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# The Next Day of Open Insurance with IBM API Connect

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# Responding to Digital Transformation



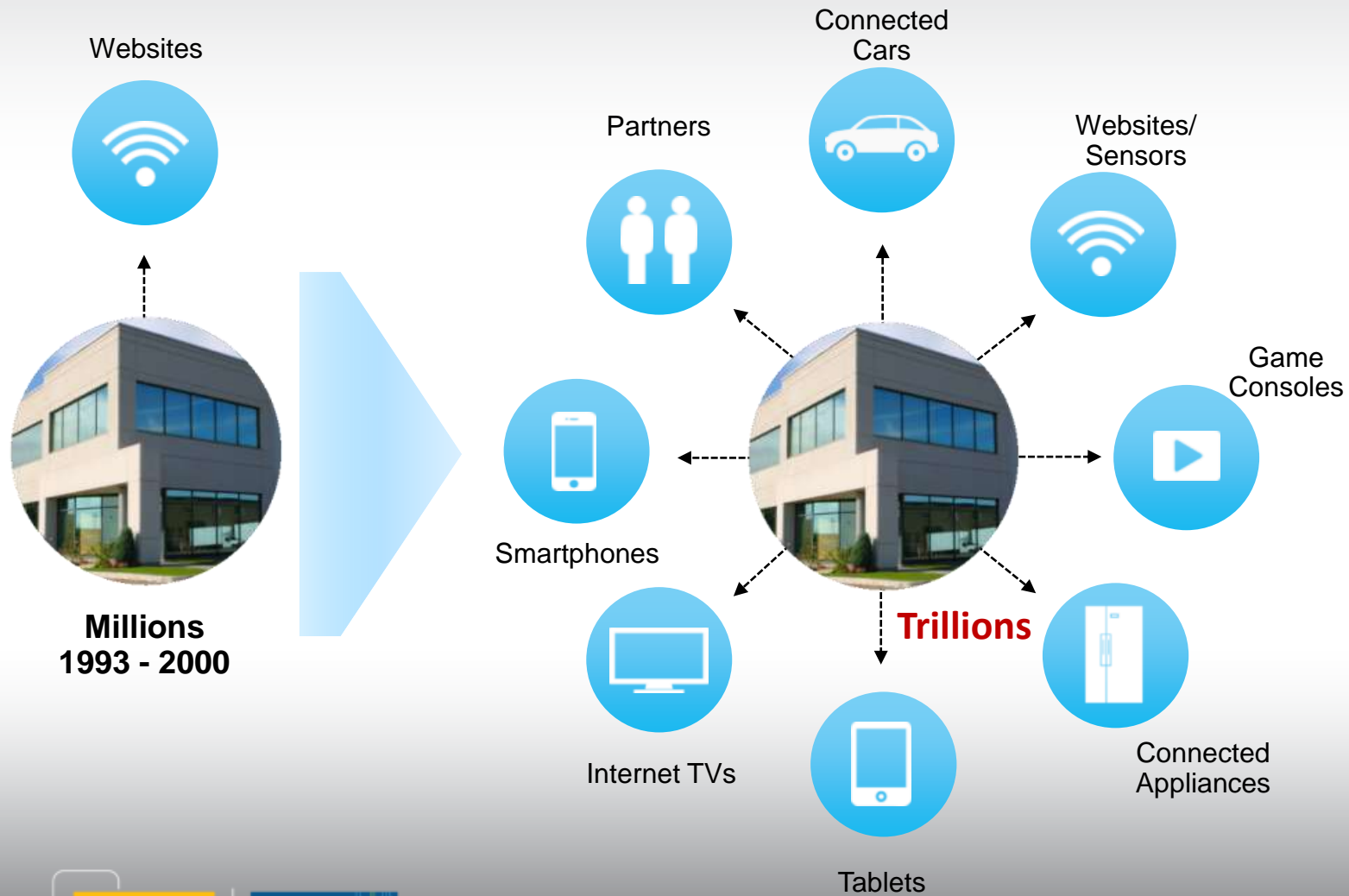
Being Disrupted?

Or

The Disruptor?



# The Way We Reach Customers is Evolving



## Business APIs

A new channel to:

- Reach clients & partners
- Enable new businesses models



# API Economy

Mobile App Assembly

**IBM APIs**      Watson  
Cloud Provisioning  
Xtify

**Insurance APIs**      Life  
Home  
Auto  
Claims

**Bank APIs**      Mortgage  
Online Payment  
Loans  
Account Query  
Calculators

**Auto Dealer APIs**      Price  
Availability  
Location  
Configuration

**Map Provider APIs**      Address  
Locator  
Weather  
Traffic

Mobile App Assemblers  
Developers & Partners



New Customers



Providers

Consumers

# Business API = Productized Service

## What is a Business API?

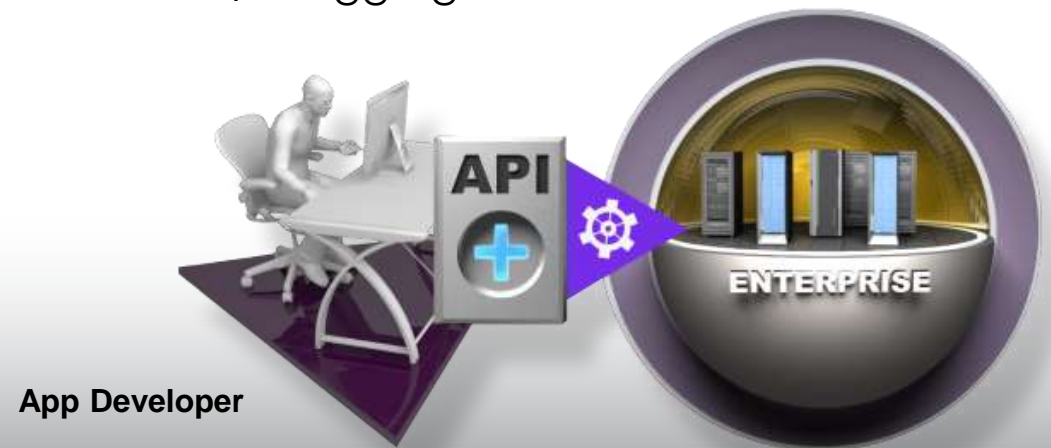
- A Business API exposes defined assets, data or services for public consumption
- A Business API is **simple** for app developers to use, access and understand
- A Business API can be easily invoked

## What Value Does a Business API Provide?

- Extends an enterprise and opens new markets
  - Allows external app developers to easily leverage, publicize and/or aggregate a company's assets for broad-based consumption

## What “assets, data or services” are exposed via a Business API?

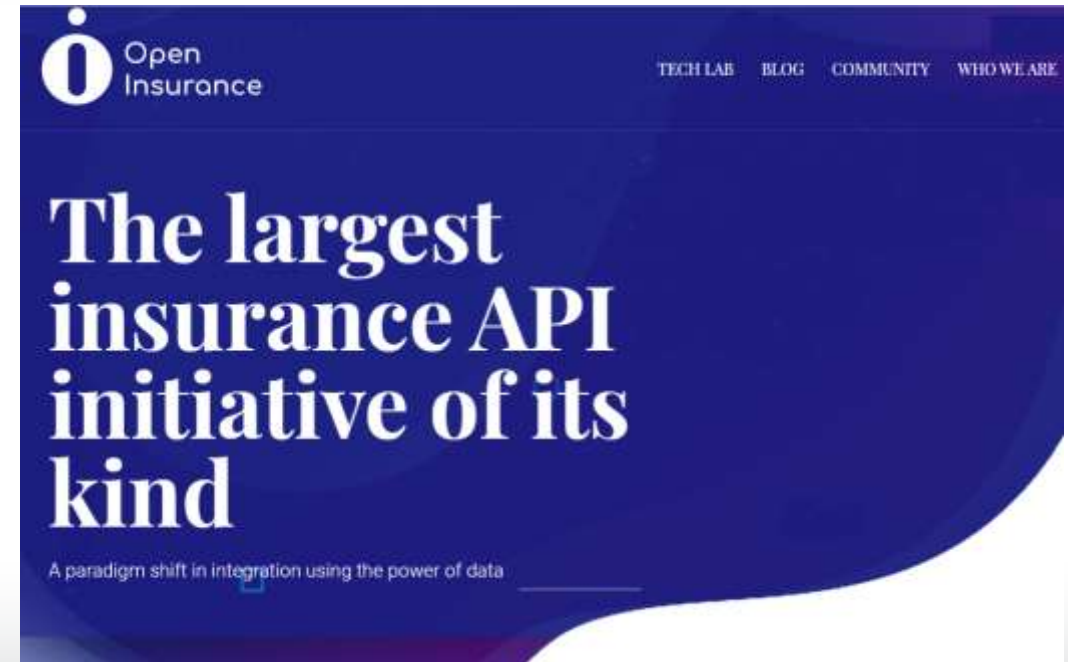
- Anything that an organization values as important from a marketing or monetization perspective



# What's the Status in the Insurance World?

## Examples currently in Production:

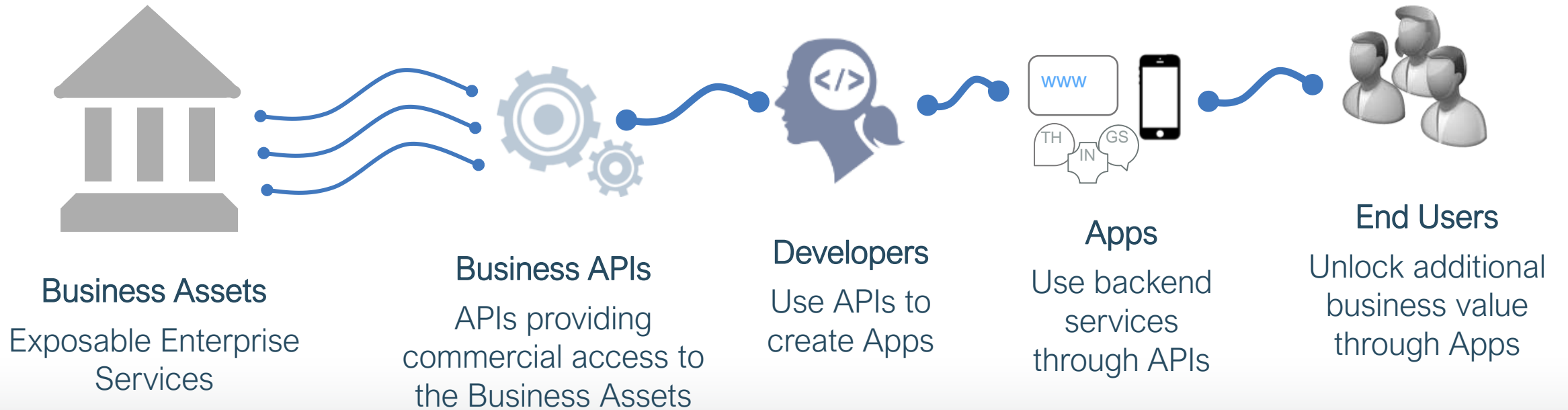
- API for quoting insurance premiums for insurance brokers reselling insurance for end-users.
- API to check availability and schedule medical appointments
- API to track progress of claims



<http://openinsurance.io>



# The API Economy Supply Chain



# Introducing IBM API Connect



IBM API Connect

## The Scalable Multi-Cloud API Platform

A complete, modern and intuitive API lifecycle platform to create, securely expose and manage APIs across clouds to power digital applications



### Create

Automatically create and test APIs to expose data, microservices, enterprise applications and SaaS services.



### Secure

Easily apply built-in and extensible policies to secure, control and mediate the delivery of APIs with unmatched scale.



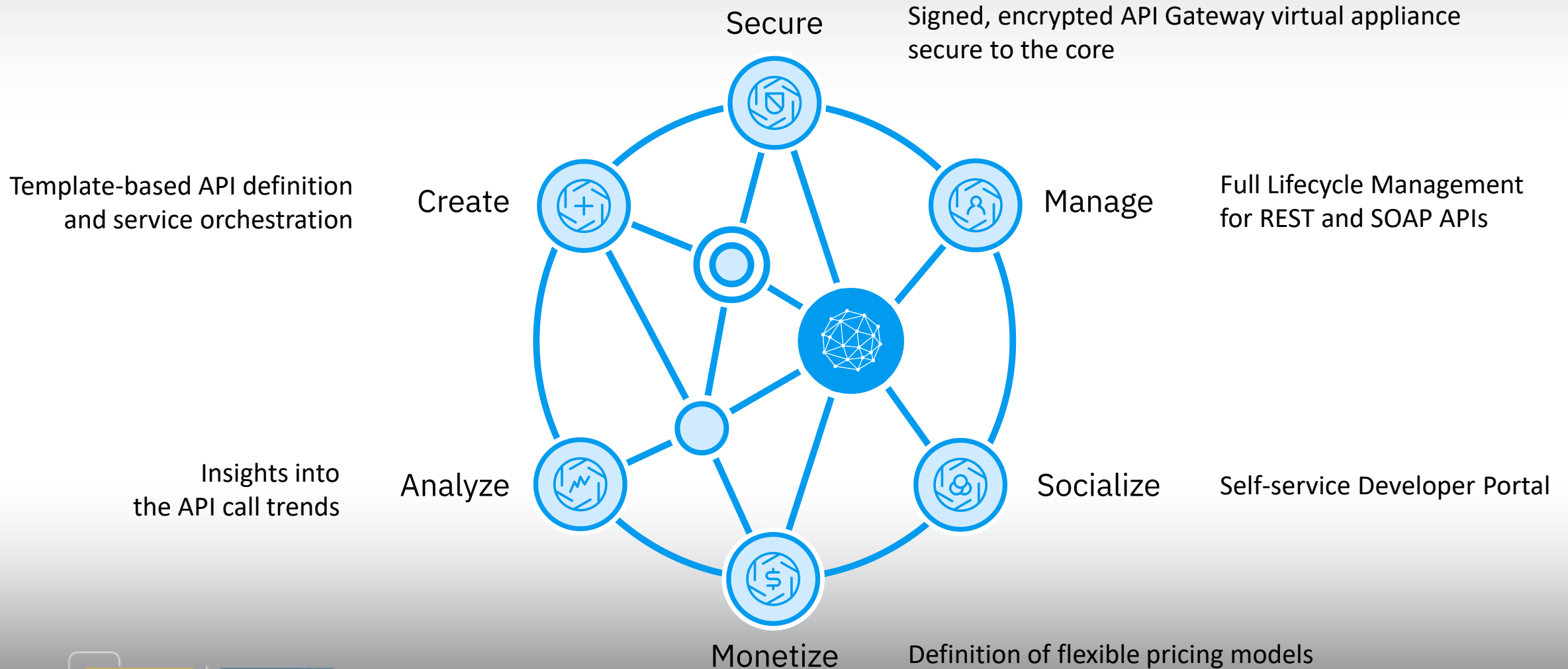
### Manage

Rapidly publish, lifecycle govern, socialize, analyze, monitor and monetize APIs with built-in capabilities.





# IBM API Connect Key Capabilities



# IBM API Connect Ranked as One of the Top



# Use Case: API Management at Cardlink

## “Sandbox project”

- *Main “pain point”*: On-boarding of new merchants on API-based payment platform is tedious and time-consuming
- *Goal*: Provide a self-service onboarding platform for merchants wishing to allow payment through credit / debit card on their web site

# cardlink



## Welcome to Cardlink's Sandbox

our e-Commerce secure payment integration environment

Explore the variety of our products that make it easy for you to accept payments in your app or website. We make sure your customers' payment information is transported safely and securely. The Cardlink Sandbox is an autonomous, virtual testing environment that imitates the eCommerce Cardlink payment gateway production environment. It provides the right context for you to initiate and monitor your application process to the Cardlink APIs without interfering with any live Cardlink accounts.

[LEARN MORE](#)

## Our integration models:

Our payment gateway platform accepts payments supporting major card schemes and provides different types of integration methods to better serve clients' specific needs.



### Redirect (2.0)

Redirect is an integration model in which the payer is redirected automatically, through HTTP Post, to the Bank's payment page where he

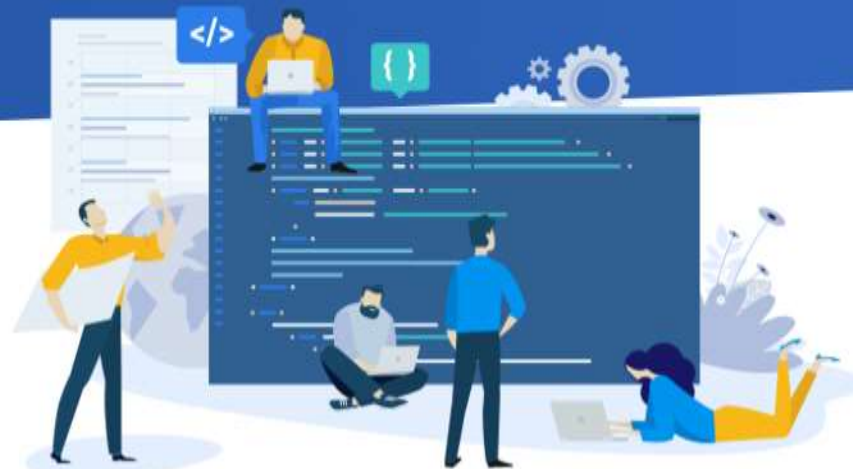


### Direct/Redirect (1.0.0)

There is second model available which includes both the Redirect and the Direct model. The Redirect Model serves for primary transaction



Looking for help?



## Developer forum

Search and participate in our developer forum. Ask questions because the experienced developers in the forum community might know the answers and are happy to help.

[Visit developer forum](#)

## FAQ

Look in our frequently asked questions section to see if you can find the details that you need

[Visit Frequently Asked Questions](#)

## Contact us

To ask a question or to send us feedback, open and complete the Contact Form.

[Contact us](#)

## Redirect

### APIs

#### Redirect

### Operations

#### POST /authorization

### Definitions

#### Digest Calculation in Request

#### Transactions Statuses

#### Available Cards for your testing

#### Masterpass

#### Digest Calculation in Response

#### Available Transaction Types

[Open API](#)

#### Description

Communication between the merchant's website and the e-Commerce service is executed through the http post messages method. The merchant must send a valid html code to the platform containing all transaction details notifying the platform that a transaction is in progress. The variables that the merchant needs to send (some variables are mandatory and some are optional) are the following:

#### Documentation

Attachment	Size
cardlink_payment_gateway_-_redirect_model_specifications_v2_3dsv2.pdf	426.78 KB
cardlink_payment_gateway_-_redirection_with_token_for_merchants_v1.2_3dsv2.pdf	411.33 KB

#### Endpoints

https://sandbox-api.cardlink.gr

## Paths

### /authorization

#### POST /authorization

#### Security

X-IBM-Client-Id (apiKey located in header)

api-key-1

#### Parameters

version Valid value is 2

cURL Ruby Python PHP Java Node Go

Swift

Subscribe

### Support

[Discuss this API in the forum](#)

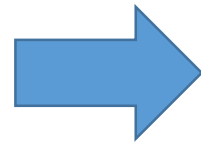
https://sandbox-api.cardlink.gr

### Example Request

```
curl --request POST \  
  --url https://sandbox-api.cardlink.gr/redirect/authoriza-  
tion \  
  --header 'accept: application/json' \  
  --header 'content-type: application/x-www-form-urlencoded' \  
  --header 'x-ibm-client-id: REPLACE_THIS_KEY' \  
  --data 'version=27132006&mid=44340176&lang=puku&deviceCa-  
tegory=ehigah&orderid=2023750081970176&orderDesc=Iwodo%20i'
```

# Use Case: API Management at Cardlink

- Open registration to all developers implementing applications using Cardlink's APIs
- Speed and reliability of integration testing
- Simple access to personalized test data
- Developer Portal with complete documentation on API usage, along with support forum
- Real-time feedback on testing progress



- Faster on-boarding of eCommerce Merchants
- Faster issue resolution
- Improved Merchant support



IBM API Connect

cardlink






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