

F I N T A C T I X · F I N A N C I A L C A L C U L A T O R S

Customer Implementation Guide

Smart Embed System — Complete Technical Reference

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Support: info@fintactix.com

Documentation Library: <https://www.fintactix.com/documentation>

1. The Fintactix Smart Embed System

Fintactix calculators are delivered through the Smart Embed system — a lightweight JavaScript library hosted on the Fintactix CDN that handles iframe creation, token authentication, auto-resizing, and deferred loading from a simple HTML placeholder.

The Smart Embed approach differs from a raw iframe embed: you do not embed the iframe directly. Instead, you place a div placeholder with data attributes and include the Fintactix embed script. The script finds the placeholder, verifies the embed token, creates the authenticated iframe, and wires up auto-resize — automatically.

The Two Components

Every Fintactix Smart Embed consists of exactly two elements: a placeholder div and a script tag.

The embed code generator assembles both components for you

The Embed Code button on your Calculator Home Page generates a complete, ready-to-paste block containing both the placeholder div and the script tag — pre-filled with your institution's correct calculator URL and embed token. You do not need to manually construct or edit the embed code.

1. The Placeholder Div

```
<div
  data-fintactix
  data-src="https://calculators.fintactix.net/[institution]/mortgage/m01"
  data-token="[your-embed-token]"
  data-title="Mortgage Payment Calculator"
  data-min-height="500">
</div>
```

Production embed code must be on a single line

The example above is formatted across multiple lines for readability. In production, the placeholder div must be on a single HTML line — many CMS body field text filters (including Drupal's default filtered HTML formats) strip data attributes from elements that span multiple lines. The embed code generator on your Calculator Home Page always outputs the div on one line for this reason. See Section 6 for CMS-specific guidance.

2. The Script Tag

```
<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"
defer></script>
```

The script tag can be placed once per page — in the footer, a shared template, or immediately after the placeholder div. It does not need to be repeated for each calculator; a single instance initializes all placeholders it finds.

Data Attributes Reference

Attribute	Description
<code>data-fintactix</code>	Required. Presence attribute — identifies this div as a Fintactix placeholder. No value needed.
<code>data-src</code>	Required. The full URL of the calculator to load from <code>calculators.fintactix.net</code> , including your institution's subfolder. Provided during onboarding.
<code>data-token</code>	Required. Your institution-specific embed token. Authenticates the embed. Available on your Calculator Home Page. Do not commit to public repositories.
<code>data-title</code>	Required for WCAG 2.2 compliance. Sets the accessible name of the iframe for screen reader users. Use a descriptive name matching the calculator (e.g., "Mortgage Payment Calculator").
<code>data-min-height</code>	Optional. Minimum iframe height in pixels. If omitted, defaults to 300. The embed code generator pre-fills 500 as a safe baseline for most calculators. Set higher for calculators with charts or extensive result sections.
<code>data-fintactix-defer</code>	Optional. Prevents auto-initialization on page load. Required for accordion and tab panel implementations. See Section 3.
<code>data-fintactix-no-schema</code>	Optional. Added by the embed generator when you choose Place in <code><head></code> JSON-LD delivery. Tells the loader not to inject structured data — you are placing it statically in the <code><head></code> yourself — which prevents duplicate JSON-LD. See Section 12.

Embedding multiple calculators? Consider the Category Hub

If you want to embed an entire category of calculators on one page — a mortgage landing page with all 13 mortgage tools, or a financial wellness hub spanning multiple categories —

the Category Hub provides a single-snippet alternative to managing many individual Smart Embed placeholders. See the Category Hub Implementation Guide in the Documentation Library.

2. Getting and Using Your Embed Code

The Embed Code Generator

Your Calculator Home Page — the page listing all calculators licensed to your institution — has an Embed Code button next to every calculator. This is your primary tool for getting embed code.

Step-by-step

1. Navigate to your Calculator Home Page. If you do not have this URL, contact info@fintactix.com.
2. Find the calculator you want to embed in the table.
3. Click the Embed button in the rightmost column of that row.
4. In the modal that opens, select your institution from the Customer dropdown. Your embed token is applied automatically.
5. Click Copy on the Fintactix Embed tab. The complete embed code — placeholder div and script tag — is now on your clipboard.
6. Paste the copied code into your CMS page. See Section 6 for CMS-specific placement notes.

JSON-LD Schema tab

The embed code modal includes a JSON-LD delivery selector that controls how the structured data reaches your page. With Auto-inject (the default), `fintactix-embed.js` adds the schema to your page's `<head>` at load time and the Schema tab is a preview only — no action needed but be aware this runtime-injected schema is not read by AI answer engines (see Section 12). With Place in `<head>`, the Schema tab becomes a ready-to-paste script block you add to your page's `<head>` yourself; the embed loader is then marked `data-fintactix-no-schema` so it does not also inject it, and this is the version AI answer engines and search can read. When client-first structured data is enabled for your institution (see Section 12), the schema describes your own page and names your institution as the publisher rather than Fintactix.

What the Generated Code Looks Like

The code copied from the modal is a single, ready-to-paste block:

```
<div data-fintactix data-  
src="https://calculators.fintactix.net/firstnational/mortgage/m01"  
  data-token="535a617d..." data-title="Mortgage Payment Calculator"  
  data-min-height="500"></div>  
<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"  
defer></script>
```

The div is always output on a single line for CMS compatibility. The script tag follows on the next line. Both are included — you do not need to add the script tag separately.

Multiple Calculators on One Page

Place multiple placeholder divs — each with its own data-src pointing to a different calculator. The script initializes all of them from a single script tag.

```
<!-- Mortgage Calculator -->  
<div data-fintactix  
  data-src="https://calculators.fintactix.net/firstnational/mortgage/m01"  
  data-token="your-token" data-title="Mortgage Payment Calculator" data-min-  
height="500">  
</div>  
  
<!-- Refinance Calculator -->  
<div data-fintactix  
  data-src="https://calculators.fintactix.net/firstnational/mortgage/m03"  
  data-token="your-token" data-title="Refinance Calculator" data-min-  
height="500">  
</div>  
  
<!-- Single script tag handles both -->  
<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"  
defer></script>
```

3. Accordion and Tab Panel Integration

Before reading this section: which path fits your situation?

Two patterns exist for showing multiple calculators on one page with accordion or tab navigation. They solve overlapping problems with different tradeoffs, and the right choice depends on what you're working with.

Use **this section's patterns** when you have an existing accordion or tab component on your site — jQuery UI, Bootstrap tabs, a custom design system component — that you want to drop calculators into. You bring the UI framework; Fintactix provides the deferred-load mechanism

that prevents all iframes from initializing on page load. Best fit: institutions with strong design systems where matching the established visual language matters.

Use the **Category Hub** when you simply want multiple calculators visible on a page with accordion or tab navigation, and you don't have an existing component to integrate with. The Category Hub provides the accordion, tabs, and cards layouts ready-made — with deep linking, keyboard navigation, focus management, and WCAG 2.2 accessibility built in. One embed snippet replaces all the integration work in this section. Best fit: faster deployments, marketing-driven pages, situations where the design system constraint isn't binding. See the Category Hub Implementation Guide.

Many institutions use both patterns on different pages — the standard Smart Embed inside an existing product-page accordion (where brand styling is the priority), and the Category Hub on a "Try Our Calculators" landing page (where breadth and speed of deployment matter more).

What the rest of this section covers

The remaining content applies to the first pattern — Smart Embed integration with your existing accordion or tab component. If you're reading this because you want the second pattern, skip ahead to the Category Hub Implementation Guide.

Critical: Use data-fintactix-defer for accordion and tab panels

The embed code from your Calculator Home Page does NOT include data-fintactix-defer and loads immediately on page load. Add the defer attribute to any placeholder that lives inside an accordion panel or tab. Without it, all calculators initialize on page load regardless of whether the panel is open.

Required Scripts

Accordion implementations require both scripts — not just fintactix-embed.js:

```
<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"
defer></script>
<script src="https://cdn.fintactix.com/embed/v1/fintactix-accordion.js"
defer></script>
```

fintactix-accordion.js listens for panel open events and initializes the calculator at that moment, rather than on page load.

jQuery UI Accordion Example

```
<div id="calc-accordion">
  <h3>Mortgage Payment Calculator</h3>
</div>
```

```
<div data-fintactix data-fintactix-defer
  data-src="https://calculators.fintactix.net/firstnational/mortgage/m01"
  data-token="your-token"
  data-title="Mortgage Payment Calculator"
  data-min-height="500">
</div>
</div>

<h3>Home Affordability Calculator</h3>
<div>
  <div data-fintactix data-fintactix-defer
    data-src="https://calculators.fintactix.net/firstnational/mortgage/m02"
    data-token="your-token"
    data-title="Home Affordability Calculator"
    data-min-height="500">
  </div>
</div>
</div>

<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"
defer></script>
<script src="https://cdn.fintactix.com/embed/v1/fintactix-accordion.js"
defer></script>
<script>
  jQuery(function($) {
    $('#calc-accordion').accordion({ heightStyle: 'content', collapsible: true });
  });
</script>
```

Bootstrap Tabs Example

```
<!-- Tab nav -->
<ul class="nav nav-tabs" id="calcTabs">
  <li class="active"><a href="#mortgage-tab" data-toggle="tab">Mortgage</a></li>
  <li><a href="#auto-tab" data-toggle="tab">Auto Loan</a></li>
</ul>

<!-- Tab content -->
<div class="tab-content">
  <div class="tab-pane active" id="mortgage-tab">
    <div data-fintactix data-fintactix-defer
      data-src="https://calculators.fintactix.net/firstnational/mortgage/m01"
      data-token="your-token" data-title="Mortgage Calculator" data-min-
height="500">
    </div>
  </div>
  <div class="tab-pane" id="auto-tab">
    <div data-fintactix data-fintactix-defer
      data-src="https://calculators.fintactix.net/firstnational/auto/a01"
      data-token="your-token" data-title="Auto Loan Calculator" data-min-
height="500">
    </div>
  </div>
</div>
```

```
<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"
defer></script>
<script src="https://cdn.fintactix.com/embed/v1/fintactix-accordion.js"
defer></script>
```

Drupal accordion (fintactix-accordion.js module)

If your institution's calculator site is hosted on a Drupal multisite, the fintactix-accordion.js script handles Drupal's accordion behavior automatically. No additional jQuery UI initialization is needed.

4. Auto-Resize Behavior

The Smart Embed system automatically resizes the iframe height as the calculator's content changes — for example, when a user reveals results, expands help text, or triggers a chart. No configuration is required; this behavior is built into fintactix-embed.js.

How It Works

- The calculator page (inside the iframe) posts a postMessage event when its content height changes.
- fintactix-embed.js listens for these events on the parent page and updates the iframe height accordingly.
- The iframe never shows a vertical scrollbar. Content is always fully visible.

The data-min-height Attribute

Set data-min-height to prevent the iframe from collapsing to a very small height before the calculator loads. A value of 400–600px is appropriate for most calculators. Calculators with charts or extensive result sections may benefit from 600–700px.

Attribute	Description
data-min-height="400"	Standard calculators — basic payment, rate, or savings tools
data-min-height="500"	Calculators with moderate result sections (most mortgage tools)
data-min-height="600"	Calculators with Highcharts result charts or comparison tables
data-min-height="700"	Full financial planning calculators with multiple output sections

CSP Considerations

If your institution's website uses a Content Security Policy, the following directives must permit Fintactix resources:

```
frame-src https://calculators.fintactix.net;  
script-src https://cdn.fintactix.com;
```

If your CSP is currently in report-only mode, you will see console warnings but the calculator will still load. When you switch to enforced mode, these directives must be present.

5. URL Parameter Suppression

Each calculator URL accepts optional query parameters that suppress specific UI elements. These are useful when embedding calculators in contexts where certain interface elements are redundant or visually inconsistent with the surrounding page.

Available Parameters

Parameter	Description
?hide_title=1	Hides the calculator's internal title/heading. Use when the surrounding page already has a clear heading identifying the calculator.
?hide_help=1	Hides the explanatory help text block displayed below the calculator. The per-field tooltips remain intact. Use when the surrounding page already provides context and guidance, or when you want to substitute your own institution-specific explanatory copy.
?source=channel	Tracks the embed source for analytics attribution. Replace channel with a descriptive label (e.g., homepage, lp-mortgage, mobile). Appears in GA4 event data.

Using suppression to own the SEO surface

?hide_title=1 and ?hide_help=1 are most strategically used together, as part of a coordinated approach to owning the SEO surface of your calculator pages. The pattern is straightforward: suppress the platform's defaults, substitute your own content, and let your content do the SEO work.

How it works in practice:

- Add ?hide_title=1 so your page's H1 becomes the page's true heading — phrased with the keywords you want indexed ("Mortgage Payment Calculator | First National Bank" rather than the platform's neutral default). Search engines see one clear heading, not two competing ones.

- Add `?hide_help=1` to remove the platform's generic explanatory block below the calculator. Write your own 150-300 words of contextual copy on the parent page — in your institution's voice, addressing your members specifically, with the keyword phrasing that fits your SEO strategy.
- The surrounding copy you write is what search engines index. The calculator provides the interaction; you provide the content and the SEO weight.

This approach is documented separately as a styling option, but it takes on strategic importance for institutions investing in organic search performance. See Section 12 for the broader SEO context this pattern enables.

Using `?source=` to measure performance by placement

The same calculator can appear in multiple locations on your site — a product page, a homepage widget, a campaign landing page — and each placement may drive meaningfully different engagement. The `?source=` parameter lets you distinguish them in your analytics.

For example, if your Mortgage Payment Calculator is embedded on both your mortgage product page and your homepage, configure each embed with a unique source value:

```
data-src="...mortgage/m01?source=mortgage-product-page"
data-src="...mortgage/m01?source=homepage"
```

Both instances run identically for the member. In GA4, every `fintactix_*` event from each placement carries its source value, so you can compare load counts, first interactions, and CTA clicks across placements in a single report. Over time, this tells you which pages are generating genuine calculator engagement — and which are just receiving traffic.

Usage

Append parameters to the `data-src` URL. Parameters can be combined:

```
<!-- Hide title only -->
<div data-fintactix
  data-
src="https://calculators.fintactix.net/firstnational/mortgage/m01?hide_title=1"
  data-token="your-token" data-title="Mortgage Payment Calculator">
</div>

<!-- Hide title and help text, with source tracking -->
<div data-fintactix
  data-src="...mortgage/m01?hide_title=1&hide_help=1&source=homepage"
  data-token="your-token" data-title="Mortgage Payment Calculator">
</div>
```

The `data-title` attribute is unaffected

The data-title attribute on the placeholder div sets the accessible iframe name for screen readers and is always required for WCAG 2.2 compliance. It is separate from the visual title inside the calculator and is not affected by ?hide_title=1.

6. CMS Integration Notes

The placeholder div and script tag can be added to virtually any CMS. The most common implementation issues are caused by text filters that strip HTML attributes or tags from body fields. This section covers the most common platforms.

Single-Line Embed Requirement

Always place the placeholder div on a single HTML line. Many CMS body field text filters strip attributes from elements that span multiple lines — even when the multi-line markup is syntactically valid HTML. This is particularly true of Drupal's filtered HTML formats. The embed code generator on your Calculator Home Page always outputs the div on one line for this reason.

Correct (single line):

```
<div data-fintactix data-  
src="https://calculators.fintactix.net/firstnational/mortgage/m01" data-  
token="your-token" data-title="Mortgage Payment Calculator" data-min-  
height="500"></div>
```

Incorrect (multi-line — attributes may be stripped by CMS filters):

```
<div data-fintactix  
  data-src="https://calculators.fintactix.net/firstnational/mortgage/m01"  
  data-token="your-token"  
  data-title="Mortgage Payment Calculator"  
  data-min-height="500">  
</div>
```

Multi-line formatting is fine in static HTML files, page templates, or environments without text filtering — but the safe default is always a single line.

Drupal

In Drupal, the **Full HTML** text format must be selected for any content field that will host a calculator embed. The div and all data attributes will be preserved. If your site uses a custom text format with attribute filtering, add data-fintactix, data-src, data-token, data-title, data-min-height, and data-fintactix-defer to the allowed attributes list.

Single-line is mandatory in Drupal body fields

Drupal's text filters strip attributes from multi-line elements in body fields, even when the Full HTML format is selected. Place the placeholder div on a single HTML line — the embed code generator already does this. If you hand-format the embed code for readability, collapse it back to one line before saving the node.

The script tag should be added to the page template (for example, via `hook_page_attachments()` in a custom module, or in the theme's `html.tpl.php` or a block) rather than pasted into a body field, since most restricted text formats strip script tags.

WordPress

Use the Custom HTML block in the block editor (Gutenberg). Do not use the Classic paragraph block — it strips custom HTML attributes. The script tag can be added via your theme's `functions.php` using `wp_enqueue_script()`, or via a plugin like Header and Footer Scripts.

```
// functions.php - enqueue the Fintactix embed script
function fintactix_embed_script() {
    wp_enqueue_script(
        'fintactix-embed',
        'https://cdn.fintactix.com/embed/v1/fintactix-embed.js',
        array(), null, true // true = load in footer
    );
}
add_action('wp_enqueue_scripts', 'fintactix_embed_script');
```

Squarespace

Use a Code Block (Insert → Code) and paste both the placeholder div and the script tag. Squarespace preserves custom HTML attributes in Code Blocks.

Webflow

Add an Embed element to the page canvas and paste both the placeholder div and script tag. Webflow preserves all HTML attributes in Embed elements.

Sitecore / Kentico / Other Enterprise CMS

Add the placeholder div through your CMS's HTML component or raw HTML field. Add the script tag to the shared page layout template (header or footer) to ensure it loads on every page where calculators appear. Confirm that your CMS's output encoding is not converting double quotes in data attribute values to HTML entities.

7. Performance and Lazy Loading

The Smart Embed system is designed to minimize performance impact on the host page. The embed script is lightweight (~8 KB minified and gzipped) and loads asynchronously via the defer attribute, so it never blocks page rendering.

The data-fintactix-defer Pattern for Lazy Loading

On pages with multiple calculators — particularly calculator index pages listing many tools — loading all iframes simultaneously can impact Core Web Vitals scores and perceived page performance. The data-fintactix-defer attribute, combined with an Intersection Observer, enables true lazy loading: calculators only load when they enter the viewport.

```
<!-- All calculators use data-fintactix-defer -->
<div data-fintactix data-fintactix-defer
      data-src="https://calculators.fintactix.net/firstnational/savings/s01"
      data-token="your-token" data-title="Savings Calculator" data-min-
height="450">
</div>

<script src="https://cdn.fintactix.com/embed/v1/fintactix-embed.js"
defer></script>
<script src="https://cdn.fintactix.com/embed/v1/fintactix-accordion.js"
defer></script>

<script>
// Intersection Observer lazy-load for deferred embeds
document.addEventListener('DOMContentLoaded', function() {
  var observer = new IntersectionObserver(function(entries) {
    entries.forEach(function(entry) {
      if (entry.isIntersecting && window.FintactixEmbed) {
        window.FintactixEmbed.init(entry.target);
        observer.unobserve(entry.target);
      }
    });
  }, { rootMargin: '200px' }); // pre-load 200px before viewport

  document.querySelectorAll('[data-fintactix-defer]').forEach(function(el) {
    observer.observe(el);
  });
});
</script>
```

Analytics Accuracy Note

The data-fintactix-defer lazy-load pattern serves a secondary purpose beyond performance: analytics accuracy. When data-fintactix-defer is used, the iframe request to calculators.fintactix.net only fires when a user actively opens or scrolls to that calculator. This makes Fintactix server-side usage logs a reliable proxy for actual engagement — not just page load counts. This is particularly important for accordion implementations and calculator index pages.

8. Analytics Integration

The Smart Embed system fires events to Google Analytics 4 and Adobe Analytics as users interact with calculators. These events appear in your analytics platform alongside standard page-level data, enabling calculator-specific reporting without any additional configuration.

Google Analytics 4 Events

The following events are automatically fired to the GA4 data stream configured on the parent page:

Event Name	Description & Parameters
<code>fintactix_calculator_load</code>	Fires when the calculator iframe has fully loaded and is interactive. Parameters: <code>calculator_id</code> , <code>calculator_name</code> , <code>institution</code> .
<code>fintactix_first_interaction</code>	Fires the first time a user changes any field value. Indicates active engagement beyond passive page view.
<code>fintactix_results_viewed</code>	Fires when the calculator displays results (after the first calculation). Parameters: <code>calculator_id</code> .
<code>fintactix_email_results</code>	Fires when a user submits their email address via the Email Results feature. Parameters: <code>calculator_id</code> . This is your primary lead capture event.
<code>fintactix_cta_click</code>	Fires when a user clicks the CTA button adjacent to results. Parameters: <code>calculator_id</code> , <code>cta_text</code> , <code>cta_url</code> .

Source Attribution with ?source=

Use the `?source=` parameter to segment calculator engagement by placement. For example, a mortgage calculator appearing on the homepage, a product page, and a landing page can each be tracked separately:

```
data-src="...mortgage/m01?source=homepage"
data-src="...mortgage/m01?source=product-page"
data-src="...mortgage/m01?source=lp-mortgage-refinance"
```

The source value appears in GA4 as a parameter on all `fintactix_*` events, enabling comparison of engagement quality across placements.

GA4 Custom Dimensions

To segment calculator data in GA4 reports, register these as custom dimensions in your GA4 property under Configure → Custom Definitions:

Dimension Name	Scope & Description
<code>calculator_id</code>	Event-scoped. The machine name of the calculator (e.g., m01, a03).
<code>calculator_name</code>	Event-scoped. The human-readable name (e.g., "Mortgage Payment Calculator").
<code>institution</code>	Event-scoped. Your institution's subfolder identifier.
<code>source</code>	Event-scoped. The value passed via the <code>?source=</code> URL parameter.

9. Accessibility

All Fintactix Financial Calculators are maintained to WCAG 2.2 Level AA compliance. This section covers what compliance means in the context of an embedded calculator and what your institution's implementation responsibilities are.

Fintactix Responsibilities

- All 88 calculators in the library are tested against WCAG 2.2 Level AA using automated tools (axe-core) and manual keyboard and screen reader testing.
- The data-title attribute is applied as the iframe's accessible name, satisfying WCAG 4.1.2 for the iframe element.
- All calculator inputs use native HTML5 input types, explicit label associations, and ARIA attributes where required.
- Highcharts result visualizations include accessible data tables and keyboard-navigable chart controls.
- Color contrast meets 4.5:1 for normal text and 3:1 for large text and UI components throughout.
- Touch targets meet the WCAG 2.2 SC 2.5.8 minimum 24×24 CSS pixel requirement.

Your Institution's Responsibilities

- Always include data-title. This is the only WCAG-required attribute on the placeholder div. Use a descriptive name matching the calculator's function.
- Ensure surrounding page content is accessible. The calculator itself is compliant, but headings, descriptive text, and links you place around it on the product page must also meet WCAG 2.2 requirements.

- Test with your institution's specific CMS and page template. Template-level issues (missing skip links, keyboard traps in menus, focus management) can affect the user's ability to reach and interact with the embedded calculator.

VPAT / ACR Documentation

A Voluntary Product Accessibility Template (VPAT) documenting WCAG 2.2 Level AA conformance for the Fintactix Financial Calculator library is available on request. Contact info@fintactix.com.

Reporting Accessibility Issues

If you or a user identifies an accessibility issue with a specific calculator, contact info@fintactix.com with the calculator name/ID and a description of the issue. Fintactix targets remediation within 5 business days for high-severity issues.

10. Testing and Troubleshooting

Pre-Launch Checklist

- Calculator loads and displays correctly in Chrome, Firefox, and Safari.
- Calculator loads on iOS Safari and Android Chrome (test on actual devices if possible).
- iframe resizes correctly when results are displayed.
- Email Results feature submits successfully (check for confirmation message).
- CTA button links to the correct destination URL.
- No console errors in browser developer tools.
- Page passes basic keyboard navigation: Tab reaches the iframe, Enter activates focused elements inside the calculator.
- Screen reader announces the iframe with the name set in data-title.

Common Issues

Symptom	Diagnosis & Fix
Calculator shows blank / does not load	Check the browser console for errors. Most common causes: (1) incorrect data-token — copy fresh from Calculator Home Page; (2) the domain is not on the authorized domain list — contact Fintactix to add it; (3) a CSP is blocking <code>frame-src</code> for <code>calculators.fintactix.net</code> .
Calculator loads but does not resize	Confirm <code>fintactix-embed.js</code> is loading without errors. Check that no CSS on the parent page is constraining the iframe height with <code>!important</code> .

Symptom	Diagnosis & Fix
Accordion calculator never loads	Confirm <code>data-fintactix-defer</code> is present on the placeholder AND <code>fintactix-accordion.js</code> is included. Both are required. Without the accordion script, deferred embeds never initialize.
CMS strips data attributes	Switch to Full HTML text format (Drupal) or use a Code Block / Embed element (WordPress, Squarespace, Webflow). Avoid Rich Text or WYSIWYG editors for the embed code.
Embed code breaks across multiple lines	Collapse the placeholder div to a single HTML line. Some CMS text filters strip attributes from elements spanning multiple lines.
Scrollbar appears inside iframe	Increase <code>data-min-height</code> . The calculator's content may exceed the minimum height during initial load.

Checking the Embed Token

Your embed token is available on your institution's Calculator Home Page (the index page listing all your calculators). If you are unsure of your Calculator Home Page URL, contact info@fintactix.com.

Tokens are institution-specific and domain-restricted. A token issued for `firstnational.com` will not authenticate embeds on a different domain.

11. Maintenance and Updates

One of the primary advantages of the Smart Embed system is that calculator updates deploy automatically. When Fintactix updates a calculator — for regulatory parameter changes, accessibility improvements, or new features — the updated version appears in all embedded instances without any action required from your institution.

What Updates Automatically

- Regulatory parameter updates (IRS contribution limits, conforming loan limits, FHA/VA rates, Social Security thresholds, etc.)
- WCAG 2.2 compliance fixes and improvements
- Browser compatibility fixes
- Calculation accuracy corrections
- UI and interaction improvements

What Requires Your Action

- Adding a new calculator to a page. Place a new placeholder div with the appropriate data-src URL.
- Domain changes. If your institution changes its domain, contact Fintactix to update the authorized domain list. Embeds will stop loading on the old domain automatically once the DNS change propagates.

Monitoring

Fintactix does not currently provide automated uptime monitoring for embedded calculators. If a calculator stops loading on your site, contact info@fintactix.com with the calculator's name and URL. For urgent issues affecting live customer-facing pages, include "urgent" in the subject line.

Fintactix does monitor server uptime. If a system-wide issue occurs, Fintactix will contact your designated technical contact. For isolated issues specific to your implementation, contact info@fintactix.com.

12. SEO and Calculator Pages

A common concern when embedding calculators via iframe is the impact on search engine optimization. This section explains how Fintactix addresses SEO at the system level and what your institution can do to maximize the organic search value of calculator pages.

How Search Engines Treat Iframes

Search engines index the parent page — not the iframe content. The calculator's HTML, text, and structured data are not directly crawled from inside the iframe. This means the SEO value of calculator pages depends primarily on the content of the surrounding page, not the calculator itself.

This is a feature, not a limitation. Your product page retains full ownership of its SEO footprint. The calculator does not introduce duplicate content, competing pages, or indexing conflicts.

JSON-LD Schema Injection

The Smart Embed system delivers WebApplication structured data (JSON-LD) one of two ways, chosen per snippet in the embed generator's JSON-LD delivery selector. With Auto-inject, `fintactix-embed.js` writes the schema into the parent page's `<head>` at load time — zero effort and works on any CMS, but because it is added by JavaScript it is not read by AI answer engines, which do not run scripts (see Answer Engines and AI Citations below). With Place in `<head>`, the generator produces a static script block you paste into your page's `<head>`; because it is present in the raw HTML, it is read by both search engines and AI answer engines. Either way the schema carries the calculator name, description, feature list, and keywords. By default the calculator is attributed to Fintactix as the provider; institutions that enable client-first structured data instead have the tool attributed to their own page and brand — see Client-First Structured Data below.

This structured data can produce rich results in Google Search for calculator-related queries and signals to search engines that the page is a financial tool, not just informational content.

Client-First Structured Data (Optional)

By default, the injected WebApplication schema names Fintactix as the provider and uses the calculator's own URL. Client-first structured data, enabled per institution by Fintactix, changes this so the schema describes your page instead: the url and identifier resolve to your page (detected from its canonical link at load time), your institution is named as the publisher using the BankOrCreditUnion type, and the Fintactix provider attribution is removed. Any organic-search visibility or AI-answer-engine attribution the structured data earns is then credited to your brand rather than to the calculator vendor — provided it is delivered statically in your page's <head> (see Answer Engines and AI Citations), since answer engines cannot read runtime-injected schema.

Client-first output is produced by the embed code generator when your institution is enabled for it, appearing in the generated snippet as the data-seo, data-publisher-name, data-publisher-url, and data-publisher-type attributes. For pages that do not already publish their own page-level schema, an optional @graph wrapper (data-graph) adds a WebPage node that declares the calculator as the page's primary entity. Contact Fintactix to enable client-first structured data for your institution.

The schema's description, feature list, and keywords default to the calculator's standard content. To tailor the structured data to your institution's wording, override them per placement with the data-description, data-features, and data-keywords attributes (data-features takes a pipe-separated list, for example "Estimate your payment|Compare loan terms"). These control the JSON-LD only and are separate from the on-page content block below, which has its own data-content overrides.

On-Page Content

Because search engines index the parent page rather than the iframe, a calculator page with no surrounding copy gives crawlers little text to work with. The visible, crawlable copy beside the calculator is authored by your institution — the embed does not add a vendor content block. That copy is where the real search and AI-citation value lives, because copy your institution writes is unique to your page rather than boilerplate shared across every site that embeds the same tool.

See On-Page SEO Recommendations below for what that copy should include. Pair it with the structured data above — delivered in your page's <head> — so the machine-readable schema and the human-readable copy reinforce each other.

Answer Engines and AI Citations

AI answer engines — Google's AI Overviews, ChatGPT, Perplexity, and similar — fetch the raw HTML of a page and, as a rule, do not execute JavaScript. This has a direct consequence: JSON-LD added at load time (Auto-inject delivery) is invisible to them, even though Google's

own search crawler eventually renders it. To be read by an answer engine, the structured data must be present in the page as delivered — which is exactly what Place in <head> delivery produces. Combined with the on-page copy your institution authors, that static schema lets answer engines identify and cite your institution for calculator-related questions. Validation has a trap worth knowing: Google's Rich Results Test and URL Inspection render JavaScript, so they report runtime-injected schema as valid even though answer engines never see it. To confirm the schema is actually in your raw HTML, use View Source (not the browser's Inspect panel), or fetch the page, and look for the `<script type="application/ld+json">` block; validate that raw HTML with the schema.org validator. If it appears there, AI crawlers can read it.

On-Page SEO Recommendations

- Write a descriptive page title. Include the calculator name and institution: "Mortgage Payment Calculator | First National Bank" outperforms "Calculators".
- Write a meta description. Describe what the calculator does and who it serves. This appears in search results and directly affects click-through rate.
- Include 150–300 words of surrounding copy. Explain what the calculator does, what inputs it requires, and what the results mean for your members. This is the primary content search engines use to understand the page. To make this copy the page's actual content rather than decoration around the calculator's default text, use `?hide_help=1` on the calculator URL to suppress the platform's generic help block — see Section 5.
- Use proper heading structure. An H1 naming the calculator, H2 subheadings for sections below it (e.g., "How to Use This Calculator", "Understanding Your Results"). To prevent two competing H1s on the page, use `?hide_title=1` on the calculator URL so your page heading is the only one search engines see.
- Internal link from related pages. Product pages, blog posts about mortgage rates or auto financing, and the calculator index page should all link to individual calculator pages.
- Use descriptive URL structure. `/calculators/mortgage/payment-calculator` performs better than `/calculators?id=m01`.

SEO Performance Expectations

Calculator pages typically rank for long-tail queries: "mortgage payment calculator community bank", "credit union auto loan payment estimator", "HELOC payment calculator". These queries have high commercial intent and lower competition than generic financial queries targeted by large comparison sites.

Institutions that combine well-structured calculator pages with surrounding content (how-to guides, rate context, FAQ sections) consistently see calculator pages appear in the top 10 results for institution-specific and geography-specific calculator queries within 60–90 days of publish.

13. Support and Next Steps

Contact Information

Contact	Details
Technical support	info@fintactix.com — for implementation questions, troubleshooting, domain authorization, and accessibility documentation requests.
Account and billing	info@fintactix.com — for contract questions, adding calculator categories, and Navigator product inquiries.
Documentation	fintactix.com/documentation — this guide and supporting reference documents.
Calculator Home Page	Your institution-specific URL provided during onboarding. Contains your embed token, calculator URLs, and CTA configuration settings.

Common Next Steps After Implementation

- Verify analytics. Confirm that `fintactix_calculator_load` and `fintactix_first_interaction` events are appearing in your GA4 DebugView within 24 hours of launch.
- Register GA4 custom dimensions. Add `calculator_id`, `calculator_name`, `institution`, and `source` as event-scoped custom dimensions in your GA4 property to enable calculator-specific reporting.
- Configure the CTA destination. Set the CTA URL on your Calculator Home Page to point to your application portal, pre-qualification form, or loan officer contact page.
- Test Email Results. Submit a test email address through the Email Results feature and confirm the lead appears in your lead management system.
- Add calculators to product pages. Embed relevant calculators on each lending product page (mortgage, auto, home equity, personal loan) as the primary interactive element above the fold.
- Submit your sitemap. After adding calculator pages, submit an updated sitemap to Google Search Console to accelerate indexing.

Adding Additional Calculator Categories

Fintactix Financial Calculators are organized into 11 categories: Mortgage, Auto, Home Equity, Savings, Retirement, Debt, Budget, Insurance, and three additional specialty categories. Your subscription determines which categories are licensed for your institution.

To add a new category or individual calculator, contact your Fintactix account contact or email info@fintactix.com. New calculators are typically available within 5 business days of contract activation.

Category Hub

For pages that should surface an entire category of calculators in one place — a mortgage landing page, a financial wellness section, a tools index — the Category Hub provides a single-snippet embed that renders all calculators in a category with a choice of three layouts: accordion, tabs, or card grid. The Category Hub uses the same token, the same authorized domain list, and the same per-iframe authentication as the standard Smart Embed system; it is a higher-level convenience layer on top of the same infrastructure.

See the Category Hub Implementation Guide in the Documentation Library for full setup details, layout descriptions, and deployment patterns. Contact info@fintactix.com if you would like to evaluate the Category Hub for your site.

Financial Navigators

Financial Navigators are guided digital lending experiences that extend the calculator program into the decision phase of the borrower journey. Where calculators answer "what is my payment?", Navigators answer "which loan is right for me?" — collecting full borrower context and producing decision-ready leads with loan officer briefings.

Navigators are available for Mortgage, Home Affordability, Vehicle Loan, and Home Equity. Contact Fintactix to schedule a demonstration.

Thank you for choosing Fintactix Financial Calculators

We are committed to keeping your calculator program accurate, accessible, and performing well for your borrowers. If you have any questions not covered in this guide, contact info@fintactix.com.