# Guardian Connect User Guide (Developer Portal)

Version 3

Last updated January 30, 2025

# **Table of Contents**

Guardian Connect User Guide (Developer Portal)1
Guardian Connect2
Registration3
Password Requirements5
Creation of Developer APP8
Security: OAuth 2.0 and JWT 10
Introduction10
JWT as OAuth 2.0 Access Tokens11
Generate JWT Token 11
JWT Token Endpoint 11
Input parameters 11
Valid Token Endpoint Response 12
Status Codes13
JWT Verification by Client App 14
Steps to validate a JWT14
Token Expiry 15
Verification of JWT by Issuer15
Input parameters
Steps to validate a JWT15
Status Codes16
IP Whitelisting17

### **Guardian Connect**

Guardian Connect is an API Developer portal, which is a user friendly, self-service portal that enables API owners to publish their API documentation for application developers.

Application developers from external partners can leverage Guardian APIs within their applications they are planning to build for their customers. Application developers can browse through the APIs published on the portal, if the APIs meet their requirements, request access to try them in test environment.



### Registration

Developers on the partner side to get access to APIs, the person(administrator) who is responsible to manage carrier connections, should email their company name, administrator first name, last name and contact email address to API\_Admin@glic.com. Once we receive the required details, an account will be created in Guardian Connect and email will be shared with partners to register in Guardian Connect. If you do not receive the email, please check your spam folder. If still not found contact API\_Admin@glic.com.

Sample Email:

From: noreply-guardian-connect@glic.com <noreply-guardian-connect@glic.com>

Sent: Saturday, January 7, 2025, 8:40 AM

To: <PARTNER EMAIL ADDRESS>

Subject: Welcome to Guardian Connect

Dear <Partner Name>

Welcome to Guardian Connect!

To activate your new Guardian Connect Account, you will need to verify a few pieces of information along with your one time use registration code:

Registration Code: 61bb569b-359a-475e-8417-658e1c8e4228

For account verification and activation please navigate to the following link:

Click here to continue your PartnerAdmin Registration

Happy Building!

Sincerely,

The Guardian Connect Team

PLEASE DO NOT REPLY TO THIS EMAIL\*\*\*\*\*

Clicking the above link will route to Guardian Connect registration page. Follow instructions from the table below to fill in the registration details.

Registration codeEnter code received from email

Partr	ner Registra	tion		
Partner	Name:			
Partner	Display Name:			
Admin	Contact Email:			
Registra	ation Code *			
	ree to Guardian's <u>C</u>	Online terms and	conditions of use.	
	lim not a robot	ndis7104a Magi-Tana		
Subr	mit			

Once the above details are validated, you can create passwords as below. After entering password and mobile number, click submit.

Password	Enter Password (Password requirements are listed on the page)
Confirm Password	Re-Enter Password
+1 – Mobile Number	Enter number with no dashes starting with area code i.e. 232124323

#### Password Requirements.

- Must be at least 8 characters long.
- Contains at least 1 uppercase character.
- Contains at least 1 lowercase character.
- Contains at least 1 numeric character.
- Contains at least 1 special character.
- Does not contain any part of email.
- Does not contain first name.
- Does not contain last name.



**Password Creation** 

	Password must meet the following requirement
Confirm Password *	<ul> <li>Must be at least 8 characters long.</li> </ul>
	Contains at least 1 uppercase character.
	Contains at least 1 lowercase character.
	Contains at least 1 numeric character.
+1 - Mobile Number*	Contains at least 1 special character.
(	Does not contain any part of Email.
	Does not contain first name.
	Does not contain last name

wireshore | accuration | i

Once an account is created in Guardian Connect, the system will route to the sign in page. Please enter User ID (Email address) and password.

Rev	+							_	Ō	$\times$
← C බ ⊡ https://uat.login.guardianlife.co	om/oauth2/default/v1/authorize?client_id=0oa1kbh431QxnqvJh4h7	2 A	° ☆	G	CD	€≣	Ē	~		<b>Ø</b>
	8 Guardian								Î	Q, 1
	Log in User ID princy_x_quitren@glic.com Password 									+
	✓ Remember this device Log in								Ŧ	ŝ

Please select Email or Phone number for Identity verification. The verification code will be sent based on your selection.



🕼 🕅 🖪 guardianlife-uat - Sion In 🛛 🗙 🕂	_	ō	×
← C A ( https://uat.login.guardianlife.com/oauth2/default/v1/authorize?client_id=0oa1kbh431Qxm	aqvJh4h7		0
S Guardian		Î	Q, 1
Verification code  Haven't received an email? Send again		ľ	+
We sent an email to <b>d***j@glic.com</b> . Enter the code that we sent to your email.	2		
I53180			
Back to le	og in		ŝ

Please enter the received verification code in the box and you will be redirected to Guardian Connect Developer portal Home page as a logged in User.



#### Creation of Developer APP

From the home page, select My Apps. Select Register new partner app

My Apps		
Partner ID: 208a50b1-5877-42d1-a2t	b1-3163174d93e8 🕜 What is Partner ID?	
Partner App Name 🏝	Status	Operations
Sample 3001	Ponding	Edit Delete Analytics
<u>Test API</u>	Approved	Edit Delete Analytics

Partner App name	Enter the name you would like to identify the partner app as
Callback URL	Field can be left blank
Description	Freeform to describe the partner app
API's	Select the required APIs in the list. We can select multiple
	APIs in app

rther And hame			
llback URL			
ernal site to which a consumer of this app is redirecte	d to log in when using three-legged OAut	h.	
escription			
APIs			
Group Benefits API Product			
GC-AppApproval-Product			
Group EOI API Product			
Crown Dollary ADI Droduct			
Group Policy API Product			

Once app is created, the partner app will appear in MyApps. Under Products your new products will appear. The Blue boxes will state Pending. Once your products have been approved the status will update to Enabled



Test AP	l partner ap	P			
Partner	ID: 208a50b1	1-5877-42d1-a2b1-3163174	d93e8 💡 What is Partner ID	?	
Keys	Products	Details			
APID	)omain: <u>api.gı</u>	ardianlife.com			
Group	EOI API Produ	Enabled			

Once all steps are completed and app is approved, the consumer key and secret will be active.

artner ID: 208a50	o1-5877-42d1-a2b1-3163174d93e8 🕜 What is Partner ID?
Keys Products	Details
Partner App statu	Approved
Callback URL	https://developer-uat.guardianlife.com/teams/manik/testapi
Consumer Key Consumer Secret	JIpJLUGGJ1wVhkleyFloGAVfeGA37dcu ø 凸

The reference ID section can be found in top of my apps page



Once the consumer key, consumer secret and reference ID have been received, the next steps can be started.

#### Security: OAuth 2.0 and JWT

#### Introduction

A JSON Web Tokens (JWT) is a self-contained, open standard JSON object used to securely exchange information between 2 or more parties. This information is in the form of a set of

claims, which are key/value pairs generally used to provide unique attributes about a user or a 3rd party. JWT is commonly implemented in OAuth 2.0 and OpenID Connect (OIDC) type integrations. The following document provides detailed guidelines on usage, generation, consumption, and validation of JWT using Apigee Edge.

#### JWT as OAuth 2.0 Access Tokens

JSON Web Tokens are used as OAuth 2.0 tokens while requesting access to protected resources, such as APIs. The authorization severs or issuer is responsible to generate the JWT after successfully authenticating and Authorizing a client App. These apps identify themselves using an API key and secret along with some other additional attributes. This token is signed by the issuer/authorization server using a private key or shared key. Signing the token ensure that payload will immediately become invalid if tampered by the client application or user. This ensures that the integrity of the payload is intact. These tokens are used as short lived bearer token, which means the bearer of the token will be able get access to the requested data when they present it to the authorization server, hence it is important to ensure this token is protected and securely stored. A compromised token can be revoked by the authorization server. To provide maximum security, it is important to ensure these tokens have a short life, typically 30mins to an hour.

#### Generate JWT Token

#### JWT Token Endpoint

Environment	Method	Endpoint	IP whitelisting Needed
PROD	POST	https://api.guardianlife.com/auth /oauth/v2/toke n/generate	Yes

#### Input parameters

Here are the required inputs to the JWT token endpoint

Environment	Method	Endpoint	IP whitelisting Needed
query param	grant_type	client_credentials	grant_type=client_crede
			ntials
query param	nonce	Unique random	nonce=randomvalue

		alphanumeric string. This string must be unique for each token request. The purpose of this attribute is to prevent replay attacks.	
Header	Authorization	Basic <base64 encoded<br="">(Consumer Key: Consumer Secret)</base64>	Basic RUefddfZzMVrfRgfmxUA =='
Body	Claims- subject	Reference ID provided as part of partner registration process. {"claims": {"subject": " <reference id="">"}}</reference>	{"claims": {"subject": "9ef4a793-c9fe-456d- 99ae6a53d866e3e7"}}

#### Valid Token Endpoint Response

#### {

#### "status" : "ok",

"jwt":"eyJqa3UiOiJodHRwczovL2djLWRldmVsb3Blci5kZXYuYXdzLmdsaWMuY29tL29hdXRoMi92 Mi9jZXJ0cyIsImtpZCI6IjQyMTU4MGRiLTNmODAtNDFhZi1iNzU1LWQ1OTEyZjA5NDgxZiIsInR5cCI 6IkpXVCIsImFsZyI6IUTMjU2In0.eyJzdWIiOiI5ZWY0YTc5My1jOWZILTQ1NmQtOTIhZS02YTUzZDg2 NmUzZT16ciLCJhdWQiOiJFRnNqR0xVV0VqOFBydUFoaWRTQWFSUWxxMGQ5QVpEWSIsInZlb mRvcl9pZCI6IjlIZjRhNzkzLWM5ZmUtNDU2ZC05OWFILTZhNTNkODY2ZTNINyIsImlzcyI6ImFwaX N2Y2F1dGguZGV2LmF3cy5nbGljLmNvbSIsImV4cCI6MTU3MjI3NTIzMiwiaWF0IjoxNTcyMjcxNjM yLCJub25jZSI6ImdkZmdkczEiLCJqdGkiOiJiOTNIYTNiNi03NjU4LTQxYzgtOGQ2YS1jZTQ1NTJmZjY 3OGYifQ.U1pHvXUaSEwbJRsZR928aH162lBpFwZf7vz\_wtPUrisPWiI27eqMPEwRJUNap2v6uDJm LIBzWFtza\_5UsWu6p7y9KOI1NHoSwiGaS4K11Bk0fyqGSXMxgXqkIpeI\_EkDRGcjS0rZ7D5uC1ivHr hVoEiMVB\_9WRXKEQYOKrgxNGM7JInLy8PXxN6BcmEWTAmXeViU9WerjrstUkErH7Rqtlhffb4dKP tgamTAtPlh9W3TUJ0OIxrkfkisIJIgmA3ReDjidkFn926jRzgA237qnF5pDwjrbXDH3jaNPNVVsWnvg2 OrR5L9Rn6PDbZUOYVr7iknFMup6vi94wPA"

}



#### Status Codes

Status codes	Response	Reason
200 OK	Valid JWT response	NA
401 Request missing Authorization Data	"error": { "code": 401.01, "message": "Request missing Authorization Data" }	Authorization header missing
400 - Bad Request	"error": { "code": 400.01, "message": "Missing required fields" }	Any required attribute is missing such as nonce or subject
401 -unauthorized	"error": { "code": 401.01, "message": "Invalid Nonce" }	Same nonce used again. Nonce should be unique for each token request
401 - Invalid Subject or Partner/App not active	"error": { "code": 401.01, "message": "Unauthorized user" }	<b>Subject is invalid</b> - Subject must be the unique vendor reference id provided by the Guardian Connect API during new partner registration process. All API keys are associated with a given subject and must match for validation to be successful.
		<b>App/Partner is invalid or not</b> <b>active</b> - Partner is marked inactive in the system.

#### JWT Verification by Client App

Since we are using JWT as OAuth 2.0 access tokens, the token verification needs to happen first at the client end and later when the client requests access to a resource using a bearer token, the issuer (authorization server) will do token verification again before giving access to the requested resource.

#### Steps to validate a JWT

Step #	Validation	Reason
	Signature	Verification
1	Decode the JWT. The header and the payload are encoded and separated by "." (period)	
2	Read the header section and look for "jku" and "kid" claims	
3	Verify the url against whitelisted JWKS urls	
4	Download the JWKS from the url provided in the "jku" claim	
5	Read the "n" attribute for the given "kid" claim	
6	Check the algorithm used to sign the payload using the "alg" claim from the header section	
7	Use the "n" value from the JWKS to validate the signature of the JWT payload. Proceed to next step if signature is valid	Integrity of the token is intact
	Additional Security Validations (J	WT validation beyond signatures)
8	verify subject (sub)	subject must match the subject provided during token request

9	verify nonce	nonce must match the nonce provided during token request	
	verify issuer (iss)	Issuer must matc by Environment	h the below listed issuers
10		Environments	Issuer
		PROD	https://api.guardianlife .com/
11	verify expiry (exp)	current time shou the expiry (exp) cl	Ild be prior to the value in aim.
12	verify audience (aud)	(aud) claim will co match API key pro request	ontain API key. (aud) must ovided during token

#### Token Expiry

Please note tokens are only valid for 30 minutes from the time of issuance. A new token can be requested after 30 mins with a new nonce.

### Verification of JWT by Issuer

#### Input parameters

Attribute	type	Expected value	Example
nonce	query params	The nonce must match the nonce provide during token request	nonce=gdfgds1
Authorization	Headers	he JWT used as a bearer token for verification	Authorization: Bearer'eyJqa3sdjfksj dfks'

#### Steps to validate a JWT

Step #	Validation	Expected results (by environments)
	Signature Verification	
1	Decode the JWT. The header and the	

	payload are encoded and separated by "." (period)	
2	Read the header section and look for "jku" and "kid" claims	
3	Download the JWKS from the url provided in the "jku" claim	
4	Read the "n" attribute for the given "kid" claim	
5	Check the algorithm used to sign the payload using the "alg" claim from the header section	
6	Use the "n" value from the JWKS to validate the signature of the JWT payload. Proceed to next step if signature is valid	Integrity of the token is intact
	Additional Security Validations (JWT validation I	beyond signatures)
7	verify nonce	nonce must match the nonce provided during token request
8	verify expiry (exp)	Current time should be prior to the value in the expiry (exp) claim.

#### Status Codes

Status code	Response	Reason
200 OK	Valid response from the backend after successful validation of JWT	
401 Request missing Authorization Data	"error": { "code": 401.01, "message": "Request missing Authorization Data" }	Bearer token missing

400 Bad Request	"error": { "code": 400.01, "message": "Missing required attributes" }	Nonce is missing
401 Unauthorized	"error": { "code": 401.01, "message": "Token expired orinvalid" }	Token as either expired or already revoked
401 Invalid Nonce	"error": { "code": 401.01, "message": "Invalid Nonce" }	Invalid Nonce. Nonce does not match the nonce provided using token request

### **IP Whitelisting**

Whitelisting the IP addresses is necessary to gain access to the Guardian Connect APIs.

To request an IP Whitelisting, follow the following methods.

Locate the **Request IP Whitelisting** URL in the support menu.



To access the IP Whitelist request form, click on the **Submit a New Request** button.



			Filter by En	vironment: *
Submit a New Re	aquest		All	

Select the Environment. Environment options are,

- a. Non-Production
- b. Production

127.0.0.1/37		
	10 HB 11 10 100704	14

Please submit the IP address details that are valid. The submitted data will be sent as a GSC (Guardian Service Center) request and sent by email for approval. At the top of the page, the success message will be displayed. An error message will appear at the top of the page if there are any errors in the submission.

After the approval or rejection of your request. The email will be sent in accordance with the status. The approval of your request and the whitelisting of IP addresses are necessary for this communication to occur.

The list page can be found under the same menu to check existing requests.

					All	
Date♥	Partner Name	Environment	IP Details	Status	All Non Production Production	
11/17/2023	ashwini	Non Production	127.0.0.1	In Progress		
11/16/2023	manik	Non Production	127.0.0.1/10	In Progress	05/16/2024	View Details
11/16/2023	manik	Non Production	12.0.0.1/101	In Progress	05/16/2024	View Details
11/16/2023	manik	Non Production	127.0.0.1/10	In Progress	05/16/2024	View Details
11/16/2023	manik	Non Production	127.0.0.1/31	In Progress	05/16/2024	View Details