Gateway Services Document

Version 3.0.1

4/29/2016

Programmatically interface with the NIPR Gateway.

Version:
3.0.1 – Last updated 04/29/2016

Contents

Introduction

Who This Manual Is For

This manual is for anyone who wants to programmatically interface with NIPR Gateway.

Preference

This document outlines requirements for Authorized Business Partners (ABPs) and Certified Senders of NIPR (National Insurance Producer Registry) transmittal through NIPR's Gateway
for specific NIPR products. All requirements contained in the document "XML Transaction Standards for NIPR Gateway" must also be met.

NIPR Service Calls use SOAP 1.1 standard. Any SOAP compliant software should be able to make our calls.

HTTP Stream Transmissions

The following pages deal with the requirements for sending files using http stream transmissions over the Internet through the NIPR Gateway.

HTTP Industry Sender / Customer

Hyper Text Transfer Protocol, or HTTP, is a set of universally accepted standards used to send HTTP and XML files over the Internet in real time. A sender is the entity that sends one or more transmissions to the NIPR Gateway. The customer receives the bill for the transactions sent through the NIPR Gateway. A sender and customer can be the same entity. The sender information and the customer information are both placed on each transaction.

HTTP Industry TLS process

Transport Layer Security, or TLS, protocol originally developed by Netscape has been universally accepted on the World Wide Web for authenticating and encrypting communication between clients and servers. TLS is required for http transmissions to the NIPR Gateway to provide the necessary authentication and encryption of data sent over the Internet. NIPR has obtained the necessary

certificates for the web server. Our senders will be the clients and, therefore, do not need to purchase certificates. We will not be using a double certificate type of setup.

Transport Layer Security

NIPR can currently supports Transport Layer Security (TLS) protocol v1.0 or higher.

Setting up the TLS connection with NIPR

The TLS handshake consists of the client sending the server the client's TLS version number, cipher settings, randomly generated data, and other information the server needs to have in order to communicate. The NIPR server sends the client the server's TLS version number, cipher settings, randomly generated data, and other information the server needs. Using all data generated in the handshake so far, the client creates the premaster secret for the session, encrypts it with the server's public key and sends the encrypted premaster secret to the server. The client and the server use the session keys to encrypt the data they send to each other and to validate its integrity.

TLS can be done through the major browsers (Internet Explorer and Netscape) through HTTP or through the command line approach much like CGI and XML communication. Using the command line approach allows the sender to automate the processing on their end. For more information on TLS 2.0 protocol specification, please refer to the following link
http://www.mozilla.org/projects/security/pki/nss/TLS/draft02.html

Sending Transactions using TLS to NIPR

The TLS transmission allows all XML formatted transactions to be in one file and one stream. Senders can send as many transactions in a single stream as they wish. It is recommended that you send multiple transactions in a single stream rather than sending them all one at a time, all of which increases efficiency and speed of data.

Regardless of what format the transaction is sent to NIPR, all responses will be returned in the sender agreed upon format (XML/3.0 or PIN/2.0) for that account.

Receiving Transactions using TLS from NIPR

The TLS transmission received from NIPR can be received into a user agent, i.e., a web browser or a custom computer application that stores data into a storage device such as a database. If the TLS transmission is received into a client browser, the browser automatically decrypts it. However, using the web browser only allows for limited automation of the processing. Receiving the TLS transmission into a custom computer application allows for much more automation, but programmatically the custom computer application needs to decrypt using the TLS 2.0 or TLS 3.0 specification. Most computer languages have code libraries to perform this functionality.

HTTP Industry NIPR User Account
Users are given a NIPR User Account ID and password, which allows them to view their own transmissions online. Multiple users can simultaneously be signed on and using the NIPR User Account.

HTTP Industry Sender Authentication / TLS Testing

Before sending production transmissions as a new sender through the NIPR network, senders should verify all components are working properly by sending test http stream to the NIPR Developer or Administrator. This process of testing prior to going to production is outlined in **Appendix G – Transaction Test Plan**.

HTTP Real Time Responses and Intermediate Responses

States that provide a *real time response* are those States that are set up to process through our Centralized Processing method, use ACH for money up front products, do not use the NIPR State Interface for transactions (other than pended), and do not require the accepted transactions be sent to the State for prior approval. This means that NIPR will process these in real time, but if the State does not process their file from NIPR right away, a customer could potentially get an accepted transaction back from NIPR, call the State, and the State does not have a record of it until later that day, depending on the time the State processes the file from NIPR.

If NIPR cannot get a final response in real time, an *intermediate response* will be generated for all transactions of all types.

Every time the sender logs into the real time process the final responses that NIPR has received since the last logged in will be received.

Senders can also sign up for a transaction polling option, which allows senders to resend transactions and receive the transactions containing the current status of transaction.

If the sender wishes to take advantage of this option, they should notify the NIPR Administrator, so they can be set up for it. If the transaction polling option is selected, the sender will never receive duplicate transaction errors. This could be a problem if the sender reuses batch/transaction numbers. Doing so in this case would cause confusion and undesired results, as the sender receives the status of the original transaction rather than the new transaction. The advantages are to programmatically check the status of a transaction and provide greater fault tolerance to the real-time process. (If something goes wrong while sending a stream, simply resend the entire stream; it will override previous attempts.)

Industry Using the State Business Rules Matrix

States are required to set up their business rules, which are stored in a matrix. These business rules are where the state indicates which fields in the data segments are mandatory (i.e., State Specific) for their appointments, terminations, and licensing along with specifying which License Classes and Lines of Authorities (if any) are applicable for their state and valid termination reasons. Users are to code for the mandatory as well as these State Specified fields and segments using this Matrix. The state can ignore any unwanted fields or segments that are not mandatory on their State Business Rules Matrix.

Users access the NIPR Interface Browser through the Internet to view the current status of their transactions and also to view any transactions that were rejected. The Transaction Search Interface allows a wide variety of different search criteria to view NIPR Transactions such as:

- NIPR Transaction Number
- Customer Batch
- Customer ID
- Customer Transaction Number
- State
- Status
- Validation Status

- Transaction Type
- Producer Type
- Appointee SSN/FEIN
- Appointee Agency Name
- Appointee Last Name, First Name
- Date Received
- Date Released to State
- Date of Last Activity
- Report Options
- Sort Order: Descending or Ascending

The Transaction Search Interface Status criteria allow viewing to indicate whether the designated state accepted or rejected the appointment or termination.

The URL and minimum requirements for the NIPR Gateway Browser are available from the NAIC Help Desk.

HTTP State Transaction Requirements

State Business Rules Matrix

States are required to set up and maintain their business rules by contacting and working with a State Support Representative. These business rules are where the state indicates which fields in the data segments are mandatory (i.e., State Specific) for their appointments, terminations, and licensing along with specifying which License Classes and Lines of Authorities (if any) are applicable for their state and valid termination reasons. The state can ignore any unwanted fields or segments not on their matrix.

The State's NIPR User Account ID and password are assigned once the state is ready to participate in the NIPR process. The NIPR User Account enables them to view transmissions on-line. Only states that participate in State Interface Processing can modify transactions on-line. Multiple users can simultaneously be signed-on and using the NIPR User Account.

States access the NIPR Browser through the Internet to view the current status of their transactions. The Transaction Search Interface allows a wide variety of different search criteria to view NIPR Transactions such as NIPR Transaction Number, Batch ID, Status, Individual Name and Agency Name, State, Date Received and Date of Last Activity.

The URL and minimum requirements for the NIPR Gateway Browser are available from the NAIC Help Desk.

State Data Security

Files sent between the State and NIPR are sent over a secured Multi-protocol Label Switching network (MPLS) -- the NAIC SITE Communication Network. Therefore, the files sent to and from the states to the NIPR Gateway are not encrypted. The states do not need to install TLS software as long as they use the NAIC's MPLS network.

State Process Turnaround Time

Since NIPR eliminates the paperwork, data entry and mailing of forms between the states and industry, this should greatly reduce turnaround time for both the industry and the States. States are requested to process NIPR transactions within two business days of when the transactions are made available to them. For States that require payment prior to processing transactions, the State is expected to process

the transactions within two business days from the time they receive and log the money for them, and release them from the Holding Tank. States should notify the NIPR when they are not able to process with the recommended timeframe.

State Response Segment

The State's programs must be able to read XML format and ignore any segments not required by the State Business Rules matrix. Since some industry participants send all fields in the segments, it is the state's responsibility to strip off any unwanted information. Once the file has been processed, the states must generate the State Response transaction.

States must respond to all Line of Authority entities for any given appointment, termination, or license at the same time. For example, an appointment transaction is sent to appoint a producer for the three authorities Life, Health and Casualty. The state must send a response for each line of authority in the same file to NIPR. A state cannot submit a response for only Life and Health and then send the response for Casualty at a later date.

HTTP General Transaction File Requirements

HTTP Electronic Transfer of Transactions

Typical http header for the real-time process

Production URLs
https://pdb-services.nipr.com/gateway-realtime/realtime
https://pdb-services.nipr.com/gateway-realtime/niprgw

BETA URLs
https://pdb-services-beta.nipr.com/gateway-realtime/realtime
https://pdb-services-beta.nipr.com/gateway-realtime/niprgw

The URLs ending with 'realtime' will return to the client responses from transactions sent plus responses from previously sent transactions that have received an additional intermediate response or final response since the original transmission. The URLs ending with 'niprgw' will return to the client only responses from transactions sent.

POST /cgi-bin/niprrealtime.cgi?entityid=XXXX&password=XXXXX HTTP/1.1
- Host: https://www.nipr.com
- Content-type: text/xml
- From: [company name]
- Accept: text/xml
- Connection: close
- Authorization: Basic <base64 encoded username:password>

An example of how to create basic authorization in Java is shown here.

```
HttpURLConnection con = (HttpURLConnection) url.openConnection();
  :
  :
byte[] encodedPassword = ( userName + ":" + password ).getBytes();
BASE64Encoder encoder = new BASE64Encoder();
con.setRequestProperty( "Authorization", "Basic " + encoder.encode( encodedPassword ) );
```

The "entityid" is the user's ID and not the customer ID. That password can be set and changed on the NIPR Gateway website, in "Modify User Options." Passwords must be changed every 90 days.

Polling

Polling is the process where an entity submits an already submitted transaction to receive the current status of that has already been submitted.

An entity can choose to be configured for Polling.

The matching transaction that is already in the database will be set to resend to the entity. This means that if an entity missed a transaction being sent back to them the first time, they would simply resend the transaction, and the system will automatically resend the transaction back to them.

Both services realtime and niprgw support polling.

To test, contact NIPR Beta at niprbeta@nipr.com to be properly configured for polling BETA.

A transaction as minimal as the following possibly may be used for polling.
This would need to be verified by the testers.
The bolded columns are the key columns.

```
<?xml version="1.0" encoding="UTF-8"?>
<NIPR>
<TRANSACTION>
  <CUSTOMER>83CUST</CUSTOMER>
  <CUST_BATCH>12345</CUST_BATCH>
  <CUST_TRANS>65555140 </CUST_TRANS>
  <TRANS_HEAD>
    <DATE_STAMP>20111112</DATE_STAMP>
    <STATE_CODE>FL</STATE_CODE>
    <TIME_STAMP>113003000</TIME_STAMP>
    <TRANSACTION_TYPE>2</TRANSACTION_TYPE>
  </TRANS_HEAD>
</TRANSACTION>
</NIPR>
```

ELECTRONIC LICENSING/LICENSING RENEWALS

License transaction segment requirements

The transaction segment requirements of the Electronic License Process follow. Only producers who have licensing information from their resident state on the PDB can use this process.

Segment Requirements for Electronic License Transactions

Uniform Application for Individuals

Attribute Name	Entity	TAG	Comment
1. Soc. Security Number	<APPLICANT>	<TAX_NUM>	
2. National Producer Number	<APPLICANT>	<NPN>	
3. NASD Individual CRD No.	<APPLICANT>	<NASD_CRD>	(Optional)
4. Affiliated with financial institution/bank	<APPLICANT>	<BANK_AFFILIATE>	
5. Last Name	<NAME>	<FIRM_OR_LAST_NAME>	
Jr./Sr. etc.	<NAME>	<SUFFIX_NAME>	(Optional)

6. First Name	<NAME>	<FIRST_NAME>	
7. Middle Name	<NAME>	<MIDDLE_NAME>	
8. Date of Birth	<APPLICANT>	<BIRTH_DATE>	
9. Residence/Home Address	<ADDRESS>		
10. P.O. Box	<ADDRESS>		(Optional)
11. City	<ADDRESS>	<CITY>	
12. State	<ADDRESS>	<STATE_CODE>	
13. Zip or 14. Foreign Country	<ADDRESS>	<ZIP_CODE><COUNTRY_CODE>	
15. Home Phone Number	<PHONE>		(Optional)
16. Gender	<APPLICANT>	<GENDER>	
17. US Citizen (No? which country and must supply work authorization)	<APPLICANT>	<COUNTRY_CODE>	
18. Business Name	<APPLICANT>	<APPLICANT>	(Optional) addr_line_1
19. Business Address	<ADDRESS>		
20. P.O. Box	<ADDRESS>		(Optional)
21. City	<ADDRESS>	<CITY>	
22. State	<ADDRESS>	<STATE>	
23. Zip or 24. Foreign Country	<ADDRESS>	<ZIP_CODE><COUNTRY_CODE>	
25. Business Phone Number	<PHONE>		
26. Business Fax Number	<PHONE>		(Optional)
27. Business E-Mail Address	<EMAIL>	<EMAIL_ADDRESS>	
28. Business Web Site Address	<APPLICANT>	<WEBSITE>	(Optional)
29. Applicant's Mailing Address	<ADDRESS>		
30. P.O. Box	<ADDRESS>		(Optional)
31. City	<ADDRESS>	<CITY>	
32. State	<ADDRESS>	<STATE>	
33. Zip or 34. Foreign Country	<ADDRESS>	<ZIP_CODE><COUNTRY_CODE	
35. (a) Previously/Formerly Known As (b) doing business	<NAME>	NAME fields & <NAME_CODE> a) code "4"; (b) code "3"	(Optional)
36. Agency or Business Affiliations	<AFFILIATION>		(Optional)
37. Employment History	<EMPLOYMENT_HISTORY>		

38. License Types	<LICENSE>		
Lines of Authority	<LOA>		
39. Background Information	<BACKGROUND>		
40. Applicants Cert/Attestation	<APPLICANT>	<ATTESTATION>	
41. Attachments			N/A

34. Uniform Application for Business Entities			
35. Attribute Name	36. Entity	37. Tag	38. Comments
39. Business Entity Name	40. <NAME>	41. <FIRM_OR_LAST_NAME>	42.
43. Incorporation/Formation Date	44. <APPLICANT>	45. <DATE_INCORPORATED>	46.
47. FEIN	48. <APPLICANT>	49. <TAX_NUM>	50.
51. National Producer Number	52. <APPLICANT>	53. <NPN>	54.
55. DBA/Trade Name	56. <NAME>	57.	58. (Optional)
59. State of Domicile	60. <ADDRESS>	61.	62. Residence Address (?)
63. Country of Domicile	64. <ADDRESS>	65.	66. Residence Address (?)
67. NASD Firm CRD Number	68. <APPLICANT>	69. <NASD_CRD>	70. (Optional)
71. Affiliated w/financial institution/bank	72. <APPLICANT>	73. <BANK_AFFILIATE>	74.
75. Business Address	76. <ADDRESS>	77.	78.
79. City	80. <ADDRESS>	81. <CITY>	82.
83. State	84. <ADDRESS>	85. <STATE>	86.
87. Zip or 14. Foreign Country	88. <ADDRESS>	89. <ZIP_CODE><COUNTRY_CODE>	90.
91. Phone Number	92. <PHONE>	93.	94.
95. Fax Number	96. <PHONE>	97.	98. (Optional)
99. Business Web Site Address	100. <APPLICANT>	101. <WEBSITE>	102. (Optional)
103. Business E-Mail Address	104. <EMAIL>	105. <EMAIL_ADDRESS>	106.
107. Mailing Address	108. <ADDRESS>	109.	110.
111. P.O. Box	112. <ADDRESS>	113.	114. (Optional)
115. City	116. <ADDRESS>	117. <CITY>	118.
119. State	120. <ADDRESS>	121. <STATE>	122.
123. Zip or 24. Foreign Country	124. <ADDRESS>	125. <ZIP_CODE><COUNTRY_CODE>	126.
127. Designated/Responsible Licensed Producer	128. <RESPONSIBLE>	129.	130.
131. Owners, Partners, Officers and Directors	132. <OWNER>	133.	134.
135. Legal Business Type	136. <APPLICANT>	137. <FIRM_TYPE>	138.
139. License Type	140. <LICENSE>	141.	142.
143. Lines of Authority	144. <LOA>	145.	146.
147. 29 Background Information	148. <BACKGROUND>	149.	150.
151. 30. Attestation	152. <APPLICANT>	153. <ATTESTATION>	154.
155. 31. Attachments	156.	157.	158. N/A

Eligibility Calls and XML Tags

The licensing transaction types for eligibility consists of RL, RLR, NRL, NRR, NRAL, NRAR, NRLNHS, NRRNHS, NRALNHS and NRARNHS. There are two endpoints for the customers to use when building License and License Renewal transactions.

First Licensing CGI and XML Tags – Eligibility

The first call is the eligibility request, which will tell the customer what the producer is eligible to apply for. The second call will tell the customer what the fees will be for the given transaction. Once the transaction(s) are built successfully the customer will submit them to Gateway using the existing Real Time web service. **Any information that comes from the XML should not be altered.** All addresses and other data sent to you must be returned and cannot be changed.

BETA Endpoint: https://pdb-services-beta.nipr.com/abp-portal/transaction-assistant
PROD Endpoint: https://pdb-services.nipr.com/abp-portal/transaction-assistant

Example Eligibility Requests Individuals

Example Eligibility Requests Individuals.zip

Example Eligibility Responses Individuals

Example Eligibility Responses Individuals.zip

Second Licensing CGI and XML Tags – State Fees

The following defines the necessary information for a Non-Resident License CGI Call between the Authorized Business Partner (Sender) and NIPR. Any information that comes from the XML should not be altered.

General Information
This second application allows an Authorized Business Partner (ABP) to make a real-time request for non-resident licensing state fee information. After the ABP sends the request a reply is sent back with the appropriate state fee amounts. The request and reply communication takes place over the HTTP transfer protocol. A request is made by sending a XML request to NIPR's web service. The web service parses the request information and calculates the fees. A reply is then sent from the web service as a text stream of XML data.

BETA Endpoint: https://pdb-services-beta.nipr.com/abp-portal/transaction-assistant
PROD Endpoint: https://pdb-services.nipr.com/abp-portal/transaction-assistant

Example Fee Request
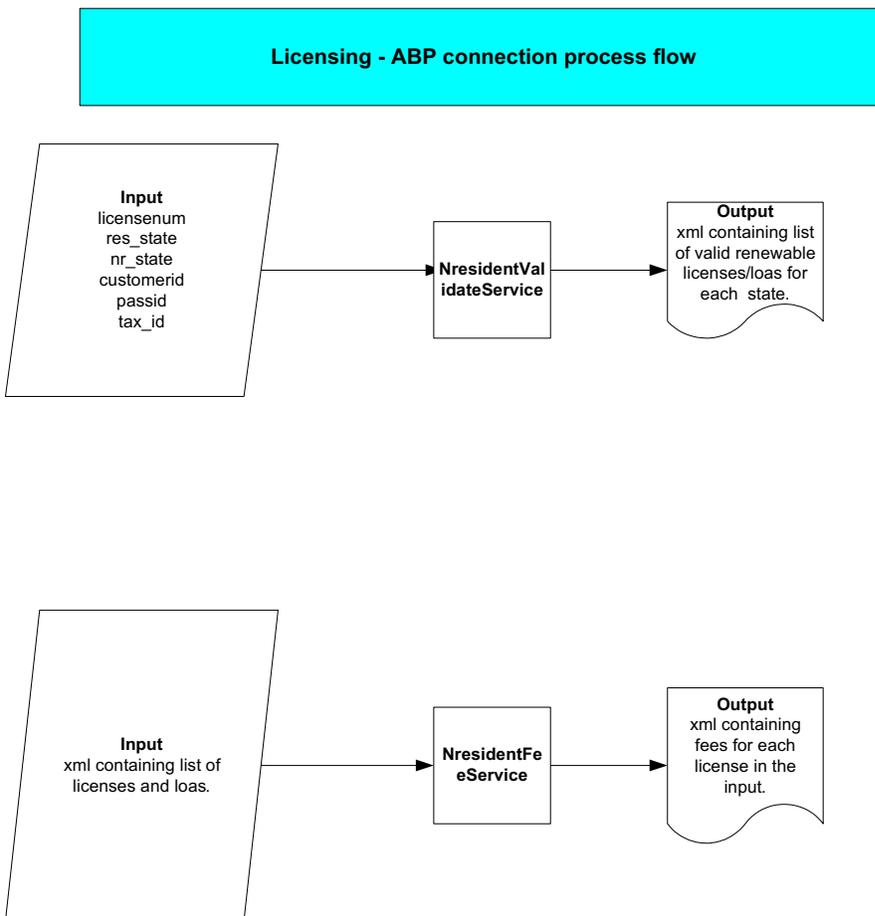
RL Example Fee Request.xml

Example Fee Response

RL Example Fee Response.xml

Scope

The purpose of this application is having Authorized Business Partners use the NIPR Producer Database and the NIPR Gateway to allow producers to electronically, through an ABP-created application, renew their licenses with participating states. Once the ABP has gathered the information it needs for the Gateway Transaction, it can then send a transaction through the NIPR Gateway. Once the transaction is processed, they will be notified as to whether it was accepted or not. The Gateway will send accepted transactions to the state for state processing.

Licensing - ABP connection process flow

Input
licensenum
res_state
nr_state
customerid
passid
tax_id

→ **NresidentValidateService** →

Output
xml containing list of valid renewable licenses/loas for each state.

Input
xml containing list of licenses and loas.

→ **NresidentFeeService** →

Output
xml containing fees for each license in the input.

CCR/ACR General Service Information:

The address verification call returns addresses exactly as they should be submitted to the NIPR Gateway - the address and signature data must be submitted as returned, without any modification. For certain address types and/or states, the "Firm Name/Care Of" line is not accepted, and will be stripped from the resulting address; otherwise, the "Firm Name/Care Of" line (if present) will always appear in the <addrLine1> element exactly as it was sent (except converted to uppercase).

It is up to senders to send a transaction for each license number returned in the producer lookup response. Failure to do so may contravene the state's requirements, and may lead to unpredictable results when the addresses are updated to PDB.

When an address is being copied from a resident state address change (i.e. a resident state address change is being submitted at the same time as a non-resident address change is being submitted that is a copy of the resident state change), the identifying information of the resident state address change transaction must be included in the non-resident address change transaction in the <AMENDED> tag.

The HTTP Authorization header has a username and a password field. The values in these fields will be authenticated against LDAP beginning September 9th.

Example Contact List Request

Contact List Request.xml

Example Contact List Response

Contact List Response.xml

Example Address Verification Request

Address List Request.xml

Example Address Verification Response

Address List Response.xml

Use of State Fields by Application

NIPR modeled NRR after NRL. The following mapping denotes the major difference. The other NRL and NRR mappings should be consistent with each other. **Refer to the State Business Rules Matrix for specific required data for each State and each product.** The equivalent for appointment and termination transactions has been added for comparison.

Appt/Terms = Appointments and Terminations

RL = Resident Licensing

RLR = Resident License Renewals

NRL = Non-Resident Licensing

NRR = Non-Resident License Renewals

NRLNHS = Non-resident License No Home State

NRRNHS = Non-resident Renewal No Home State

NRALNHS = Non-resident Adjuster License No Home State

NRARNHS = Non-resident Adjuster Renewal No Home State

ACR = Address Change Request

CCR = Contact Change Request

NIPR -- under <LICENSE_KEY>	*NRL*	*NRR*	*Appt/Terms*
<RES_STATE>	Res State	Res State	Res State
<RES_LICENSE_ID>	n/a	Res license#	n/a
<RES_LICENSE_CLASS>	n/a	n/a	n/a
<LICENSE_ID>	Res license#	Non-Res license#	Appointing State license#
<LICENSE_CLASS>	Non-Res class	Non-Res class	Appointing State class
<TRANS_HEAD> <STATE_CODE>	Non-Res State	Non-Res State	Appointing State

NIPR -- under <LICENSE_KEY>	*RL*	*RLR*	*ACR*
<RES_STATE>	Res State	Res State	Res State
<RES_LICENSE_ID>	n/a	n/a	n/a
<RES_LICENSE_CLASS>	n/a	n/a	n/a
<LICENSE_ID>	Res license#	Res license#	license# State of application
<LICENSE_CLASS>	Res license class	Res license class	n/a
<TRANS_HEAD> <STATE_CODE>	Res State	Res State	State of application

Revision History

Version 3.0.1 – (04/29/2016)
- Added NRLNHS, NRRNHS, NRALNHS and NRARNHS eligibility request and fee calls.
-

Version 3.0.0 – (11/25/2015)
- Removed legacy ACR call
- Added CCR documentation
- Updated NIPR address
- Updated technical contact email
- Updated TLS software versions supported by NIPR.
- Added batch file transmission is no longer available for new customers implementing with the Gateway.

Version 2.0.1 – (date)
- Moved from Gateway Layout document: HTTP Stream Transmissions and Batch File Transmissions.
- Added Polling documentation

Version 1.0.1 – 7/20/11
- "The authorization element has a username and a password field. The values in these fields will be authenticated against LDAP beginning November 11th" Added where appropriate.
- Supplemental Information Outside Uniform Applications – All Products listing has been moved to a separate document that will be available on the Gateway, Required Supplemental information.
- ACR WS layouts updated.
- Updated Beta and Production URLs for Real-time and Gateway. These will not be available until January 14, 2011. The old URLs will no longer be available as of April 14, 2011.
- NRL flow and other outdated documentation removed.

Version 1.0.0 - 07/15/2010 – update
- Added to Supplemental Information Outside Uniform Applications – All Products, four new GA State Specific questions RL/RLR=1, RL/NRL=2A, RL/NRL=2B, and RL/RLR=2C.
- Added to Supplemental Information Outside Uniform Applications – All Products in the Application(s) column the designation for Individual and/or Business Entity (I/BE)
- Second Non-Resident Licensing CGI and XML tags – State Fees (NRL/NRR) RESP_PRODUCERS: As appropriate per State business rules ~~(example: required to calculate fee for MA firm residents applying for OK firm Non-resident license)~~
- Updated ABP ACR web service layouts.

Version 1.0.0 - 03/31/10 – update
- "Second Non-Resident Licensing CGI and XML Tags" definition of Affiliations changed.
- "Second Non-Resident Licensing CGI and XML Tags" definition of DISABLED_VET added.
- ACR Service calls updated and ACR General Service Information added
- Service calls have added the WSDL notations
- Added to Preface the SOA standard notation

Further Assistance

For further assistance, please e-mail us at abpdirect@nipr.com.