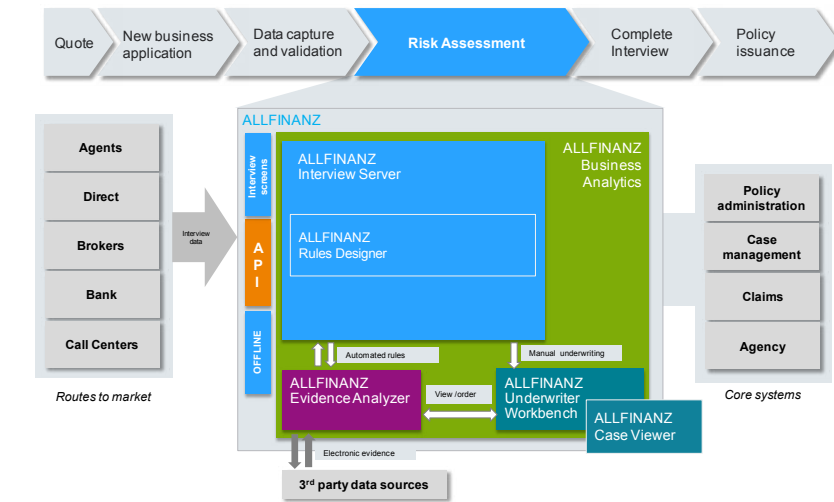


ALLFINANZ Interview Server API

Giving you increased control over
the customer journey

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ALLFINANZ Interview Server API (AIS API) gives AIS customers the ability to develop their own data capture screens through which applicants answer questions and submit their underwriting data. AIS API gives customers complete control over user interface design and implementation.



Highlights

- Supports different client application types:
 - Server-based user interfaces
 - Rich client applications
 - Mobile device applications
- Usable with different implementation technologies
- Performant and scalable
- Exposes the full power of reflexive questions to client applications
- Supports customer security solutions
- Gives increased control over the look and feel
- Reduces the requirement for customization of the ALLFINANZ Interview Server

Comparing the AIS screens and the AIS API

A core function of the ALLFINANZ Interview Server is to control and present the occupational, avocational and medical interview questions through a standard set of screens. Rendering of the interview questions can be accomplished in either of two ways:

1. Using the AIS screens

The AIS generates HTML screens and provides a URL for the client application to access the screens. Using those screens minimizes the cost of integrating AIS in the new business application as AIS handles the question and answer dialogue with the applicant. The look and feel of the AIS screens can be changed by modifying the CSS file provided to create a seamless user experience.

Advantages of the AIS screens:

- Minimizes development time for the front end application
- Customization of the look and feel achieved through CSS development to match the look and feel of the new business application

- Provides an inbuilt security mechanism to counter cross site scripting and cross site forgery requests

2. Using the AIS API

The AIS API web services can be used to access the interview question content directly. The client application can then display the questions and capture the customer responses using a dialogue style that is completely controlled by the customer. Using the AIS API means that the customer assumes responsibility for development of the risk assessment user interface.

Advantages of the AIS API:

- Gives increased control over the look and feel of the interview screens and program flow of the client application
- Reduces the requirement for customization of the AIS system

Why use the AIS API?

The AIS API is designed to serve the needs of two types of customer:

Customers who want greater control of the client experience than what is provided by the AIS screens.

This scenario is most likely to occur when the client application is designed to serve a Direct-to-Consumer channel.

This channel is an un-intermediated channel from insurers to their customers. The attractiveness of the user experience for a Direct to Consumer application directly impacts the application completion rate.

Consequently, some insurers want to have greater control over the user experience of their brand than is possible with the AIS screens.

Customers whose technology makes the integration of web-based AIS screens into the client application difficult.

For example:

- Rich Internet Applications using a browser plug-in
- Android or IOS mobile applications
- Legacy thick client applications

Main features

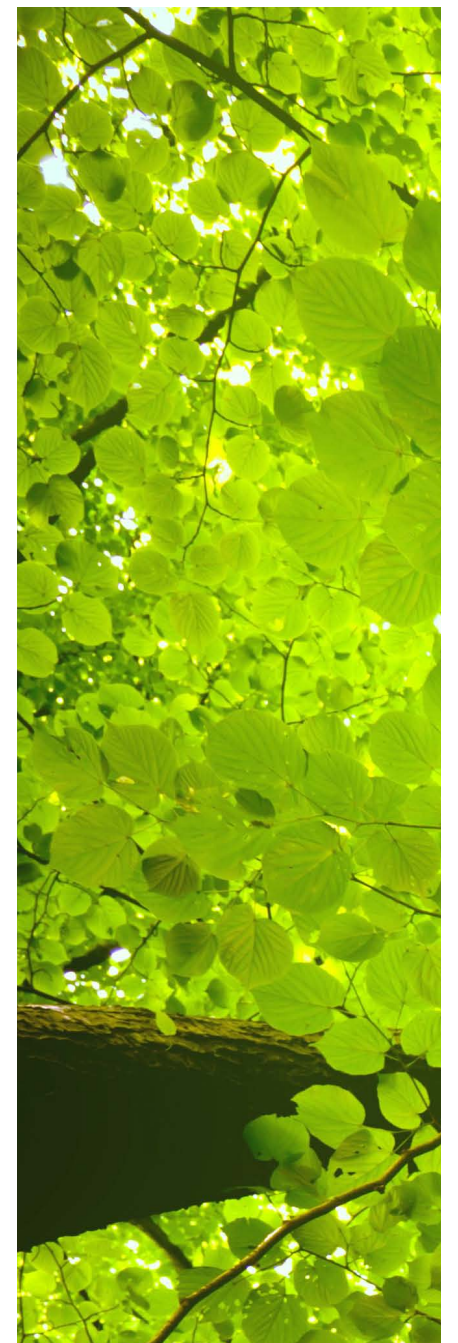
AIS API is implemented using web services. Web services are platform-independent and language-independent giving customers complete control in their choice of platform and development language for their client application.

AIS API is a coarse-grained interface. It can be used for mobile applications without the performance risk that a fine-grained interface would entail.

It provides the full power of base questions and reflexive questions to the client application.

AIS API is provided with comprehensive documentation that can be used by developers with a minimum level of support.

The documentation includes an example screen flow which guides developers through how a simple set of underwriting screens can be implemented.





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