

# ***AXA Travel Insurance***

## ***Web Service***

### ***Technical Definitions***

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#### **Versioning**

| <b>Date</b> | <b>Version</b> | <b>Comments</b>                  | <b>Author</b> |
|-------------|----------------|----------------------------------|---------------|
| 01/30/2014  | 0.1            | XML schema general               | Yamil el Zod  |
| 01/31/2014  | 0.2            | Updating Sell schema (Trip Cost) | Yamil el Zod  |
| 01/21/2015  | 0.3            | Merging Login & Enroll           | Yamil el Zod  |
| 7/25/2015   | 0.4            | Adding Rules and Schemas         | Yamil el Zod  |

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## 1 About this document

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This document includes descriptive information of the XML schema, used to perform transactions such as authentication, quotation and enroll with AXA UAT Web Service

## 2 Goals

---

Describe the XML schema used during different processes for their better understanding.

## 3 Overall Information

---

The Service implements a command pattern and for this reason, all sent requests will have the following base format:

```
<xs:element name="Command">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="Error"></xs:element>
      <xs:element name="Success" default="false" type="xs:boolean" nillable="false"></xs:element>
      <xs:choice>
        <xs:element name="Items" maxOccurs="unbounded" minOccurs="0"></xs:element>
      </xs:choice>
      <xs:element name="Action" minOccurs="1" maxOccurs="1"></xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
```

### **Where:**

**Error:** will contain the error returned by the server.

**Success:** true/false, will be FALSE in case of error.

**Items:** it is an Object array, will contain required object for requests, as well as returned objects by server.

## 4 Authentication

---

### 4.1 Request

```
<?xml version="1.0"?>

<Command xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="VirtusWay.Service">

<Success>false</Success>

<Items xsi:type="Login">

<User>Client Account</User>

<Password>Password</Password>

</Items>

<Action xsi:type="Action">Login</Action>

</Command>
```

**Note:** User and Password values to be provided by AXA Assistance US

### 4.2 Response

```
<?xml version="1.0"?>

<Command xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="VirtusWay.Service">

<Success>true</Success>

</Command> ATSP Web Service XML Schema Versión: 0.1
```

## 5 Sell

### 5.1 Request with AXA Assistance merchant

```
<?xml version="1.0"?>
<Command xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="VirtusWay.Service">
<Success>false</Success>
<Items xmlns:q1="VirtusWay.Service.US.Schema" xsi:type="q1:Enroll">
  <q1:Transaction xsi:nil="true" />
  <q1:TripCost>1000</q1:TripCost>
  <q1:TripCurrencyId>2</q1:TripCurrencyId>
  <q1:Amount>208</q1:Amount>
  <q1:ProductId>34</q1:ProductId>
  <q1:Customer>
    <q1:Name>TEST</q1:Name>
    <q1:SurName>TEST</q1:SurName>
    <q1:MaidenName/>
    <q1:Birthday>1979-04-02</q1:Birthday>
    <q1:IdentityTypeId>20</q1:IdentityTypeId>
    <q1:Identity>ADF23L</q1:Identity>
    <q1:Address>122 S michigan</q1:Address>
    <q1:City>Chicago</q1:City>
    <q1:ZipCode>60603</q1:ZipCode>
    <q1:State>Illinois</q1:State>
    <q1:Country>United States</q1:Country>
    <q1:Sex xsi:type="Sex">Male</q1:Sex>
    <q1:Email>test@server.com</q1:Email>
    <q1:Phone>4243536</q1:Phone>
    <q1:Mobile>15612334234</q1:Mobile>
  </q1:Customer>
  <q1:Beneficiary>
    <q1:Name>TEST</q1:Name>
    <q1:SurName>TEST</q1:SurName>
    <q1:MaidenName>Maiden</q1:MaidenName>
    <q1:Birthday>1979-08-11</q1:Birthday>
    <q1:IdentityTypeId>20</q1:IdentityTypeId>
    <q1:Identity>ASD23423</q1:Identity>
    <q1:Sex xsi:type="Sex">Female</q1:Sex>
    <q1:KinshipId>11</q1:KinshipId>
  </q1:Beneficiary>
  <q1:StartDate>2015-12-16</q1:StartDate>
  <q1:EndDate>2016-01-06</q1:EndDate>
  <q1:SendPolicyByMail>false</q1:SendPolicyByMail>
</Items>
</Command>
```

```

<q1:JustToMainPolicyHolder>true</q1:JustToMainPolicyHolder>
<q1:InitialTripPayment>2014-12-17</q1:InitialTripPayment>
<q1:OrderRef>TEST</q1:OrderRef>
<q1:Optional>2883</q1:Optional>
<q1:CreditCard xsi:type="CreditCard">
  <CardType xsi:type="q1:CardType">VISA</CardType>
  <Number>5454545454545454</Number>
  <CVC>123</CVC>
  <CardHolder>TEST</CardHolder>
  <ExpMonth>3</ExpMonth>
  <ExpYear>2016</ExpYear>
  <Installment xsi:type="Installment">M1</Installment>
  <IsEncrypted>false</IsEncrypted>
</q1:CreditCard>
  <q1:ZipCode>55667</q1:ZipCode>
  <q1:Email>test@server.com</q1:Email>
  <q1:Street>test</q1:Street>
  <q1:CountryISOCODE>US</q1:CountryISOCODE>
</Items>
<Action xmlns:q2="VirtusWay.Service.US.Scheme"
  xsi:type="q2:Action">Enroll</Action>
</Command>

```

## 5.2 Request using Aggregator merchant (no credit card in the request)

```

<?xml version="1.0"?>
<Command xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="VirtusWay.Service">
  <Success>false</Success>
  <Items xmlns:q1="VirtusWay.Service.US.Schema" xsi:type="q1:Enroll">
    <q1:Transaction xsi:nil="true" />
    <q1:TripCost>1000</q1:TripCost>
    <q1:TripCurrencyId>2</q1:TripCurrencyId>
    <q1:Amount>208</q1:Amount>
    <q1:ProductId>34</q1:ProductId>
    <q1:Customer>
      <q1:Name>TEST</q1:Name>
      <q1:SurName>TEST</q1:SurName>
      <q1:MaidenName/>
      <q1:Birthday>1979-04-02</q1:Birthday>
      <q1:IdentityTypeId>20</q1:IdentityTypeId>
      <q1:Identity>ADF23L</q1:Identity>
      <q1:Address>122 S michigan</q1:Address>
      <q1:City>Chicago</q1:City>
      <q1:ZipCode>60603</q1:ZipCode>
      <q1:State>Illinois</q1:State>
    </q1:Customer>
  </Items>
</Command>

```

```

    <q1:Country>United States</q1:Country>
    <q1:Sex xsi:type="Sex">Male</q1:Sex>
    <q1:Email>test@server.com</q1:Email>
    <q1:Phone>4243536</q1:Phone>
    <q1:Mobile>15612334234</q1:Mobile>
  </q1:Customer>
  <q1:Beneficiary>
    <q1:Name>TEST</q1:Name>
    <q1:SurName>TEST</q1:SurName>
    <q1:MaidenName>Maiden</q1:MaidenName>
    <q1:BirthDay>1979-08-11</q1:BirthDay>
    <q1:IdentityTypeId>20</q1:IdentityTypeId>
    <q1:Identity>ASD23423</q1:Identity>
    <q1:Sex xsi:type="Sex">Female</q1:Sex>
    <q1:KinshipId>11</q1:KinshipId>
  </q1:Beneficiary>
  <q1:StartDate>2015-12-16</q1:StartDate>
  <q1:EndDate>2016-01-06</q1:EndDate>
  <q1:SendPolicyByMail>false</q1:SendPolicyByMail>
  <q1:JustToMainPolicyHolder>true</q1:JustToMainPolicyHolder>
  <q1:InitialTripPayment>2014-12-17</q1:InitialTripPayment>
  <q1:OrderRef>TEST</q1:OrderRef>
  <q1:Optional>2883</q1:Optional>
</Items>
<Action xmlns:q2="VirtusWay.Service.US.Scheme"
  xsi:type="q2:Action">Enroll</Action>
</Command>

```

### 5.3 Response

```

<?xml version="1.0"?>
<Command xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="VirtusWay.Service">
  <Success>true</Success>
  <Items xsi:type="Reserve">
    <Id>14823</Id>
    <Currency>USD</Currency>
    <Rate>5.9000</Rate>
    <ProductId>34</ProductId>
    <Product>US Gold</Product>
    <ProductType>Gold</ProductType>
    <ChannelId>3</ChannelId>
    <Channel>US e-Commerce</Channel>
    <Service>
      <Id>38607</Id>
      <Number>38607</Number>
    </Service>
  </Items>
</Command>

```

```

    <Customer>TEST</Customer>
    <IssueDate>2015-01-27</IssueDate>
    <Amount>63.0000</Amount>
    <StartDate>2015-12-16</StartDate>
    <EndDate>2016-01-06</EndDate>
    <Status>Active</Status>
  </Service>
  <Service>
    <Id>38608</Id>
    <Number>38608</Number>
    <Customer>TEST</Customer>
    <IssueDate>2015-01-27</IssueDate>
    <Amount>63.0000</Amount>
    <StartDate>2015-12-16</StartDate>
    <EndDate>2016-01-06</EndDate>
    <Status>Active</Status>
  </Service>
</Items>
</Command>

```

**Note:** Schema value might change for each third party

<Items Xmlns: q1="VirtusWay.Service.US.Schema" xsi:type="q1:Enroll">

## 5.4 Request TAGS Definition

| Field             | Rule   |
|-------------------|--|
| TRIP COST         | per traveler included within the policy            |
| AMOUNT            | total premium                                      |
| CUSTOMER          | main policy holder information (1 per policy)      |
| EMAIL             | email address to send fulfillment docs             |
| BENEFICIARY       | add as much beneficiaries as needed in the policy  |
| START DATE        | cannot be a date in the past                       |
| ORDER REF         | this will be the policy number definition          |
| OPTIONAL BENEFITS | add as much Optional Codes as needed in the policy |

## 6 XML Content

### 6.1 Default Values

|                |                  |
|----------------|------------------|
| Transaction    | NULL (string 20) |
| TripCurrencyId | 2                |



|                        |                            |
|------------------------|----------------------------|
| OrderRef               | TO BE DEFINED (string 20)  |
| IdentityTypeId         | 20                         |
| Identity               | TO BE DEFINED (string 20)  |
| Sex                    | Male (DEFAULT if not used) |
| SendPolicyByMail       | false                      |
| JustToMainPolicyHolder | true                       |
| Installment            | M1                         |
| IsEncrypted            | false                      |

## 6.2 Specific Values (TEST)

|           |    |          |
|-----------|----|----------|
| ProductId | 34 | Gold     |
|           | 35 | Platinum |
|           | 37 | Silver   |

Note: above values **will change** in production environment

### Optional Benefits Codes

|      |  |                  |
|------|--|------------------|
| 2879 | TRIP CANCELLATION FOR WORK REASONS       | PLATINUM PRODUCT |
| 2880 | TRIP CANCELLATION FOR ANY REASON         | PLATINUM PRODUCT |
| 2881 | RENTERS COLLISION INSURANCE              | PLATINUM PRODUCT |
| 2883 | PRE-EXISTING CONDITIONS EXCLUSION WAIVER | GOLD PRODUCT     |
| 2884 | TRIP CANCELLATION FOR WORK REASONS       | GOLD PRODUCT     |
| 2885 | TRIP CANCELLATION FOR ANY REASON         | GOLD PRODUCT     |
| 2886 | RENTERS COLLISION INSURANCE              | GOLD PRODUCT     |
| 2888 | PRE-EXISTING CONDITIONS EXCLUSION WAIVER | SILVER PRODUCT   |
| 2889 | TRIP CANCELLATION FOR WORK REASONS       | SILVER PRODUCT   |
| 2890 | RENTERS COLLISION INSURANCE              | SILVER PRODUCT   |

Note: above codes **will change** in production environment

|          |                  |
|----------|------------------|
| CardType | MasterCard       |
|          | Visa             |
|          | American Express |

## 6.3 WorldPay specifics

### Billing information

|                             |
|-----------------------------|
| ZipCode                     |
| Email                       |
| Street                      |
| CountryISOCODE (US default) |

## 7 Quoting Rules

AXA Assistance US is able to provide specific Quote Method if needed by the third party.

Our quote rule is based on the combination of PRODUCT + AGE + TRIP COST per traveler.

On top of above logic the Optional Benefits calculation is added.

### Example:

|                              |
|------------------------------|
| Traveler 1: age 20           |
| Traveler 2: age 40           |
| Product: Gold                |
| Trip Cost per traveler: 1300 |

Adding Optional Benefits:

Pre-Existing Condition Exclusion Waiver: \$41 x traveler

Cancel for work reasons: 20% per traveler base premium

Cancel for any reason: 25% per traveler base premium

Rental Car Collision: \$29 base premium

### Total Premium Calculation:

Service 1 base premium: \$40

Service 2 base Premium: \$67

Service 1:  $40 + 41 + (40 * 25\%) + (40 * 20\%) = 40 + 41 + 10 + 8 = 99$

Service 2:  $67 + 41 + (67 * 25\%) + (67 * 20\%) = 67 + 41 + 16.75 + 13.4 = 137.15$

Rental: \$29

Total Premium: \$266

#### Notes:

- When adding Optional Benefits the result might include decimal values. **Always round to the nearest zero**
  - o result  $\geq 0.5$  – round up
  - o result  $< 0.5$  – round down
- CFAR & CFWR is applied to the premium result per traveler

## 8 PRE-PROD Web Service

Service: <https://atsppreprod.axa-assistance.us/atspService/AppService.svc>

## 9 Base Schema

```
<?xml version="1.0" encoding="utf-8"?>
<xs:schema attributeFormDefault="unqualified"
  elementFormDefault="qualified"
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xml:lang="en"
  xmlns="VirtusWay.Service"
  targetNamespace="VirtusWay.Service"
  version="0.1">
  <xs:element name="Command">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="Error"/></xs:element>
        <xs:element name="Success" default="false"
type="xs:boolean" nillable="false"></xs:element>
        <xs:choice>
          <xs:element name="Items" maxOccurs="unbounded"
minOccurs="0"></xs:element>
        </xs:choice>
        <xs:element name="Action" minOccurs="1"
maxOccurs="1"></xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

```

    </xs:complexType>
  </xs:element>
  <xs:element name="Login">
    <xs:complexType>
      <xs:sequence>
        <xs:element type="xs:string" nillable="false" name="User"
/>
        <xs:element type="xs:string" nillable="false"
name="Password" />
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="Error">
    <xs:complexType>
      <xs:sequence>
        <xs:element type="xs:int" nillable="true" name="LogId" />
        <xs:element type="xs:string" nillable="true"
name="Message" />
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="Action">
    <xs:simpleType>
      <xs:restriction base="xs:string">
        <xs:enumeration value="Login"></xs:enumeration>
        <xs:enumeration value="Certificates"></xs:enumeration>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="CreditCard">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="CardType" minOccurs="1" maxOccurs="1"
nillable="false"></xs:element>
        <xs:element name="Number" nillable="false"
type="xs:string"></xs:element>
        <xs:element name="CVC" nillable="false"
type="xs:string"></xs:element>
        <xs:element name="CardHolder" nillable="false"
type="xs:string"></xs:element>
        <xs:element name="ExpMonth" nillable="false"
type="xs:string"></xs:element>
        <xs:element name="ExpYear" nillable="false"
type="xs:string"></xs:element>
        <xs:element name="Installment" nillable="false"
minOccurs="1" maxOccurs="1"></xs:element>
        <xs:element name="IsEncrypted" nillable="false"
default="true" type="xs:boolean"></xs:element>
      </xs:sequence>

```

```

    </xs:complexType>
  </xs:element>
  <xs:element name="Reserve">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="Id" type="xs:int"
nillable="false"></xs:element>
        <xs:element name="Transaction"
type="xs:string"></xs:element>
        <xs:element name="OrderCode" type
="xs:string"></xs:element>
        <xs:element name="URL" type="xs:string" minOccurs="0"
maxOccurs="unbounded"></xs:element>
        <xs:element name="Currency" type="xs:string"
nillable="false"></xs:element>
        <xs:element name="Rate" type="xs:decimal"></xs:element>
        <xs:element name="ProductId" type="xs:int"
nillable="false"></xs:element>
        <xs:element name="Product" type="xs:string"></xs:element>
        <xs:element name="ProductType"
type="xs:string"></xs:element>
        <xs:element name="ChannelId" type="xs:int"
nillable="false"></xs:element>
        <xs:element name="Channel" type="xs:string"
nillable="false"></xs:element>
        <xs:element ref="Service" minOccurs="1"
maxOccurs="unbounded"></xs:element>
        <xs:element name="Details" minOccurs="0"
maxOccurs="unbounded" nillable="true"></xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="Service">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="Id" type="xs:int"
nillable="false"></xs:element>
        <xs:element name="Number" type="xs:int"
nillable="false"></xs:element>
        <xs:element name="Customer" type="xs:string"
nillable="false"></xs:element>
        <xs:element name="IssueDate" type="xs:date"></xs:element>
        <xs:element name="Amount" type="xs:decimal"
nillable="false"></xs:element>
        <xs:element name="StartDate" type="xs:date"
nillable="false"></xs:element>
        <xs:element name="EndDate" type="xs:date"
nillable="false"></xs:element>

```

```

    <xs:element name="Status" type="xs:string"
nillable="false"></xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>

<xs:element name="Cancellation">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="ReserveId" nillable="false"
type="xs:int" minOccurs="1" maxOccurs="unbounded">
        </xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>

```

## 10 Third Party Schema

```

<?xml version="1.0" encoding="utf-8"?>
<xs:schema attributeFormDefault="unqualified"
  elementFormDefault="qualified"
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
  xml:lang="en"
  xmlns="VirtusWay.Service.US.SquareMouth"
  targetNamespace="VirtusWay.Service.US.Schema"
  version="0.1">
  <xs:element name="Action">
    <xs:simpleType>
      <xs:restriction base="xs:string">
        <xs:enumeration value="Enroll"></xs:enumeration>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="Enroll">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="Transaction" type="xs:string"
nillable="true"></xs:element>
        <xs:element name="TripCost" type="xs:decimal"
nillable="true"></xs:element>
        <xs:element name="TripCurrencyId" type="xs:int"
nillable="true"></xs:element>
        <xs:element name="Amount" type="xs:decimal"
nillable="false"></xs:element>

```

```

    <xs:element name="ProductId" type="xs:int"
nillable="false"></xs:element>
    <xs:element name="Optional" type="xs:int" minOccurs="0"
maxOccurs="unbounded"></xs:element>
    <xs:element ref="Customer" minOccurs="1"
maxOccurs="1"></xs:element>
    <xs:element ref="Beneficiary" minOccurs="0"
maxOccurs="unbounded"></xs:element>
    <xs:element name="StartDate" type="xs:date"
nillable="false"></xs:element>
    <xs:element name="EndDate" type="xs:date"
nillable="false"></xs:element>
    <xs:element name="SendPolicyByMail" type="xs:boolean"
nillable="false" default="false"></xs:element>
    <xs:element name="JustToMainPolicyHolder"
type="xs:boolean" nillable="false" default="false"></xs:element>
    <xs:element name="InitialTripPayment" type="xs:date"
nillable="true"></xs:element>
    <xs:element name="OrderRef" type="xs:string"
nillable="true"></xs:element>
    <xs:element name="CreditCard" minOccurs="1" maxOccurs="1"
nillable="false"></xs:element>
    <xs:element name="ZipCode" type="xs:string"
nillable="false"></xs:element>
    <xs:element name="Email" type="xs:string"
nillable="false"></xs:element>
    <xs:element name="Street" type="xs:string"
nillable="false"></xs:element>
    <xs:element name="CountryISOCODE" type="xs:string"
nillable="false"></xs:element>
    <xs:element name="DestinationCountryISOCODE"
type="xs:string" nillable="true"></xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
  <xs:element name="CardType" default="VISA" nillable="false">
    <xs:simpleType>
      <xs:restriction base="xs:string">
        <xs:enumeration value="DISCOVER"></xs:enumeration>
        <xs:enumeration value="VISA"></xs:enumeration>
        <xs:enumeration value="AMEX"></xs:enumeration>
        <xs:enumeration value="MASTERCARD"></xs:enumeration>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="Customer">
    <xs:complexType>
      <xs:sequence>

```

```

    <xs:element name="Name" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="SurName" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="MaidenName" nillable="true"
type="xs:string"></xs:element>
    <xs:element name="Birthday" nillable="false"
type="xs:date"></xs:element>
    <xs:element ref="IdentityTypeId"></xs:element>
    <xs:element name="Identity" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="Address" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="City" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="ZipCode" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="State" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="Country" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="Sex" minOccurs="1" maxOccurs="1"
nillable="false"></xs:element>
    <xs:element name="Email" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="Phone" nillable="false"
type="xs:string"></xs:element>
    <xs:element name="Mobile" nillable="false"
type="xs:string"></xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="Beneficiary">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="Name" nillable="false"
type="xs:string"></xs:element>
      <xs:element name="SurName" nillable="false"
type="xs:string"></xs:element>
      <xs:element name="MaidenName" nillable="true"
type="xs:string"></xs:element>
      <xs:element name="Birthday" nillable="false"
type="xs:date"></xs:element>
      <xs:element ref="IdentityTypeId"></xs:element>
      <xs:element name="Identity" nillable="false"
type="xs:string"></xs:element>
      <xs:element name="Sex" minOccurs="1" maxOccurs="1"
nillable="false"></xs:element>

```



```
<xs:element name="KinshipId" nillable="true"
type="xs:int"></xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="IdentityTypeId" nillable="false"
type="xs:int"></xs:element>
</xs:schema>
```