

Customer 360 API Reference

January 2023

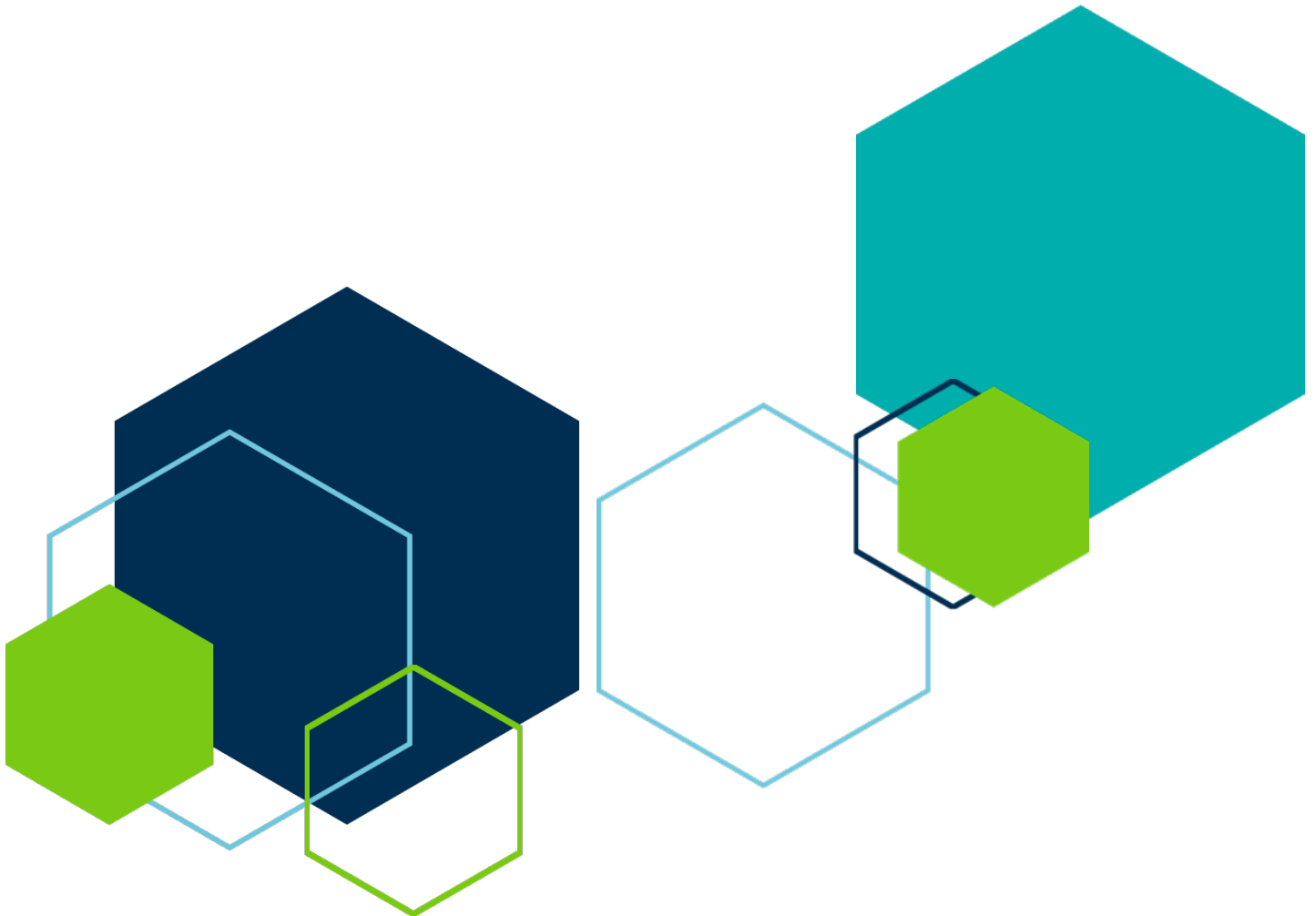




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POST lifeprefill

The Fenris Digital suite of prefill APIs provides the data and scores that inform insurance coverage decisions, evaluate risk, and improve the experience of applying for, rating, and servicing insurance accounts. The prefill APIs save research time and minimize fillable form content errors by returning applicant data completed form fields for a client (applicant) to confirm, instead of requiring the client to manually complete forms. This prefill improves form accuracy and streamlines the application phase.

The Customer 360 service also returns information to advise an agent or system about the financial and family status of the applicant. This includes information such as the presence of children and mortgage data. This information can be used to make sure that the applicant has the coverage that fits their needs.

Use the Customer 360 API (lifeprefill) to quickly and accurately populate household information into application forms.

Endpoint

<https://api.fenrisd.com/services/lifeprefill/v1/search>

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Request - Headers

Field	Type	Description	Example
Content-Type	application/json	The body is in JSON format, using UTF-8 character encoding.	N/A
Authorization	Bearer <<token>>	The header includes a Bearer token for authentication.	Bearer a1b2c3d4...
Submission-Id	string	Passthrough field: A client-specified identifier used to tie back to client data or systems. If not supplied, uses an auto-generated field.	abcd-efgh-ijkl

Request - Body

Field	Type	Description
person	Person	Required – Given name(s) of the primary insured individual; See Request - Person for more information.
address	Address	Required – Standardized street address of the primary insured individual; See Request - Address for more information.
otherAddresses	[Address]	Optional array of alternate addresses to be searched for data. These addresses are typically seasonal, alternate, or previous addresses.

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Request - Address

Field	Type	Description
addressLine1	string	Required – The standard street and the unit portion of an address
addressLine2	string	Optional address string applied to the address line for processing, if present
city	string	City name – Either zipCode or city must be present
state	string	Required – Two-character USPS® state abbreviation
zipCode	string	Five-digit postal code: Either city or zipCode must be present

Request - Person

Field	Type	Description
firstName	string	Required – The Given name(s) of the primary insured individual
middleName	string	The middle name of the primary insured individual
lastName	string	Required – The family name or surname of the primary insured individual
dateOfBirth	string	The Individual's date of birth in format MM/DD/YYYY

Request Sample Body

```
{
  "person": {
    "firstName": "John",
    "lastName": "Doe"
  },
  "address": {
    "addressLine1": "123 Main St",
    "city": "Anytown",
    "state": "IA",
    "zipCode": "54321"
  }
}
```



Response

This section outlines the responses returned by a call to POST lifeprefill.

Body

Field	Type	Options and Info
status	string	Returns the status of search: Usually, SUCCESS or NOT FOUND
requestId	string	Returns an Internally generated unique ID used for auditing and support
submissionId	string	Returns a client-supplied identifier that ties back to client data or systems. If not supplied, processing relies on the requestID.
matchDescription	string	Description of the match logic used: Typically, "Default match logic," but may also be: <ul style="list-style-type: none"> Household match Typo in first name Artificial match Other description
primary	PNI	Returns data about the Primary Named Insured, including the address: see Parameters – primary for details.
householdInfo	HouseholdInfo	Returns data about the household characteristics, including information about the children; See Parameters - householdInfo for details.
financialInfo	FinancialInfo	Returns data about the financial matters for the applicant household; See Parameters – financialInfo for details.
householdMembers	HouseholdMembers	Returns data about the individuals who reside at the applicant location, starting with the PNI; see Parameters – householdMember for details.

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PNI Object

The PNI object contains information about the Primary Named Insured that was entered in the request.

Field	Type	Options and Info
firstName	string	Returns the first name the person found or input
middleName	string	Returns the middle initial of the person found or input
lastName	string	Returns the family name or surname of the person found or input
dateOfBirth	string	Returns the date of birth in MM/DD/YYYY format of the person found or input
age	integer	Returns the age of the person found or input
gender	string	Returns one of the following: <ul style="list-style-type: none">• Male• Female• Non-binary• Unknown
maritalStatus	string	Returns one of the following: <ul style="list-style-type: none">• Married• Single• Unknown
memberCode	string	Returns one of the following: <ul style="list-style-type: none">• Primary Household Member• Secondary Household Member• Other Household Member
address	address	Address for the person found

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Field	Type	Options and Info
homeOwnerStatus	string	Returns one of the following: <ul style="list-style-type: none">• Definite owner• Probable owner• Probable renter• Definite renter• Unknown
lengthOfResidence	string	Describes the length of time at the current residence; for example, "6-10 yrs"
occupation	string	Returns one of 10 occupation classes

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HouseholdMember Object

The HouseholdMember object contains information about a household member. The first household member returned is always the PNI. Use other members to prefill beneficiary lists, and to ensure proper coverage for the PNI.

Field	Type	Info
firstName	string	Returns the first name the person found or input
middleName	string	Returns the middle initial of the person found or input
lastName	string	Returns the family name or surname of the person found or input
dateOfBirth	string	Returns the date of birth in MM/DD/YYYY format of the person found or input
age	integer	Returns the age of the person found or input
gender	string	Returns one of the following: <ul style="list-style-type: none">• Male• Female• Non-binary• Unknown
maritalStatus	string	Returns one of the following: <ul style="list-style-type: none">• Married• Single• Unknown

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HouseholdInfo Object

The HouseholdInfo object contains general information about the people living in a single household.

Field	Type	Info
numberOfGenerations	integer	Provides the number of distinct generations present in the household
babyBoomer	boolean	Does this household contain at least one person born between 1944 and 1964?
genX	boolean	Does this household contain at least one person born between 1965 and 1980?
dualIncomeNoKids	boolean	Is this household made up of dual-income earners without children?
millennial	boolean	Does this household contain at least one person born between 1980 and 1994?
numberOfAdults	integer	Returns the number of non-minor people in the household
presenceOfChildren	boolean	Does this household contain at least one child living at home?
children	Children	See Response – children for more information
hobbies	[string]	List of hobbies for this household - Possible values are: Automotive Work, Baking, Bird Feeding/Watching, Career Advancement Courses, Cigar Smoking, Contests/Sweepstakes, Cooking, Crafts, Cultural/Arts Events, Gardening, Gourmet Foods, Home Improvement/DIY, Home Study Courses, Motorcycle Riding, Photography, Quilting, Scrapbooking, Self-Improvement Courses, Sewing/Needlework/Knitting, Wine, Woodworking

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Children Object

The Children object contains information about children in the household. Note that Fenris Digital does not collect or retain any personally identifying information (PII) about children under the age of 18.

Field	Type	Info
totalChildren	ints	Number of children in the household
children0to2	ints	Number of children, based on birthdates and age range
children3to5		
children6to10		
children11to15		
children16to17		
childrenUnknownAge	ints	Number of children in the household, less the number of children whose ages are indeterminate

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FinancialInfo Object

The FinancialInfo object contains data about the financial status of this household. This data information is typically used to help establish the appropriate level of coverage for this household.

Field	Type	Info
netWorth	string	Returns a net worth range
wealthResources	string	Returns a range for the estimated value of resources contributing to net worth. Possible values are Less than \$25,000, \$25,000 - \$49,999, \$50,000 - \$74,999, \$75,000 - \$99,999, \$100,000 - \$249,999, \$250,000 - \$499,999, \$500,000 - \$749,999, \$750,000 - \$999,999, \$1,000,000 - \$1,999,999, \$2,000,000 or more
investmentResources	string	Returns a range for the estimated value of investment resources for this household. Allowed values are No Investment, Less than \$4,999, \$5,000 - \$14,999, \$15,000 - \$24,999, \$25,000 - \$49,999, \$50,000 - \$74,999, \$75,000 - \$99,999, \$100,000 - \$149,999, \$150,000 - \$199,999, \$200,000 - \$249,999, \$250,000 - \$499,999, \$500,000 or more
liquidResources	string	Returns a range for the estimated value of liquid assets for this household. Allowed values are Less than \$500, \$500 - \$2,499, \$2,500 - \$4,999, \$5,000 - \$7,499, \$7,500 - \$9,999, \$10,000 - \$14,999, \$15,000 - \$19,999, \$20,000 - \$24,999, \$25,000 - \$29,999, \$30,000 - \$39,999, \$40,000 - \$49,999, \$50,000 - \$74,999, \$75,000 - \$99,999, \$100,000 or more
shortTermLiability	string	Returns a range for the estimated value of short-term liabilities of this household. Possible values are 0, \$1 - \$2,499, \$2,500 - \$4,999, \$5,000 - \$9,999, \$10,000 - \$14,999, \$15,000 - \$19,999, \$20,000 - \$29,999, \$30,000 - \$49,999, \$50,000 or more
mortgageData	MortgageInfo	See Parameters – mortgageInfo for more information
homeEquityLoan	HomeEquityLoan	See Parameters – homeEquityLoan for more information
investments	[string]	Returns a list of investments applicable to the household. Possible values are: Burial Insurance, Insurance, Investments, Juvenile Life Insurance, Life Insurance, Medicare Coverage, Mutual Funds, Stocks or Bonds

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MortgageInfo Object

The HouseholdMember object contains information about a household member. The first household member returned is always the PNI. Use other members to prefill beneficiary lists, and to ensure proper coverage for the PNI.

Field	Type	Info
firstMortgageAmount	ints	Returns the primary mortgage amount
secondMortgageAmount	ints	Returns the second mortgage amount, if any
originalMortgageAmount	ints	Returns the original mortgage amount at the time of purchase
homeEquityLoan	ints	Returns the amount of the HELOC, if any
interestRate	string	Returns the interest amount applicable to the primary mortgage amount
interestRateType	string	Returns a description of the mortgage loan: Fixed Rate Loan or Variable-Rate Loan, for example
loanType	string	Returns a description of the loan: Conventional or Federal Housing Authority, for example
loanDate	date	Provides the date of the loan purchase in MM/15/YYYY format (always the 15 th day of the month)
refIndicator	boolean	True or False: Indicates whether the current loan represents and refinance

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HomeEquityInfo Object

The HomeEquityInfo object contains data about the equity in the home at this location.

Field	Type	Info
homeSalePrice	ints	Returns the sale price at the time of purchase
homeMarketValue	ints	Returns the current market value of the home
currentLoanToValue	ints	Returns the ratio of the outstanding loan amount to the current home value
equity	ints	Returns the amount of the equity basis in the home
saleDate	date	Provides the home's selling date in MM/15/YYYY format (always the 15 th day of the month)
interestRateType	string	Returns a description of the mortgage loan: Fixed Rate Loan or Variable-Rate Loan, for example
loanType	string	Returns a description of the loan: Conventional or Federal Housing Authority, for example
loanDate	date	Provides the date of the loan purchase in MM/15/YYYY format (always the 15 th day of the month)
refilIndicator	boolean	True or False: Indicates whether the current loan represents and refinance

Sample response body

```
{
  "requestId": "e02eb08b-3011-4458-a465-c3911d74e10e",
  "submissionId": "e02eb08b-3011-4458-a465-c3911d74e10e",
  "status": "Success",
  "matchDescription": "Artificial match",
  "primary": {
    "firstName": "JENNY",
    "middleName": "P",
    "lastName": "EVERYWHERE",
    "dateOfBirth": "01/12/1989",
    "age": 31,
    "gender": "Female",
    "maritalStatus": "Married",
    "memberCode": "Primary Household Member",
    "address": {
      "addressLine1": "63724 RAMSEY WAY",
      "city": "DALLAS",
      "state": "TX",
      "zipCode": "75246",
    }
  }
}
```

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```
    "addressType": "House number and street name present"
  },
  "homeOwnerStatus": "Definite Owner",
  "lengthOfResidence": "11-15 yrs",
  "occupation": ""
},
"householdInfo": {
  "numberOfGenerations": 1,
  "babyBoomer": true,
  "dualIncomeNoKids": false,
  "genX": false,
  "millennial": false,
  "numberOfAdults": 2,
  "presenceChildren": false,
  "children": {
    "totalChildren": 0,
    "children0to2": 0,
    "children3to5": 0,
    "children6to10": 0,
    "children11to15": 0,
    "children16to17": 0,
    "childrenUnknownAge": 0
  },
  "hobbies": []
},
"financialInfo": {
  "income": "$200,000 - 249,999",
  "netWorth": "$1,000,000 or More",
  "wealthResources": "$500,000 - $749,999",
  "investmentResources": "$500,000 or more",
  "liquidResources": "$100,000 or more",
  "shortTermLiability": "$5,000 - $9,999",
  "mortgageData": {
    "firstMortgageAmount": 258000,
    "secondMortgageAmount": 125000,
    "originalMortgageAmount": 258000,
    "homeEquityLoan": 125000,
    "interestRate": "6.47%",
    "interestRateType": "Fixed Rate Loan",
    "loanType": "Conventional",
    "loanDate": "10/15/2006",
    "refiIndicator": false
  },
  "equityInfo": {
    "salePrice": 322000,
    "marketValue": 431000,
    "currentLoanToValue": "113%",
    "equity": 0,
    "saleDate": "10/15/2006"
  },
  "investments": []
},
"householdMembers": [
  {
    "firstName": "JENNY",
    "middleName": "P",
    "lastName": "EVERYWHERE",
    "dateOfBirth": "01/12/1989",
    "age": 31,
    "gender": "Female",
    "maritalStatus": "Married",
    "memberCode": "Primary Household Member"
  }
],
```

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```
{
  "firstName": "HUGO",
  "middleName": "J",
  "lastName": "DANNER",
  "dateOfBirth": "11/12/1964",
  "age": 55,
  "gender": "Male",
  "maritalStatus": "Single",
  "memberCode": "Primary Household Member"
}
]
```




Artificial Data

Fenris Digital Artificial Data, available as a comma-delimited (*.csv) file, is a rich set of elements that enable you to test and exercise your applications – and return real names and addresses – without exposing personally identifiable information (PII). This data allows you to process requests using a file that returns actual results so you can put your application through its paces before you go live.

You can find artificial data here: fenrisd.com/change-log

Example

First Name	Last Name	Date of Birth	Address Line 1	City	State	ZIP Code
Jenny	Everywhere	11/10/1962	63724 Ramsey Way	Dallas	TX	75246
Freida	Marcinkus	12/11/1997	4 Kedzie Point	Charlotte	NC	28242
Loralie	Huard	03/06/1980	86 Londonderry Terrace	Pasadena	CA	91125
Barton	Crumbie	06/01/1975	6263 Charing Cross Ct	Fort Worth	TX	76147
Tina	Chantrell	10/01/1985	PO BOX 72059	Port Washington	NY	11054
Robert	Smith	07/03/1963	380 Morrow Terrace	Longmont	CO	80503



Authentication

Fenris Digital restricts access to its APIs and manages access tokens through an OAuth2 authorization server. The Client Credentials workflow defined by the OAuth 2 specification is the principal token manager. You will receive a Client-Id and Client Secret used to obtain an access token from the Authorization Server.

Obtaining a token

To get a token, make this request:

Entity	Content
URL	https://auth-fenrisd.auth.us-east-1.amazoncognito.com/oauth2/token
method	POST
header	<p>Content-Type: application/x-www-form-urlencoded</p> <p>Authorization: Basic <<BASIC_STRING>></p> <p>The BASIC_STRING is the Base-64 encoding of the client_id and client_secret separated by a colon. This is the standard token passed for Basic authentication with username replaced by client_id, and password replaced by client_secret.</p> <p>Many libraries will do this for you:</p> <p>Select basic authentication</p> <p>Set the username to your client_id</p> <p>Set the password to the client_secret.</p>
body	<p>client_id: <<Obtain from Fenris>></p> <p>grant_type: client_credentials</p>

Sample response body – authentication request

```
{
  "token_type": "Bearer",
  "expires_in": 3600,
  "access_token": "<<omitted>>",
  "scope": "api"
}
```

Use the value in the `access_token` field as a Bearer token in the Authorization header of the request.

NOTE: Access tokens are good for one hour. You must submit another call to obtain a new token after the previous one expires.



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