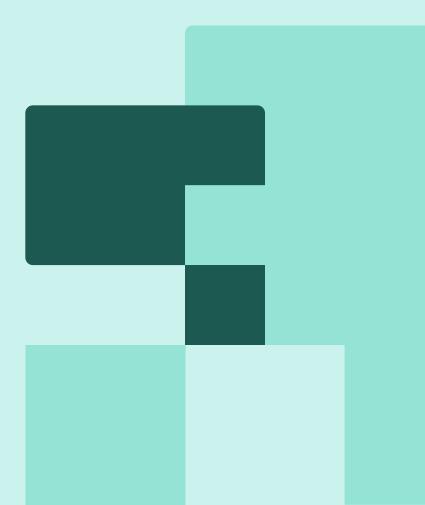


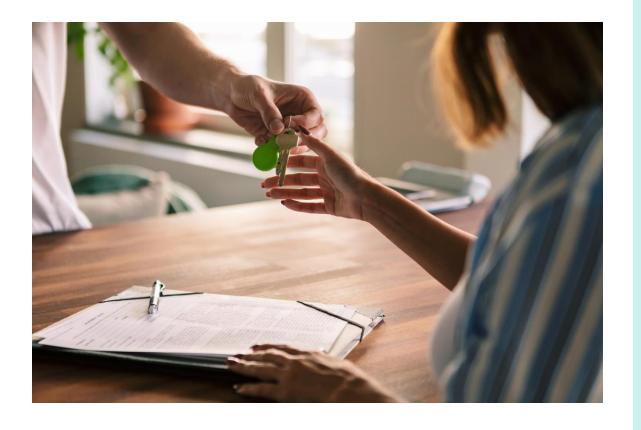
Welcome to the Baloise API Portal



Content

- Introducing Baloise API portal
- Features and roadmap
- Registration and Sign in
- Levels of access
- Baloise B2B customer journey
- Subscribe a product
- Test an API
- Authentication Flow

Introducing Baloise API portal



Single point of access

- to Baloise company APIs
- to developer resources

Enables developers

- to create opportunities for business growth
- to drive innovation

All by harnessing the power of the closed-loop network of Baloise

Features and roadmap



Roadmap

A set of tools and resources

- created for developers
- support for end-to-end flows
- a "built-in" console
- growing focus on business users

Developer resources in various categories (et al.)

- payment services
- customized experiences
- data intelligence
- fraud prevention

Using these Baloise capabilities **Software engineers** have the liberty to easily:

- create and test new concepts
- experiment and innovate

Business users are better informed

At launch

initial set of products

Upcoming releases

- additional products in new categories will be added
- improved focus on business language



Registration and Sign in

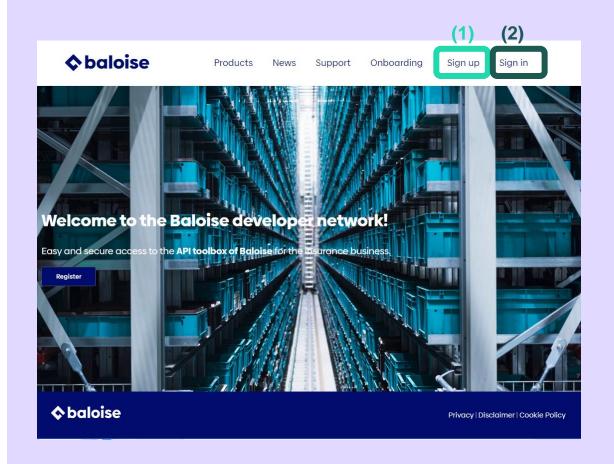
To set up a username (e-mail) and a password

Click the **Sign up** link (1)

After submitting your contact details on the website, you will receive a welcome mail. Click the link in the email to complete the registration process.

Once registered, to access the partner area

Click the **Sign in** link (2)



Levels of access

Users can proceed through the different steps in the **Baloise B2B customer journey** (detail in next slide)

- Newly registered users will only have access to the playground product (1)
- Users can Discover the API portal and Try Out various products after subscription of the product. (2)
- Trusted users will be allowed to connect to the production environment



Products

s S

Onboarding

Profile

Sign out

Products



Explore the Baloise products and select a product to discover available services per product. Business process flows (generic and per product) can be consulted via this link.

Search products

Playground (1)

The API Playground can help you explore our Baloise APIs. See what calls are available and how we format the data that is returned.

Subscribers will be able to run 5 calls/minute, up to a maximum of 100 calls/week.

(2) Car

Two Wheelers

For motorcyclists Baloise offers a very attractive rate with numerous possible discounts.

Our Two Wheeler product will provide a discount on your insurance premium if you meet following criteria:

- You followed and passed a course defensive driving (recognized by MAG):
- You have a car insurance (passenger car or light truck (up to 3,5 tons)) also managed by Baloise;
- Your policy is part of a Family Plan with Safety Pack.

More details



Baloise B2B customer journey



Direct links:

Sign up

Your subscriptions

api@baloise.

Subscribe a product

On the Products page click link to open **Onboarding** page

Enter your contact details

Select the requested products

Click E-mail access request button

Send email

Products

Playground



Explore the Baloise products and select a product to discover available services per product. Business process flows (generic and per product) can be consulted via this <u>link.</u>

 ▶ Search products

 Name
 Description

The API Playground can help you explore our Baloise APIs. See what calls are available and how we format the data that is returned.

Subscribers will be able to run 5 calls/minute, up to a maximum of 100 calls/week

Do you want to get more access?



Access Request

Email:	
Name:	
Organization:	
Comment:	

I would like access to:

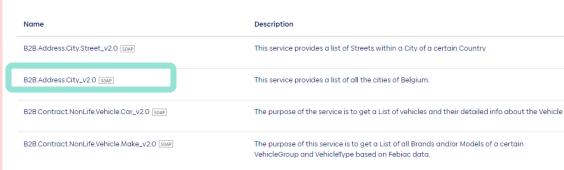
Car
Two Wheelers
Woning Select

E-mail Access Request

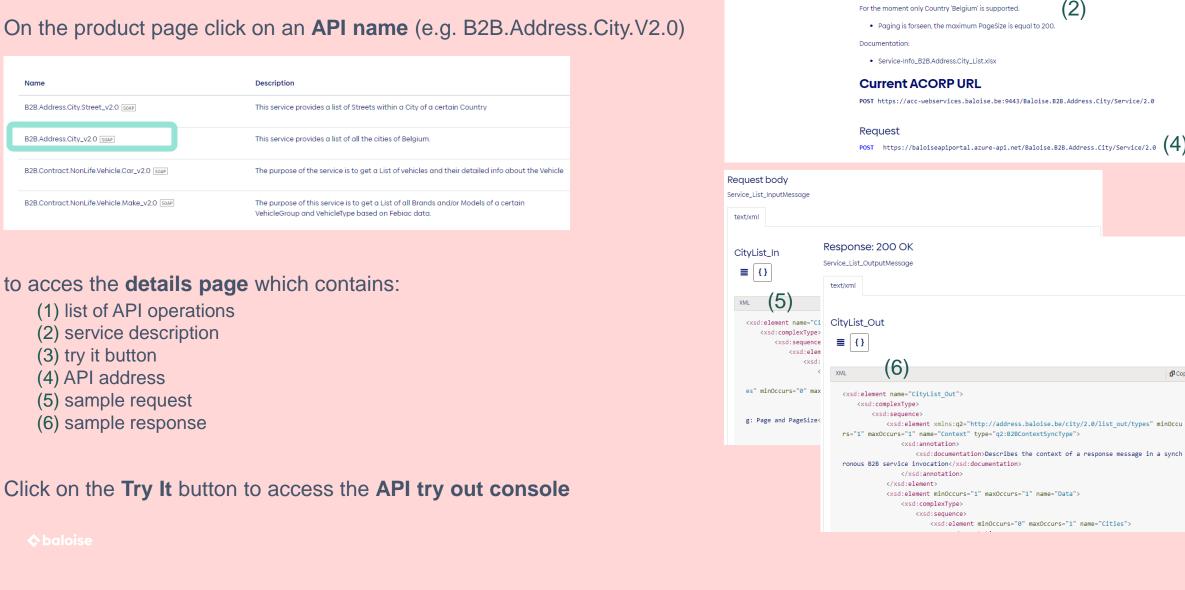
Test an API

Navigation to the try out console

On the product page click on an **API name** (e.g. B2B.Address.City.V2.0)



to acces the **details page** which contains:



B2B.Address.City_v2.0 ...

The purpose of this B2B service is to provide a list of all the cities of Belgium

This service provides a list of all the cities of Belgium

For the moment only Country 'Belgium' is supported.

API definition

List

Search operations

POST List

(1)

Group by tag



☐ Copy

Test an API

Usage of the try out console

Request body is pre-filled with a sample request

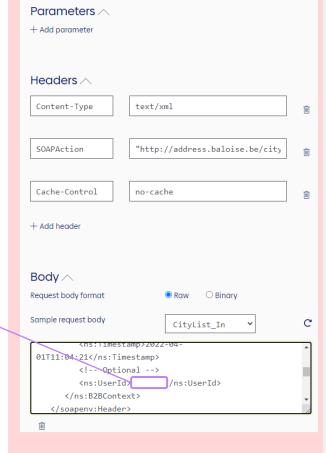
→ change parameters to test service behavior

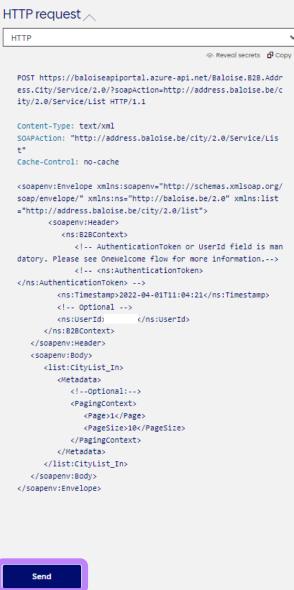
Important: change Userld with a valid user authentication code

Click the **Send** button to call the API

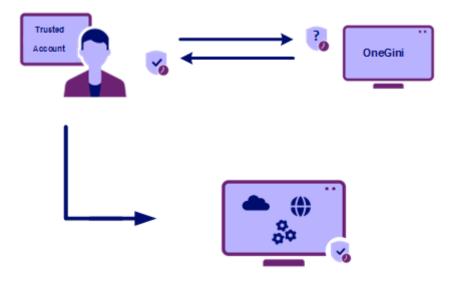
The **response** of a call contains:

- status code:
 - 200 ok
 - 500 error with details
- total latency
- content of the response





Authentication flow



Once you want to start integrating your solution, you can request a contracting phase to become a **Trusted** partner.

In this phase you will receive a dedicated account that enables the usage of our APIs based on a **token-based application authentication** which supports any SaaS, PaaS, Cloud-based or On-Premise solution you may host.

The token- based authentication flow consists of two steps:

- Requesting an access token from Onegini
- Using the access token when calling the Baloise API

Authentication glossary

Oauth2: is a standardized protocol for authentication and authorization that is used in the Baloise authentication flow. More info

access_token: is a short-lived credential that is returned by Onegini and can be used by the B2B consumer for authentication to the Baloise B2B APIs through the **AuthenticationToken** parameter. <u>More info</u>

client credentials flow: is the authentication flow defined in the Oauth2 specification that is used for authentication in the Baloise authentication flow. <u>More info</u>

client_id: is the Onegini client identifier that is used by the B2B consumer when requesting an access token from Onegini. During the onboarding procedure, this identifier will be created by Baloise and communicated to the B2B consumer. <u>More info</u>

client_secret: is the Onegini client secret that is used by the B2B consumer when requesting an access token from Onegini. During the onboarding procedure, this identifier will be created by Baloise and communicated to the B2B consumer. <u>More info</u>

expires_in: defines the number of seconds that an access token will be valid from the moment of the request. When an access token becomes invalid, the token endpoint needs to be used to request a new access token from Onegini.

grant_type: defines the authentication flow to be used when requesting an access token from Onegini. In the case of Baloise, the grant type is always *client_credentials*. More info

Opaque Token: is a type of access token. This access token type is used in the Baloise authentication flow. More info

Requesting acces token

Requesting an access token from Onegini is done through the **Onegini token endpoint**.

To call this endpoint you need the Onegini client ID and client secret that will be communicated by Baloise during the onboarding process

Request call:

```
POST /oauth/v1/token HTTP/1.1

Host: server.example.com
Authorization: Basic ZXhhbXBsZUFwcDp0aGVTZWNyZXRUaGF0QmVsb25nc1RvVGhlRXhhbXBsZUFwcA==
Content-Type: application/x-www-form-urlencoded
grant_type= client_credentials
```

Response:

```
Content-Type: application/json;charset=UTF-8
{
   "token_type": "bearer",
   "access_token": "BFF2653951F0F3C1FB0899ACA6C62B7D5383AE42DAD6A37CC3344CFA4F1D5410",
   "expires_in": 3600
}
```

Two important fields:

- acces token: used for authentication wit the Baloise APIs
- Expires_in: the number of seconds that an acces token will be valid from the moment of the request

Using Baloise APIs

After retrieving a valid access token from the Onegini token endpoint, this access token can be used to authenticate the consumer with the Baloise APIs.

Note that an access token can be used for accessing all Baloise APIs a consumer has access to, as long as the token is still valid and has not expired.

There's no need to retrieve separate access tokens for every Baloise API that will be called.

When calling a Baloise API, the access token should be filled in into the AuthenticationToken field of the B2BContext header.

Example of a B2BContext header

```
<soapenv:Header>
  <ns:B2BContext>
    <ns:AuthenticationToken>BFF2653951F0F3C1FB0899ACA6C62B7D5383AE42DAD6A37CC3344CFA4F1D5410</ns: AuthenticationToken>
    <ns:CultureCode>nlBE</ns:CultureCode>
    <ns:Timestamp>2021-07-26T10:30:00</ns:Timestamp>
    </ns:B2BContext>
</soapenv:Header>
```

Good luck!

We are happy to welcome you as our new B2B partner!

In case of questions, please get in touch with our api support team via api@baloise.be

