.mondial-assistance.com/ecommerce/schema/">
  <productsAvailable>
    <productVariant id="PRODID1">
      <productCode>PRODCODE1</productCode>
      <variantCode>WW</variantCode>
    </productVariant>
    <label>Product 1 Label</label>
    <description>Description of Product 1</description>
    <productURL>http://www.magroup-online.com/XXX/EN/TCs.pdf</productURL>
    <premiumProduct currency="CUR">Value</premiumProduct>
    <travellers>
      <item class="adult">
        <number>X</number>
        <individualPremium>Value</individualPremium>
      </item>
      <item class="child">
        <number>Y</number>
        <individualPremium>Value</individualPremium>
      </item>
    </travellers>
  </productsAvailable>
  <productsAvailable>
    <productVariant id="PRODID2">
      <productCode>PRODCODE2</productCode>
      <variantCode/>
    </productVariant>
    <label>Product 2 Label</label>
    <description>Description of Product 2</description>
    <productURL>http://www.magroup-online.com/XXX/EN/TCs.pdf</productURL>
    <premiumProduct currency="CUR">Value</premiumProduct>
    <travellers>
      <item class="adult">
        <number>X</number>
        <individualPremium>Value</individualPremium>
      </item>
      <item class="child">
        <number>Y</number>
      </item>
    </travellers>
  </productsAvailable>
</responsePricing>
```

```
<individualPremium>Value</individualPremium>
</item>
</travellers>
</productsAvailable>
<!--optionally -->
<benefits>
  <benefit id=" PRODCODE1">
    <label>Benefits of Product 1</label>
    <description>Contents for insurance benefits for product 1</description>
  </benefit>
  <benefit id=" PRODCODE2">
    <label>Benefits of Product 2</label>
    <description> Contents for insurance benefits for product 1</description>
  </benefit>
</benefits>
</responsePricing>
```

Labels explanation:

tag	attribute or content	Description of the field	Value
/responsePricing/productsAvailable			
productVariant	type = id	This is the key identifying the product that Allianz Global Assistance provides to the partner. It is also used during the subscription process.	<i>PRODID</i>
/responsePricing/productsAvailable/productVariant			
productCode	content	Base Product Code – more of an internal reference (for benefits mapping)	<i>Text</i>
variantCode	content	Some markets might include specific variant codes to identify	<i>Text</i>
label	content	Short label of the insurance product	<i>Text</i>
description	content	Description of the insurance product	<i>Text</i>
productURL	content	URL linking to the Terms and Conditions document of the product	<i>Text</i>
premiumProduct	type = currency	Currency fixed by Allianz Global Assistance. The currency is expected to be the same currency as used by the IBE for pricing fares.	CUR
	content	Total premium of insurance	<i>Number</i>
/responsePricing/benefits (optional)			
benefit	id	Id of product to link the benefits. Refers to product code: /responsePricing/productsAvailable/productVariant/ productCode.	<i>Text</i>
/responsePricing/benefits/benefit (optional)			
label	content	Title of benefits for the product	<i>Text</i>
description	content	List of benefits. May contain pseudo-html tags inside brackets [br], [b]/[b], [i]/[i] ...	<i>Text</i>

F. XML messages for Booking Service

1. Booking Request Message Structure

Once the payment succeeds for core product, B-partner can construct the booking request and send to eMAGIN's booking service end point (ref. page 8)

Legend:

Information provided by Allianz Global Assistance to the partner (fixed values)

Information specific to each booking provided by the partner (depending of customer input)

Information provided by Allianz Global Assistance in the pricing response

```
<?xml version="1.0" encoding="UTF-8"?>
<subscription xmlns="http://www.mondial-assistance.com/ecommerce/schema/">
  <requestValues>
    <securityKey>security_key</securityKey>
    <partnerName>partner code</partnerName>
    <partnerIdentifier>partner sale reference</partnerIdentifier>
    <country>FR</country>
    <issueDate>01/01/2015</issueDate>
    <salesOrigin type="Integrated">www.website.com</salesOrigin>
    <language>en</language>
    <!--optional -->
    <Parameters>
      <Parameter name="AAA" value="BBB" />
    </Parameters>
  </requestValues>
  <travelDescription>
    <startDate>01/02/2015</startDate>
    <endDate>10/02/2015</endDate>
    <travelType>RoundTrip</travelType>
    <originLocation airport="XXX">CountryCode</originLocation>
    <destinationLocation airport="YYY">CountryCode</destinationLocation>
  </travelDescription>
  <productVariant id="PRODID1" />
  <contractHolder personId="1">
    <email>email@domain.com</email>
    <address>address</address>
    <zipCode>zipCode</zipCode>
    <town>city</town>
    <country>country</country>
    <phoneNumber>phone number</phoneNumber>
  </contractHolder>
  <insuredPerson id="1">
    <title>Mr</title>
    <surname>lastname</surname>
    <firstname>firstname</firstname>
    <dob>DD/MM/YYYY</dob>
```

```
</insuredPerson>
<insuredPerson id="2">
  <title>Ms</title>
  <surname>lastname</surname>
  <firstname>firstname</firstname>
  <dob>DD/MM/YYYY</dob>
</insuredPerson>
<totalPaidPremium currency="CUR">Value</totalPaidPremium>
<payment>
  <paymentHolder>
    <lastName>card holder name</lastName>
    <address>address</address>
    <zipcode>zipcode</zipcode>
    <town>town</town>
    <county>state</county>
    <country>country</country>
  </paymentHolder>
  <cardInformation>
    <cardNumber>4111111111111111</cardNumber>
    <cv2Number>123</cv2Number>
    <validityDate>31/10/2018</validityDate>
  </cardInformation>
</payment>
<confirmationEmail>email@domain.com</confirmationEmail>
<confirmationMessaging>true</confirmationMessaging>
<paymentMessaging>false</paymentMessaging>
</subscription>
```


Labels explanation:

tag	attribute or content	Description of the field	Fixed Value or Variable Value
/subscription			
/subscription/requestValues			
securityKey (mandatory)	content	Security key identifying the partner for the platform. It is associated to the partner name. The same security key is used in both UAT and production environment	To be provided by Allianz Global Assistance
partnerName (mandatory)	content	Unique code used to identify the partner. With the security key it certifies that the message has been sent by the partner.	To be provided by Allianz Global Assistance
partnerIdentifier (mandatory)	content	This is the unique reference number from the partner for this booking.	Text
country (mandatory)	content	Country from where the policy is issued. Used by Allianz Global Assistance to link with its business unit or market where the policy is sold.	FR, ES, CN etc.
issueDate (mandatory)	content	Date of issue for the insurance policy	DD/MM/YYYY
salesOrigin (mandatory)	type	Type of solution implemented	Integrated
	content	Website where the online sale is made	www.website.com
language (mandatory)	content	Language for the insurance fulfilment content. This must be in lowercase . The confirmation email will be sent in that language (if information is available). Otherwise, emails configured in the local language will be sent by default.	en,ms,zh,ja,ko
Parameters/Parameter (optional) * note the upper case	type=name	This is specific field that could contain some specific Business information	Please contact AGA on this
	type=value	This is specific field that could contain some specific Business information	Please contact AGA on this
/subscription/travelDescription			
startDate (mandatory)	content	Date of commencement of travel	DD/MM/YYYY
endDate (mandatory)	content	Date the termination of travel (date of arrival at final destination) For one-way journey the end date should be defaulted to startDate + 1	DD/MM/YYYY

		For annual multi trip the end date should be defaulted to startDate + 365 days	
travelType (mandatory)	content	Nature of trip - one way (without back to origin country) or round trip. The only two accepted values are <ul style="list-style-type: none"> RoundTrip OneWayTrip 	RoundTrip
originLocation (mandatory)	type = airport	Airport of the first departure point (optional). The airport code must be 3 characters	XXX
	content	Country of first departure point.	CountryCode
destinationLocation (mandatory)	type = airport	Airport of the destination point (optional). The airport code must be 3 characters	YYY
	content	Country of last destination (excluding the origin location)	CountryCode
totalTravelPrice (mandatory)	type = currency	Currency fixed and agreed between Allianz Global Assistance and the country where the insurance is sold	CUR
	content	Total ticket price for the complete PNR (excluding insurance)	Number
/subscription/contractHolder (counter should always start at 1)			
email (mandatory)	content	Email of the contract holder	email@domain.com
address (mandatory) – <i>this tag can be repeated up to 3 times</i>	content	Address of the contract holder, '-' if not captured. N.B. For US/CA <requestValues>/ <country> – this must be a valid address	Text
zipcode (optional)	content	Zip code of the contract holder, '-' if not captured.. N.B. For US/CA <requestValues>/ <country> – this must be a valid zip code	Text
town (mandatory)	content	City of the contract holder, '-' if not captured.. N.B. For US/CA <requestValues>/ <country> – this must be a valid city	Text
county (mandatory IF the <country> tag is US or CA)	content	State of the contract holder N.B. For US/CA <requestValues>/ <country> – this must be a valid two-letter code	Text
country (mandatory)	content	Country of the contract holder	Text

phoneNumber (mandatory)	content	Phone number of the contract holder (contact) N.B. For US/CA <requestValues>/ <country> – this must be a valid phone number without any symbols	Text
/subscription/insuredPerson (counter should always start at 1 = contract holder)			
title (optional)	content	Title of the insured person	Text
surname (mandatory)	content	Last name of the insured person.	Text
firstname (mandatory)	content	First name of the insured person.	Text
dob (mandatory)	content	Date of birth, default value 01/01/1970 if not captured.	DD/MM/YYYY
/subscription			
totalPaidPremium (mandatory)	currency	Currency of the insurance (from pricing response).	CUR
	content	Total insurance premium of the product selected (from pricing response).	Number
/subscription/payment/paymentHolder			
lastname (mandatory)	content	The name as appeared in the credit card	Text
email (optional)	content	The email of the payment holder, if unknown please use the email address of the contract holder N.B. For US/CA <requestValues>/ <country> – this must be a valid email	Text
address (optional)	content	Address of the payment holder N.B. For US/CA <requestValues>/ <country> – this must be a valid address	Text
zipcode (optional)	content	Zip code of the address for the payment holder. N.B. For US/CA <requestValues>/ <country> – this must be a valid zipcode	Text
town (optional)	content	City of the payment holder N.B. For US/CA <requestValues>/ <country> – this must be a valid city	Text
county (optional)	content	State of the payment holder N.B. For US/CA <requestValues>/ <country> –	Text

		this must be a valid email	
country (mandatory)	content	Country of the address for the payment holder	Text (two letter ISO code)
/subscription/payment/cardInformation			
cardNumber (mandatory)	content	Credit Card number	Text
cv2Number (mandatory)	content	CV2 number of the credit card	Text
validityDate (mandatory)	content	The expiry date of the credit card	DD/MM/YYYY
/subscription			
confirmationEmail	content	Same value as the contractHolder's email	Text
confirmationMessaging	content	This boolean field dictates whether a confirmation should be sent	Boolean (true or false)
paymentMessaging	content	Internal field – please use “false” by default	false

2. Booking Response Message Structure

Based on the information received in the booking context, eMAGIN's quotation engine verifies the context against the product configurations and processes the payment. Once everything is okay, a contract number (policy ID) is returned in the response. The B-partner can then parse and display the information on its web site accordingly.

Legend:

Information provided by **Allianz Global Assistance**

```
<?xml version="1.0"?>
<subscriptionACK xmlns="http://www.mondial-assistance.com/ecommerce/schema/">
  <contractNumber>CONTRACT_NUMBER</contractNumber>
</subscriptionACK>
```

Labels explanation:

tag	attribute or content	Description of the field	Fixed Value or Variable Value
/subscriptionACK			
contractNumber	content	This is the insurance policy unique identifier issued to the customer. It can be used as reference by the partner to provide to the customer. This contract number can be used for claims.	CONTRACT_NUMBER

G. ANNEXE : Error Codes

1. Error messages

In some cases, instead of a positive response, the platform can generate a negative response informing the B-partner that some information is incorrect/or missing

Legend:

Information provided by Allianz Global Assistance

```
<responsePricing xmlns="http://www.mondial-assistance.com/ecommerce/schema/">
  <error>
    <errorCode>ERROR_AUTHENTICATION</errorCode>
    <errorMessage>Invalid secret key provided</errorMessage>
  </error>
</responsePricing>
```

2. Error codes in Pricing Service

errorCode	errorMessage	Explanation
ERROR_AUTHENTICATION	Invalid secret key provided	The password is not correct, verify password used or contact AGA
ERRINT_PARTNER_DOESNT_EXIST	Wrong partner name or partner doesn't exist	The product configurations for the partner in the market in question do NOT exist. Please contact AGA
ContextReaderError	errorCode : ContextReaderError not found in ressource bundle	Format error (i.e. booking path value not correct)
ERRINT_NO_PRODUCT_AVAILABLE	No product available for this context.	No product is available for the context, please recheck content sent in the feed
ERRINT_MAX_TRAVELLER	Number of travellers are limited	The number of passengers have surpassed the maximum, please recheck content sent in the feed
ERRINT_BAD_CURRENCY	Bad currency found for the pricing	The currency of the totalTravelPrice does not correspond to the currency expected, please recheck the content sent in the feed

3. Error codes in Booking Service

errorCode	errorMessage	meaning
ERROR_AUTHENTICATION	Invalid secret key provided	The password is not correct, verify password used or contact AGA
ERRINT_PARTNER_DOESNT_EXIST	Wrong partner name or partner doesn't exist	The product configurations for the partner in the market in question do NOT exist. Please contact AGA
ContextReaderError	errorCode : ContextReaderError not found in ressource bundle	Format error (i.e. booking path value not correct)
ERRINT_MAX_TRAVELLER	Number of travellers are limited	The number of passengers have surpassed the maximum, please recheck content sent in the feed
ERRINT_BAD_CURRENCY	Bad currency found for the pricing	The currency of the totalTravelPrice does not correspond to the currency

		expected, please recheck the content sent in the feed
ERRINT_NO_PRODUCT_FOUND	No Products found for this subscription	No product is available for the context, please recheck content sent in the feed
ERROR_RULES_EXECUTION	Error execution	One of the critical parameter sent is not allowed. Please contact AGA (no specific message will be provided in those cases, as it can involve secured information, or business process)
SUSBCRIPTION_ERROR	ERROR_RULES_EXECUTION, XML validation Failure Partner: XXX Business Unit: XX Sale Origin: XXXXXXXX	The feed is not conformant to the description in this document; please recheck the content sent in the feed.
PAYMENT_ERROR	Various	The payment has been rejected by the payment provider for different reasons. Please recheck the content sent in the feed
ACCOUNT_UNKNOWN	Various	No payment account is available for the market in question, please contact AGA