

FinancePro – Quoting Interface

This document gives an overview of the data and format required to import and retrieve quotes from the FinancePro system using a FinancePro Approved XML schema. In general the FinancePro import process is very flexible. You have the ability to import the smallest amount of data to avoid re-keying all the way up to the complete quote automation where a finance agreement is returned in PDF format.

FinancePro has been designed to handle multiple sources (called Importers) in a secure manner making integration with different external systems easy. Mapping of Insurance Companies, Agents, General Agents and Brokers is done by the use of Search Codes defined in FinancePro or through smart-matching based on name and address information. You will also have the ability to create new Agencies on the fly with predefined defaults configured within FinancePro.

Once you have successfully sent data to FinancePro you have the option of receiving back one or all of the following:

1. A return status message in xml confirming the individual quote imports were successful
2. A URL which enables the Importer (external system) to launch a web browser which automatically logs the user in and takes them to the quote screen.
3. A URL to download a complete Finance Agreement in PDF format
4. A return set of quote data which includes all calculated values

We have found that a combination of 1, 2 and 3 is most useful for robust integrations. Allowing FinancePro to perform the calculation and generate the finance agreement allows Finance Company to manage their Rate Tables and State Law requirements in one central location. In the event that a calculation is not successful (i.e. no available rate) the user then has the ability to launch right in to the FinancePro system and complete the quote minimizing any further delays.

Methods of Integration

File Upload – using the UI through the FinancePro website

Remote Web Service – posting XML to a secure URL

Overview of Import XML

Quote/Account Data

General quote/account information that applies to all policies in the quote. There can be multiple quotes in one import

Quote Number – (required) the node is required however you can leave it blank and FinancePro will automatically create a quote number for you

CalculateQuote – (optional) 1 = YES, 0 = NO When automatically generating an agreement it is require that the quote first be calculated.

ReturnCalculatedValues – (optional) 1 = YES, 0 = NO (defaults to 0) requires a successfully calculated quote. CalculateQuote = 1

ReferenceNumber – (optional) used for tracking quote in external system

AccountType – (optional) defaults to Personal (Commercial 1, Personal 2)

PaymentType – (optional) insured payment plan. Defaults to Monthly. Monthly = 1, Quarterly = 2, Semi-Annual = 3, Monthly PrepayDown = 4, Monthly PostpayDown = 5

InsuredPaymentType – (optional) defaults to pay coupons = 0, ach = 1, credit card =2, statements = 3

SetupFee – (optional) setup fee for quote/account. Defaults to 0

Override – (optional) defaults to 0. Set this to 1 to override calculated minimums in FinancePro set to 0 for normal to allow financepro to re-calculate if needed. When importing an Account that has already been created in a separate system this should be set to 1 to avoid having FinancePro change any values

Renewal – (optional) defaults to 0 for new accounts, set to 1 if the customer is renewing

NumPayments – (optional when quoting, required if activating an account) number of payments the insured will make on the quote/account

NumPaymentTowardsDown – (optional) number of payments towards down when using Monthly PrepayDown or Monthly PostpayDown

DownPayment – (optional when quoting, required if activating an account) The TOTAL amount of down payment required/collected from insured or agent. If activating an account this amount must equal the total of the down payment specified on each policy. The amounts are specified on each policy to determine how to spread the down payment.

PaymentAmount – (optional when quoting, required if activating an account) amount of the regular installment .

InterestRate – (optional when quoting, required when activating an account) actual rate of interest as negotiated between agent and insured.

FirstPaymentDue – (optional when quoting, required when activating an account) the date the first payment is due from the insured

User Information

User information is only required when the import is happening remotely not when a user is logged and uploading through the website. Matching up of the user is required before a quote will be accepted and before any urls are returned. The values passed in here are not the same values as the user logs in to FinancePro with. Mapping of an external login and password is managed within FinancePro. For more information contact FinancePro.

FirstName - optional

LastName - optional

Email - optional

Phone - optional

LoginName – required when remote posting, both login name and password are unique to the financepro user and remote application doing the importing. These must be setup in FinancePro before remote imports will be accepted. These are not necessarily the same login and password used by a user to login to the financepro website. Contact FinancePro for more information.

LoginPassword – required if setup in mapping

Agent Information

AgentSearchCode – (required) this is used to reference a company from an external system to FinancePro. FinancePro allows users to assign a custom search id to each company. If this company does not exist we will add it using the information contained in the agent fields below.

AddIfNotFound – (optional) if an agent is not found with the search code above then one will be added. 1= YES, 0 = NO. Default is 0.

The following Information is needed only when creating a new agent (this is not enabled by default. Contact FinancePro for more information)

Name – (required)

ContactName – (optional)

Address1 – (required)

Address2 – (optional)

City – (required)

State – (required)

Zip - (required)

Phone – (required)

Fax – (optional)

Email – (optional)

OwnerSearchCode (optional) Search Code of a General Agent which will own this Agent.

Insured Information

Information needed when creating a new insured

InsuredSearchCode – (optional) for looking up an existing Insured already stored in FinancePro or adding a new one *NOTE: old method of using separate "SearchCode" and "NewSearchCode" fields is still supported but not necessary.*

Name – (required) full name of insured

Address1 – (required) line 1 of Insured address

Address2 – (optional) line 2 of Insured address

City – (required) address city

State – (required) address state, MUST use 2 letter code

Zip – (required) postal code for insured

Phone – (required) phone number for insured

Fax – (optional) fax number for insured

Email – (optional) email address for insured

FEIN – (optional) federal employer identification number for insured

DUNS – (optional) Duns number for insured

AgentCustomerID – (optional) text field sometimes used by agents to type in an id of the insured from another system. This field is only viewable on the agent edit screen. FinancePro does not use this field for anything else. Use InsuredSearchCode for lookup purposes.

YearsInBusiness – (optional) how many years the insured has been in business

Notes – (optional) short note field regarding Insured.

Policy Information

Original policies on for a quote as well as additional policies and endorsements on an account are defined as Policy nodes.

InsuranceCompanySearchCode – (required if not using Name/Zip) this is used to reference a company from an external system to FinancePro. FinancePro allows users to assign a custom search id to each company. If both the searchcode and name/zip are passed in, FinancePro will first lookup by search code then name/zip combo)

InsuranceCompanyName – (required if not using InsuranceCompanySearchCode) 100 chars

InsuranceCompanyZip - (required if not using InsuranceCompanySearchCode)

GeneralAgentSearchCode – (optional) this is used to reference a company from an external system to FinancePro. FinancePro allows users to assign a custom search id to each company.

GeneralAgentName – (optional, only used when GA exists and not using GeneralAgentSearchCode) 100 chars

GeneralAgentZip - (optional, only used when GA exists and not using GeneralAgentSearchCode)

BrokerSearchCode – (optional) this is used to reference a company from an external system to FinancePro. FinancePro allows users to assign a custom search id to each company.

BrokerName – (optional, only used when broker exists and not using BrokerSearchCode) 100 chars

BrokerZip - (optional, only used when broker exists and not using BrokerSearchCode)

InceptionDate – (required) inception date for this policy

ExpirationDate – (required) expiration date for this policy

PolicyNumber – (optional) identifying number for this policy. "TBD" will be used if by default

CoverageType – (required) text description of type of coverage for this policy. Customers define their own Coverage Type within FinancePro. This value MUST match Coverage Type descriptions as defined in FinancePro.

GrossPremium – (required) gross premium amount for this policy

MinEarnedPercent – (optional) minimum earned percent expected for this policy. Defaults to 0

CancelTerms

PolicyFee – (optional) fee applied to this policy. Defaults to 0

TaxStampFee – (optional) tax stamp fee applied to this policy. Defaults to 0

BrokerFee – (optional) brokering fee applied to this policy. Defaults to 0

InspectionFee – (optional) inspection fee applied to this policy. Defaults to 0

ShortRate – (optional) flag on policy Defaults to 0 (1= YES, 0 = NO)

Auditable – (optional) flag on policy Defaults to 0 (1 = YES, 0 = NO)

Overview of Return XML

See the Sample Return XML later in this document for the structure. When doing a Remote import there is the option of having a link to download a PDF file with a completed agreement and/or a redirect link to automatically login to FinancePro to complete the quote. When a completed PDF is

desired the redirect link can be used as a backup so that in the event a finance agreement can not be generated the user can be redirected to the FinancePro application and fix the problem right then. Examples where this is useful is when a coverage type was not found or a company search code did not match.

General Information

Nodes returned at the root level

Error – error nodes will be returned at various levels in the return xml. An error at the root level would be a general fatal error affecting all quotes in the batch.

BatchNumber – returned as specified

DateTime - date and time recorded on the FinancePro servers

Quote

At the quote level data pertaining to an individual quote is returned

Error – if there is an error saving this individual quote

ReferenceNumber – returned as specified

QuoteNumber – returned as specified

FinanceProQuoteID – internal id assigned to this quote by FinancePro

RedirectURL - Secure encrypted URL to automatically login in to FinancePro and view the quote that was just imported. if Importer is setup to have an autologin link returned to AND the quote was successfully saved AND a valid User LoginName, LoginPassword was provided AND the login information provided has permission to view quotes for the specified agent. This option is not enabled by default.

QuoteAgreementURL – Secure encrypted URL to download a PDF agreement. same requirements as the RedirectURL.

AmountFinanced – total amount financed for all policies

InterestRate – rate applied to loan (passed in or calculated in rate table)

EffectiveRate – Effective APR. annual percentage rate factoring in the setup fee

SetupFee – fee applied to loan

DownPayment – amount of down payment (total applied to all policies)

FirstPaymentDue – first payment due date

PaymentAmount – installment amount

OriginationState – the state where the finance laws apply (configuration in FinancePro as whether to use the Agent's state or the Insured's state)

NumPayments – number of installments on the loan

NumPaymentsTowardsDown

EffectiveDate – effective date of the loan (earliest inception date on policies)

DocStampFee – (applies to Florida only, fee charged per loan based on amount financed)

FinanceCharge – total amount of finance charge

AgentCompensation – amount agent will be compensated (value based on FinancePro configuration)

RateName – name of the rate table used

Agent

AgentSearchCode – as defined in FinancePro

Name – full company name

ContactName – full name

Address1 – street address line 1

Address2 – street address line 2

City – city

State – state 2 letter code

Zip – postal code

Phone – phone number

Fax – fax number

Email – agency email address

Insured

InsuredSearchCode – as defined in FinancePro

Name – full name of insured

Address1 – street address line 1

Address2 – street address line 2

City – city

State – state 2 letter code

Zip – postal code

Phone – phone number

Fax – fax number

Email – agency email address

Policy

Below each quote node data pertaining to individual policies is returned

Error – if there is an error saving this particular policy

PolicyNumber – returned as specified, “TBD” if number was not specified.

FinanceProPolicyID – internal financepro database id assigned to this Policy

InceptionDate – date as specified

ExpirationDate – date as specified

TermInMonths – number of months from Inception to Expiration

GrossPremium – amount as specified

MinEarnedPercent – minimum earned percent as calculated based on FinancePro configuration

MinDownPayment – minimum down payment to be collected on this policy based on FinancePro configuration

PolicyFee – amount as specified

TaxStampFee – amount as specified

BrokerFee - amount as specified

InspectionFee – amount as specified

UnearnedFees – amount as specified (NOT USED)

CancelTerms - number of days as specified

PolicyFactor – factor used in spreading additional down payment money.

TotalGrossPremium/PolicyGrossPremium. (calculated by FinancePro)

Auditable – flag as specified

ShortRate – flag as specified

CoverageType – as specified

FinanceProInsuranceCompanyID – internal database id of the company assigned to this policy

FinanceProGeneralAgentID - internal database id of the company assigned to this policy

FinanceProBrokerID - internal database id of the company assigned to this policy

InsuranceCompanyName – name of the insurance company

InsuranceCompanySearchCode – search code assigned to this company

InsuranceCompanyAddress1 – street address line 1

InsuranceCompanyAddress2 – street address line 2

InsuranceCompanyCity - city

InsuranceCompanyState – state two letter code

InsuranceCompanyZip – postal code

InsuranceCompanyPhone – phone number

InsuranceCompanyFax – fax number

GeneralAgentName - name of the general agent

GeneralAgentSearchCode - search code assigned to this company

GeneralAgentAddress1 – street address line 1

GeneralAgentAddress2 – street address line 2

GeneralAgentCity - city

GeneralAgentState – state two letter code

GeneralAgentZip – postal code

GeneralAgentPhone – phone number

GeneralAgentFax – fax number

BrokerName – name of the broker

BrokerSearchCode – search code assigned to this company

BrokerAddress1 – street address line 1

BrokerAddress2 – street address line 2

BrokerCity - city

BrokerState – state two letter code

BrokerZip – postal code

BrokerPhone – phone number

BrokerFax – fax number

Sample Import XML

```
<FinanceProImport>
  <Quote>
    <Agent>
      <AgentSearchCode>763</AgentSearchCode>
    </Agent>
    <Insured>
      <InsuredSearchCode>13232</InsuredSearchCode>
      <Name>New Insured</Name>
      <Address1>1234 Test Drive</Address1>
      <City>San Antonio</City>
      <State>TX</State>
      <Zip>78201</Zip>
      <Phone>0000000000</Phone>
    </Insured>
    <Override>1</Override>
    <Renewal>0</Renewal>
    <AccountType>2</AccountType>
    <!--START Quote data required for activations only -->
    <ActivateAccount>1</ActivateAccount>
    <AmountFinanced>657.92</AmountFinanced>
    <InterestRate>21.07</InterestRate>
    <EffectiveRate>27.99</EffectiveRate>
    <DownPayment>374.26</DownPayment>
    <SignedAgreement>1</SignedAgreement>
    <FirstPaymentDue>7/1/05</FirstPaymentDue>
    <PaymentAmount>81.89</PaymentAmount>
    <NumPayments>9</NumPayments>
    <EffectiveDate>5/1/2005</EffectiveDate>
    <!--END Quote data required for activations only -->
    <Policy>
      <InsuranceCompanySearchCode>17052</InsuranceCompanySearchCode>
      <GeneralAgentSearchCode>siu</GeneralAgentSearchCode>
      <InceptionDate>5/1/2005</InceptionDate>
      <ExpirationDate>5/1/2006</ExpirationDate>
      <PolicyNumber>TBD</PolicyNumber>
      <CoverageType>PERSONAL AUTO</CoverageType>
      <GrossPremium>1000.0000</GrossPremium>
      <PolicyFee>20.0000</PolicyFee>
      <TaxStampFee>12.1800</TaxStampFee>
    </Policy>
  </Quote>
</FinanceProImport>
```


Sample Return XML

Upon importing a quote after processing is complete the return xml will look something like this:

```
<FinanceProImport>
  <Error>General Error Message will go here like cannot load xml or no data found etc</Error>
</Quote>

  <QuoteAgreementURL>http://linktodownloadaPdfFilehereIfCalculateQuotelsUsedAndSuccessful</QuoteA
greementURL>
  <RedirectURL>http://linktoautomaticallylogin</RedirectURL>
<ReferenceNumber>44444</ReferenceNumber>
<FinanceProQuoteID>11111</FinanceProQuoteID>
<NumberOfPoliciesFound>2</NumberOfPoliciesFound>

  <!-- if ReturnCalculatedValues = 1 and calculation was successful -->
  <InterestRate/>
  <EffectiveRate/>
  <SetupFee/>
  <DownPayment/>
  <FirstPaymentDue/>
  <PaymentAmount/>
  <NumPayments/>
  <EffectiveDate/>
  <OriginationState/>
  <DocStampFee/>
  <Agent>
    <!--Agent nodes here -->
  </Agent>
  <Insured>
    <!--Insured nodes here -->
  </Insured>
  <Policy>
    <PolicyNumber>TBD</PolicyNumber>
    <FinanceProPolicyID></FinanceProPolicyID>
    <!-- if ReturnCalculatedValues = 1 and calculation was successful -->
    <InceptionDate/>
    <ExpirationDate/>
    <TermInMonths/>
    <GrossPremium/>
    <MinEarnedPercent/>
    <MinDownPayment/>
    <PolicyFee/>
    <TaxStampFee/>
    <BrokerFee/>
    <InspectionFee/>
    <UnearnedFees/>
    <CancelTerms/>
    <PolicyFactor/>
    <Auditable/>
    <ShortRate/>
    <CoverageType/>

    <FinanceProInsuranceCompanyID/>
    <FinanceProGeneralAgentID/>
    <FinanceProBrokerID/>
```

```
<InsuranceCompanyName/>
<InsuranceCompanySearchCode/>
<InsuranceCompanyAddress1/>
<InsuranceCompanyAddress2/>
<InsuranceCompanyCity/>
<InsuranceCompanyState/>
<InsuranceCompanyZip/>
<InsuranceCompanyPhone/>
<InsuranceCompanyFax/>

<GeneralAgentName/>
<GeneralAgentSearchCode/>
<GeneralAgentAddress1/>
<GeneralAgentAddress2/>
<GeneralAgentCity/>
<GeneralAgentState/>
<GeneralAgentZip/>
<GeneralAgentPhone/>

<BrokerName/>
<BrokerSearchCode/>
<BrokerAddress1/>
<BrokerAddress2/>
<BrokerCity/>
<BrokerState/>
<BrokerZip/>
<BrokerPhone/>

</Policy>
</Quote>
<Quote>
  <ReferenceNumber>55555</ReferenceNumber>
  <Error>Specific error related to this quote only. Process will continue on to try to process next
quote</Error>
</Quote>
</FinanceProImport>
```

Possible Error Messages

Actual text returned in the various <Error> nodes. The explanations in parentheses are not returned.

Quote Number: XXXXXX is already in use! (if you specify a QuoteNumber and do not specify DeleteExisting=1)

Agent data not found. (If an agent cannot be matched by search code and you do not supply an Agent Name)

Insured Name or Insured Search Code is missing.

Insured address information is incomplete: Street address is missing. City is missing. State is missing. Zip code is missing. (conditional after the colon)

Could not find Insured with SearchCode: XXXXX

Coverage Type required.

Failed to find match for Coverage type: XXXXXXXX

Failed to find a match for the General Agent.

Failed to find match for the Broker.

Failed to find a match for the Insurance Company.

Inception date required. MM/DD/YYYY

Expiration date required. MM/DD/YYYY

Policy Number was not found. Use TBD if unknown.

The rate for this amount financed could not be determined from the rates table configured for this Agent.

System error while attempting to calculate the Quote.

System error while updating the Quote after calculations. The finance agreement can not be generated.

System error while saving quote. Quote was not saved.

System error while saving policy to the quote. Quote was saved.

Aborted. Error is: ([Server Generated Error] Only returned at the top level in the case where we can not even begin to process any quotes due to a system failure)