

Change List:

6/07/2026

- Update Payment API
 - Remove PONE payment type for FLD policies.
 - Added PAY_LATER payment type for FLD policies.
 - Added encodedPaymentTransmittal to the API response
 - Added maximum amount validation of \$24,999.99 for Credit Card (CC) payments.
 - Added new optional field npmNumber.
 - Added new optional field rebill.

Request Definition

Field	Required	Data Type	Length	Comments
ccFirstName	If paymentType == CRDIT PONE	String	40	
ccLastName	If paymentType == CRDIT PONE	String	40	
ccNumber	If paymentType == CRDIT PONE	String	16	
ccExpirationDate	If paymentType == CRDIT PONE	String	4	
ccZipcode	If paymentType == CRDIT PONE	String	10	
cvv	If paymentType == CRDIT	String	4	
eftAccountNumber	If paymentType == CEFT	String	15	
eftRoutingNumber	If paymentType == CEFT	Float	9,0	
poPaymentUID	If paymentType == PONE	String	36	
poTransactionID	If paymentType == PONE	String	21	
poBatchNumber	If paymentType == PONE	String	15	
poAuthenticationCode	If paymentType == PONE	String	20	
poMiscellaneous	If paymentType == PONE	String	100	
poFeeAmount	If paymentType == PONE	Float	12,2	
quoteNumber	Y	String	15	
paymentType	Y	String	5	[CRDIT, CEFT, PONE]
transactionCode	Y	String	2	QC
paymentAmount	Y	Float	9,2	
payor	If paymentType == PAY_LATER	String	1	Valid value ['T','A', 'L', 'O']
npmNumber	N	String	Min:1	
reBill	N	String	1	Valid value ['T','A', 'L']

Response Definition

Field	Data Type	Comments
returnStatus	String	
quoteNumber	String	
policyNumber	String	
confirmationNumber	String	
encodedPaymentTransmittal	String	Base64 encoded string and value will be only added for FLD policies

Workflow

If paymentType == 'PONE' the following fields are required

- PONE payment type is removed for FLD policies.

In the stored procedure pass 'CRDIT' for paymentType

ccFirstName
ccLastName
ccNumber
ccExpirationDate
ccZipcode
poPaymentUID
poTransactionID
poBatchNumber
poAuthenticationCode
poMiscellaneous
poFeeAmount
quoteNumber
paymentType
transactionCode
paymentAmount

If paymentType == 'PAY_LATER' the following fields are required

- PAY_LATER is only available for FLD policies

payor

If paymentType == 'CRDIT' the following fields are required

ccFirstName
ccLastName
ccNumber
cvv
ccExpirationDate
ccZipcode
quoteNumber
paymentType
transactionCode
paymentAmount

If paymentType == 'CEFT' the following fields are required

eftAccountNumber
eftRoutingNumber
quoteNumber
paymentType
transactionCode
paymentAmount

Sample Request Payload

Credit Card

```
{
  "quoteNumber": "09QT00320411 99",
  "paymentType": "CRDIT",
  "transactionCode": "AA",
  "paymentAmount": 797.00,
  "ccFirstName": "Test",
  "ccLastName": "Testerson",
  "ccNumber": "5105105105105100",
  "ccExpirationDate": "1221",
  "cvv": "998",
  "ccZipcode": "12345"
}
```

EFT

```
{
  "quoteNumber": "09QT00320411 99",
  "paymentType": "CEFT",
  "transactionCode": "AA",
  "paymentAmount": 797.00,
  "eftAccountNumber": "1234567",
  "eftRoutingNumber": 123456789
}
```

PONE

```
{
  "quoteNumber": "09QT00320411 99",
  "paymentType": "PONE",
  "transactionCode": "AA",
  "paymentAmount": 797.00,
  "ccFirstName": "Test",
  "ccLastName": "Testerson",
  "ccNumber": "5100",
  "ccExpirationDate": "1221",
  "ccZipcode": "12345",
  "poPaymentUID": "abcdefgh",
  "poTransactionID": "123456",
  "poBatchNumber": "123",
  "poAuthenticationCode": "12345",
  "poMiscellaneous": "",
  "poFeeAmount": 3.14
}
```

Sample Request Payload

PAY_LATER

```
{  
  "quoteNumber": "09QT01687130 99",  
  "paymentType": "PAY_LATER",  
  "transactionCode": "QC",  
  "paymentAmount": 675,  
  "payor": "O"  
}
```

Sample Response Payload

```
{  
  "returnStatus": "",  
  "quoteNumber": "09QT00320411 99",  
  "policyNumber": "091234567890 99",  
  "confirmationNumber": "1234567890",  
  "encodedPaymentTransmittal": ""  
}
```

PAY_LATER payment type response

```
{  
  "returnStatus": "1",  
  "quoteNumber": "09QT0168713599",  
  "policyNumber": "09900026857500",  
  "confirmationNumber": "",  
  "encodedPaymentTransmittal": "{{base64 string}}"  
}
```

Note: encodedPaymentTransmittal will be having base64 encoded string.