F I N T A C T I X · C A T E G O R Y H U B

Implementation Guide

Category Hub — Multi-Calculator Embed System

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1. The Category Hub

The Category Hub is a multi-calculator embed that surfaces an entire calculator category — Mortgage, Auto, Home Equity, Savings, Retirement, and the rest — through a single piece of HTML on your page. One snippet, one script tag, and the hub renders every calculator in the chosen category with three layout options: a vertical accordion, a horizontal pill-tab strip, or a clickable card grid that opens calculators in a modal.

Where the standard Smart Embed places one calculator at a time, the Category Hub is designed for the moments earlier in the borrower journey — category landing pages, financial education sections, and product hub pages — where the user is exploring rather than calculating a specific number. They do not yet know which tool they need; the hub lets them browse, scan, and self-select.

What it gives you

- A single embed snippet per category, instead of one snippet per calculator (a Mortgage hub deploys 13 calculators; an Auto hub deploys 8).
- Three layouts to match your page context: accordion for vertical lists, tabs for compact selectors, and cards for catalog-style landing pages.
- Lazy loading — calculators only render when the user opens them, so the host page stays fast regardless of how many calculators the category contains.
- Inbound deep linking via URL fragment, so a published link like /calculators/mortgage#m04 opens that specific calculator inside the hub on page load.
- Optional filtering to a curated subset, so the same hub system can power both a full category landing page and a focused vignette on a product page.
- Full WCAG 2.2 Level AA accessibility — keyboard navigation, ARIA semantics, focus management, and screen reader announcements across all three layouts.
- Customer-themeable styling — the hub renders with neutral defaults and inherits font and color treatment from your site, with documented BEM class names for further brand customization.

> **When to use Category Hub vs. standard Smart Embed**
>
> Use Category Hub when a page should surface an entire category of calculators — a mortgage landing page, a financial wellness section, a tools index. Use the standard Smart Embed when a specific page is paired with a specific calculator — a mortgage product page paired with the Mortgage Payment Calculator. The two approaches coexist; you can run standard embeds and Category Hub embeds on the same site.

2. The Basic Embed Snippet

A Category Hub embed is two elements: a placeholder div with data attributes, and a script tag. The script tag is included once per page no matter how many hubs are on it.

Template

Copy this snippet, then substitute the values marked in brackets:

```
<div data-fintactix-hub="[CATEGORY]"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="[LAYOUT]"></div>
<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

> **Production embed code must be on a single line**
>
> The examples throughout this guide format the placeholder div 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 script tag can remain on its own line. See Section 6 (CMS Integration Notes) of the Smart Embed Implementation Guide for CMS-specific guidance — the same rules apply to hub placeholder divs.

The values you substitute

Placeholder	What to put there
`[CATEGORY]`	One of the 11 category keys — see Section 3 for the full list. Examples: mortgage, auto, home_equity, savings.
`[YOUR_TOKEN]`	Your institution-specific embed token. The same token used for your standard Smart Embed deployments. Available on your Calculator Home Page.
`[LAYOUT]`	One of accordion, tabs, or cards — see Section 4 for descriptions and when to use each.
`[YOUR_INSTITUTION]`	Your institution's subfolder identifier — the same path segment that already appears in your existing Smart Embed `data-src` URLs (for example, `firstnational` in `calculators.fintactix.net/firstnational/...`).

A complete example

A Mortgage category hub for First National Bank, using the cards layout:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="535a617d8c4f1b3e5a9d2c7f4e8b1a6d"
     data-fintactix-layout="cards"></div>
<script src="https://calculators.fintactix.net/firstnational/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

This renders a grid of all 13 Mortgage calculators as cards. The user clicks a card; the chosen calculator opens in a modal overlay; closing the modal returns to the grid. No further configuration is required.

Content Security Policy

If your website enforces a Content Security Policy, a Category Hub needs four directive sources. Two are the same ones a standard Smart Embed requires; the other two exist because the hub fetches its calculator list and its stylesheet from the Fintactix platform before rendering anything. A policy written for standard Smart Embeds alone will block a hub, usually with no visible error beyond a console message.

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

script-src lists both hosts because hub.js is served by the platform and it loads fintactix-embed.js from the CDN. If your institution hosts either file itself, replace the corresponding host with your own origin. connect-src covers the calculator manifest request and style-src covers the hub stylesheet. The calculators themselves load inside the iframe under their own policy and need nothing further from yours.

> **One script tag, multiple hubs**
>
> If a page has more than one Category Hub on it — for example, an Auto hub and a Mortgage hub on the same financial education landing page — include the hub.js script tag only once. The script finds and initializes every hub placeholder on the page.

3. Category Reference

Each Category Hub embed targets one of 11 categories. The category key goes in the data-fintactix-hub attribute. The table below lists every category, its key, the calculator count, and a short description of what the category covers.

Category	Key	#	What it covers
Auto	`auto`	8	Vehicle payment, affordability, lease vs. buy, gas savings, and comparison tools.
Mortgage	`mortgage`	13	Payment, PITI, rent vs. buy, refinance, ARM, closing costs, affordability, DTI, and bi-weekly comparison.
Home Equity	`home_equity`	9	Available equity, HEL, HELOC, improvement financing, debt consolidation, and payoff tools.
Savings	`savings`	10	Compound interest, college savings, goal tracking, CD comparison, and tax-deferred growth.
Retirement	`retirement`	7	401(k), Roth vs. Traditional, IRA, Social Security, retirement readiness, and income sustainability.
Debt	`debt`	8	Consolidation, payoff timelines, credit card payoff, balance transfer, and lump-sum impact.
Budget	`budget`	7	Monthly budget, cash flow, net worth, checkbook, and work vs. stay-home analysis.
Insurance	`insurance`	7	Life insurance needs, disability, long-term care, HSA planning, and HDHP comparison.
Business Finance	`business_finance`	7	Equipment lease vs. buy, loan amortization, cash flow projection, and financial ratio analysis.
Business Management	`business_management`	8	Startup planning, valuation, break-even, working capital, and employee compensation.
Business Marketing	`business_marketing`	6	Campaign ROI, website conversion, PPC analysis, direct mail, lead generation, and CLV.

Which categories are available to your institution depends on your subscription. If a category is not licensed for your site, the hub will render an error message rather than the calculator list. Contact info@fintactix.com to add categories.

4. Layout Reference

Each Category Hub embed renders in one of three layouts, chosen via the data-fintactix-layout attribute. The layouts present the same set of calculators in fundamentally different ways. Match the layout to the page context.

Accordion

A vertical stack of expandable panels — one panel per calculator. Each panel shows the calculator name as a header bar; clicking opens that panel and reveals the calculator inside it. Only one panel is open at a time. No panel is open on initial load — the user clicks to open the first one.

- Best for: general category landing pages, financial education sections, and pages where the user is browsing rather than searching for a specific tool.
- Visual weight: low. Closed panels are compact; the hub footprint matches the number of calculators in the category.
- Keyboard navigation: Tab moves through headers, Up/Down arrows move between adjacent headers, Home and End jump to first and last, Space or Enter opens.

Snippet:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"></div>
```

Tabs

A horizontal row of pill-style tabs — one tab per calculator — that wrap to multiple rows on narrower viewports. The active tab shows its calculator below the tab strip. The first tab opens automatically on page load.

- Best for: compact selectors where every calculator name should be visible at a glance, including categories with many calculators where a vertical accordion would feel long.
- Visual weight: moderate. The tab strip occupies a few rows of horizontal space; the active calculator renders below.
- Keyboard navigation: Tab moves into and out of the tab strip, Left/Right arrows move between tabs with immediate activation, Home and End jump to first and last.

Snippet:

```
<div data-fintactix-hub="auto"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="tabs"></div>
```

Cards

A responsive grid of cards — one card per calculator — that open the calculator in a modal overlay on click. Three columns on desktop, two on tablet, one on mobile. The card shows the calculator name and a short description; the affordance below reads "Open calculator →".

- Best for: catalog-style landing pages, financial wellness hubs, and any page where the calculator selection itself is part of the experience.
- Visual weight: high. The grid is a primary page element; the modal becomes the focus when opened.
- Keyboard navigation: Tab moves through cards, Space or Enter opens the modal, Escape closes the modal, Tab inside the modal is trapped until close.
- State preservation: closing a modal and reopening the same card preserves all the user's input — they can switch between calculators in the modal without losing their work.

Snippet:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="cards"></div>
```

> **Layout is a presentation choice, not a content choice**
>
> All three layouts surface the same calculators with the same functionality. Switching layouts changes only how the calculators are presented and selected. You can deploy the Mortgage hub as an accordion on one page and as cards on another, with no configuration difference beyond the data-fintactix-layout attribute value.

5. Optional Attributes

Six optional attributes refine hub behavior beyond the basic category-and-layout configuration. The first three shape what the hub shows; the last three cover consent handling and customer-hosted script delivery. Use them when the default behavior does not match what the page needs — every one of them is safe to omit.

data-fintactix-default

Sets the calculator that opens automatically when the hub loads. Provide the calculator ID — for example, `m04` for the Home Affordability calculator.

- Applies to accordion and tabs layouts. Ignored by cards (which never auto-opens a modal).
- Overrides the layout default — tabs no longer opens the first tab, accordion opens the named panel instead of none.
- Useful when one calculator in the category is more important than the others — for example, a mortgage refinance landing page where the Refinance calculator should be the visible default.

Example: an Auto hub on a vehicle loan landing page where the Affordability calculator (a04) is the most relevant default:

```
<div data-fintactix-hub="auto"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="tabs"
     data-fintactix-default="a04"></div>
```

data-fintactix-include

Filters the hub to a curated subset of the category, in the order you specify. Provide a comma-separated list of calculator IDs.

- Applies to all three layouts.
- The order of the include list determines the render order — the IDs appear in the order you write them, not the canonical category order.
- Unknown IDs are silently dropped; whitespace around commas is ignored; duplicates are removed.
- Useful for vignette deployments where a product page wants only the most relevant 3-4 tools from a category, not the full set.

Example: a mortgage product page showing only the four most relevant mortgage tools, in a specific order, as cards:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="cards"
     data-fintactix-include="m04, m01, m10, m11"></div>
```

This renders four cards instead of all 13 — Home Affordability, the PITI calculator, the DTI calculator, and the Down Payment calculator — in that order.

data-fintactix-deep-link

Controls whether the hub reads URL fragments on page load to auto-open a panel. When enabled (the default), a link like `/calculators/mortgage#m04` will open the m04 calculator inside the hub on page load. See Section 7 for the full deep-linking behavior model.

- Default: enabled. Omit the attribute to keep deep linking on.
- Set to "false" only if the host page already uses URL fragments for its own navigation and the conflict would be problematic.
- Applies to accordion and tabs (cards layout deliberately ignores fragments — deep links land on the grid, not in a modal).

Example: deep linking disabled because the host page uses a single-page-app router that relies on fragments:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"
     data-fintactix-deep-link="false"></div>
```

data-fintactix-consent

Halts analytics collection for visitors who opt out of data collection on your site. The hub runs inside cross-origin iframes, so your consent management platform cannot reach the calculators and they cannot read your consent state. No browser mechanism carries a consent decision across that boundary on its own — this attribute is what carries it.

- Accepts auto, denied, or granted. auto reads the decision from your consent platform and is what most institutions want; denied and granted are unconditional.
- Applies to every calculator the hub renders, in all three layouts.
- Omit it entirely and no consent signal is sent — the hub behaves exactly as it did before this attribute existed.

Hub calculators load on demand rather than at page load, which works in your favour here: the decision is read at the moment the visitor opens a panel, tab, or card, by which point your consent banner has been answered. Nothing loads from the Fintactix platform until the visitor affirmatively opens a calculator.

With auto, your page exposes the current decision as window.FintactixConsent — a function, a string, or an object with an analytics property, whichever is easiest to wire to your consent platform. Define it before the hub script runs. The example reads OneTrust; Cookiebot, TrustArc, Osano, and in-house banners follow the same shape with a different condition.

```
<script>
  // OneTrust: category C0002 = performance / analytics cookies
  window.FintactixConsent = function () {
    return OnetrustActiveGroups.indexOf(",C0002,") !== -1
      ? "granted"
      : "denied";
  };
</script>

<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"
     data-fintactix-consent="auto"></div>
```

If no affirmative grant can be established — a dismissed banner, a consent platform that failed to load, an unrecognized value — the hub treats that as denied rather than granted. When a calculator opens under a denied decision, its analytics tracker is never loaded, a Google Consent Mode default of denied is set inside the frame, and no analytics cookie is written. The calculator itself works normally; only the measurement stops.

A visitor who accepts, opens a calculator, then later declines in your preference centre is already inside a loaded frame, and that decision cannot re-run the server-side check. Post it into the frames instead. A hub may have several calculators loaded at once, so send to all of them:

```
var frames = document.querySelectorAll(
  ".fintactix-hub__embed-container iframe"
);

Array.prototype.forEach.call(frames, function (frame) {
  var url = new URL(frame.src);
  frame.contentWindow.postMessage({
    type:      "ftx:consent",
    embedId:   url.searchParams.get("_ftId"),
    nonce:     url.searchParams.get("_ftNonce"),
    ts:        Date.now(),
    analytics: "denied"        // or "granted"
  }, "https://calculators.fintactix.net");
});
```

Call this whenever the visitor changes their preference. Calculators opened afterwards pick up the new decision from the attribute, so both paths stay in step. Repeat messages carrying the same decision are ignored.

data-fintactix-embed-src

Points the hub at a customer-hosted copy of fintactix-embed.js, the small loader that creates each calculator iframe. Use this only if your institution serves that file from its own infrastructure because your security policy prohibits executing third-party script from an external origin. Omit it and the hub loads the loader from the Fintactix CDN.

data-fintactix-base

Tells the hub where the Fintactix platform is. The hub normally works this out from the location it was loaded from, which is correct as long as the platform serves hub.js. If your institution hosts hub.js itself, that derivation resolves your own domain instead, and both the calculator manifest and the hub stylesheet fail to load.

- Required whenever you host hub.js yourself. The embed code generator will not produce a snippet with a customer-hosted hub.js and no base URL.
- Give the institution address including its path segment — for example https://calculators.fintactix.net/firstnational.
- Omit it in every other case. When Fintactix serves hub.js, the derived value is already correct.

Tell Fintactix where you are serving each file. Both attributes can be recorded against your embed token, so the embed code generator produces correct snippets for your institution without anyone hand-editing them. Until that happens the generator keeps emitting platform-hosted paths, and staff issuing hub codes for your site would hand you a snippet pointing at the wrong script. If you later move either file, send the new location and update the snippets already on your pages — deployed pages carry the old URL and will stop rendering the hub.

A fully customer-hosted deployment sets both, alongside the consent attribute:

```
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"
     data-fintactix-consent="auto"
     data-fintactix-embed-src="/assets/js/fintactix-embed.js"
     data-fintactix-base="https://calculators.fintactix.net/firstnational"></div>
<script src="/assets/js/hub.js"></script>
```

6. Common Deployment Patterns

A small number of deployment patterns cover most Category Hub use cases. Each section below shows a real-world scenario and the complete embed snippet that implements it. Substitute [YOUR_INSTITUTION] in the script URL with your institution's subfolder identifier.

Pattern 1 — Full category landing page

A dedicated page for "Mortgage Calculators" that presents the full category in a catalog format. Cards layout, no filtering, deep linking enabled so individual calculators are shareable via URL fragments.

```
<!-- /calculators/mortgage -->
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="cards"></div>
<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

Pair this with 150-300 words of surrounding page copy explaining what the category covers, who it serves, and how to use the calculators. The hub provides the tools; the surrounding content provides the SEO weight.

Pattern 2 — Vignette on a product page

A mortgage product page where the calculators are a supporting element, not the main attraction. A curated subset of 3-4 tools relevant to the product, rendered as tabs to keep visual weight low.

```
<!-- /products/mortgages/30-year-fixed -->
<h2>Run the numbers</h2>
<p>Estimate your payment, see how much home you can afford,
   or compare loan terms — without leaving this page.</p>

<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="tabs"
     data-fintactix-include="m01, m04, m05"></div>
<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

The user sees only the PITI calculator, the Affordability calculator, and the Mortgage Comparison calculator — three tabs, with the first tab open by default.

Pattern 3 — Category navigator with default

A landing page for "Vehicle Financing" where the Affordability calculator should be the visible default — the assumption being that most arriving users want to know "what can I afford?" before anything else.

```
<!-- /lending/vehicles -->
<div data-fintactix-hub="auto"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="tabs"
     data-fintactix-default="a04"></div>
<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

All 8 auto calculators are present as tabs, but the page opens with Affordability already active. The user sees the affordability tool immediately; the other 7 are one click away.

Pattern 4 — Multiple hubs on one page

A "Financial Tools" page that surfaces several categories at once — Mortgage, Auto, Savings — each as its own accordion in its own section. One script tag handles all three.

```
<!-- /financial-tools -->
<h2>Home Loans</h2>
<div data-fintactix-hub="mortgage"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"></div>

<h2>Vehicle Loans</h2>
<div data-fintactix-hub="auto"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"></div>

<h2>Savings</h2>
<div data-fintactix-hub="savings"
     data-fintactix-token="[YOUR_TOKEN]"
     data-fintactix-layout="accordion"></div>

<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

Three independent hubs, three accordions, one script tag. Each hub manages its own state — opening a panel in one hub does not affect the others.

7. Deep Linking

Deep linking lets a published link target a specific calculator inside the hub. When a user clicks a link like /calculators/mortgage#m04, the hub opens that calculator automatically on page load and scrolls it into view.

Inbound only — the URL does not change as users browse

Deep linking is inbound only. When a user clicks panels inside the hub during normal browsing, the URL fragment does not update. The address bar stays clean. This avoids the surprising behavior of URLs changing silently as users explore.

In practice this means:

- A user clicks the accordion header for "Home Affordability" — the panel opens, the URL does not change.
- A user pastes /calculators/mortgage#m04 into their browser — the page loads, the Home Affordability panel opens automatically, the user lands directly on it.

- A user refreshes the page — the hub renders fresh (no panel open unless the URL fragment specifies one).

Publishing shareable calculator links

Because the URL does not update during browsing, shareable calculator links are a publishing decision rather than a side effect of user navigation. To publish a link that opens a specific calculator inside your hub, append the calculator ID to the hub page URL as a fragment:

```
https://www.yourbank.com/calculators/mortgage#m04
```

Use these fragment URLs in marketing emails, blog posts, social media, and internal links from other pages on your site. The recipient lands directly on the named calculator inside the hub.

Layout differences

Accordion and tabs honor inbound deep links by opening the named panel or tab. Cards layout deliberately does not — deep links land on the grid, not inside a modal. The reason: opening a modal automatically from a URL would surprise users who expected to see a category overview first.

> **Deep link URLs are stable across releases**
>
> A URL like /calculators/mortgage#m04 will continue to open the m04 calculator as long as the m04 calculator exists in the category and the hub remains deployed at that page. Calculator IDs do not change between releases. You can safely use deep link URLs in long-lived marketing collateral.

8. Customizing Hub Appearance

The Category Hub ships with neutral default styling — a clean, restrained look that fits most institutional websites without modification. For deeper brand integration, the hub exposes a documented set of class names that your stylesheet can target to match your site's typography, colors, and visual treatment.

What inherits from your page automatically

Without any custom CSS, the hub inherits several properties from the page it's embedded on:

- Font family — the hub uses your site's default font, so headers and body text within the hub feel native to the surrounding page.
- Base font size and line height — text scales appropriately with your site's base typography.

- Text color — the hub's default text color blends with your site's color palette.

This means most institutions can deploy the hub without writing any CSS at all, and it will already look like it belongs on the page.

Class names for deeper customization

The hub uses BEM-style class names — namespaced so they will not collide with anything on your site. To override hub styling from your stylesheet, target these classes:

Class name	What it styles
`.fintactix-hub`	The outer hub container (all layouts).
`.fintactix-hub--accordion`	Accordion-layout root (apply layout-specific styling here).
`.fintactix-hub--tabs`	Tabs-layout root.
`.fintactix-hub--cards`	Cards-layout root.
`.fintactix-hub__panel-header`	Accordion panel header button (the clickable bar).
`.fintactix-hub__tab`	Individual tab button.
`.fintactix-hub__tablist`	Tab strip container.
`.fintactix-hub__card`	Individual card in the cards layout.
`.fintactix-hub__card-title`	Card title text.
`.fintactix-hub__card-description`	Card description text.
`.fintactix-hub__modal-dialog`	Modal dialog box (cards layout).
`.fintactix-hub__modal-title`	Modal title text.

The specificity pattern

The hub's own stylesheet uses two-class selectors — for example, .fintactix-hub--accordion .fintactix-hub__panel-header. To reliably override those defaults, your stylesheet should match or exceed that specificity. Use the same two-class pattern; your rule will win on source order because the host page's stylesheet typically loads before the hub's.

Example — restyling the accordion header to a warm cream background with brown text:

```
.fintactix-hub--accordion .fintactix-hub__panel-header {
  background-color: #f0e4d4;
```

```
  color: #6b3a0a;
  font-weight: 600;
}
.fintactix-hub--accordion .fintactix-hub__panel-header:hover {
  background-color: #e8d4ba;
}
```

Inspect any hub element in your browser's developer tools to see the exact selector the hub uses; match the structure in your override.

What you can change

Realistic things to customize for brand consistency:

- Background colors and gradients for panel headers, tab strips, and card grids.
- Text colors for headers, descriptions, and affordances.
- Border treatments — radius, width, color, drop shadows.
- Hover and active states — color shifts, subtle animations.
- Spacing within panels and cards — though changing structural spacing too aggressively may break the layout on narrow viewports.

What to leave alone

Some properties are load-bearing for layout and accessibility. Overriding them tends to cause more problems than it solves:

- The grid template structure of the cards layout — three columns on desktop, two on tablet, one on mobile is responsive by design.
- ARIA-related styling — focus rings, keyboard navigation indicators, and accessible name treatments. These exist for WCAG 2.2 compliance.
- Modal positioning, scrolling, and focus trap behavior in the cards layout.

9. Structured Data and SEO

The Category Hub automatically injects JSON-LD structured data into your page describing the calculators it renders. By default this is an ItemList of the category's calculators, identifying the page as a collection of financial tools. No action is required on your part.

When client-first structured data is enabled for your institution — a setting on your embed token, managed by Fintactix — the hub instead injects a CollectionPage attributed to your page: the page URL and identifier resolve to your page (detected from its canonical link), your institution is named as the publisher, and each calculator carries its own description and keywords. This attributes the organic-search visibility of the structured data — and, when it is delivered statically in your <head>, its AI-answer-engine attribution — to your brand rather than to the calculator vendor.

Because the hub renders the calculators as visible panels or cards with their titles directly on your page, the page already carries crawlable text that supports the structured data — no separate content block is needed. For the strongest result, pair the hub with 150-300 words of surrounding copy explaining what the category covers and who it serves.

Client-first attribution itself requires no change to your embed snippet — once it is enabled for your token, every Category Hub on your site adopts it on the next page load in Auto-inject mode. Choosing Place in <head> delivery does change the snippet: use the Category Hub Embeds generator (linked under Useful Resources on your Calculator Home Page) to produce the snippet plus the static script block for your <head>. The generator marks that snippet data-fintactix-no-schema so the hub does not also inject the schema, and asks for your host page URL so the static block points at the right page. To confirm a static block is actually in your raw HTML, use View Source (not the browser's Inspect panel) and look for the <script type="application/ld+json"> block — note that Google's Rich Results Test renders JavaScript and will report runtime-injected schema as valid even though answer engines never see it. To enable client-first structured data for your institution, contact info@fintactix.com.

10. Troubleshooting

Most Category Hub deployment issues fall into a small number of patterns. Check the table below before contacting support.

Symptom	Diagnosis & Fix
Hub renders an error message instead of calculators	Most common causes: (1) the category key is misspelled — check Section 3 for valid keys; (2) the token is invalid or for a different institution — verify from your Calculator Home Page; (3) the category is not licensed for your institution — contact info@fintactix.com.
Hub does not appear at all	Check the browser console for errors. Most common cause: the hub.js script tag is missing, mistyped, or blocked by your Content Security Policy. Verify the script is loading; check that `script-src` permits calculators.fintactix.net.
Hub div present in source but no hub renders	Your CMS's text filter has stripped one or more data attributes from the placeholder div. View the rendered page source and confirm that `data-fintactix-hub`, `data-fintactix-token`, and `data-fintactix-layout` all survived. Most common cause: the placeholder div spans multiple HTML lines. Collapse it to a single line — see Section 2 for the requirement.

Symptom	Diagnosis & Fix
Hub renders but a calculator shows a licensing block	The token is not authorized for the embedding domain. Verify your token's Authorized Domains list on your Calculator Home Page includes the exact hostname of the page hosting the hub. For local development domains (e.g., `.dd` or `localhost`) the token must also have the Development environment enabled.
Cards descriptions are missing	Card descriptions come from each calculator node's summary field. If a calculator has no summary configured, its card renders with only the title. Contact Fintactix to populate descriptions for your category.
Deep links do not open the intended calculator	Verify the calculator ID in the URL fragment matches an active calculator in the category. The hub silently ignores fragments that do not match. Check that `data-fintactix-deep-link="false"` is not set on the placeholder.
Include filter drops all calculators	Every ID in the include list is being dropped as unknown. Verify the IDs match the category — for example, `m04` is valid for the mortgage category but not for auto. Whitespace and capitalization are normalized, but the IDs themselves must be correct.
Hub renders but layout looks unstyled	The hub stylesheet failed to load. Check the browser console for a 404 on `/modules/fintactix_category_hub/css/hub.css`. Most common cause: the script URL is missing the `[YOUR_INSTITUTION]` path segment. Confirm the script tag matches the format in Section 2.
Custom CSS does not override hub styling	The hub's own stylesheet uses two-class selectors and is loaded after your page's stylesheet. Your override needs to match that specificity. See Section 8 for the specificity pattern.
data-fintactix-consent	auto, denied, or granted — carries the visitor consent decision into every calculator
data-fintactix-embed-src	Customer-hosted URL for fintactix-embed.js (omit unless you host it yourself)
data-fintactix-base	Fintactix platform address including institution path — required when you host hub.js yourself

Symptom	Diagnosis & Fix
Hub loads but every calculator fails to appear	Most likely a customer-hosted hub.js without data-fintactix-base. The hub works out the platform address from its own location, so when you serve hub.js yourself that resolves to your own domain and the calculator manifest request fails. Add data-fintactix-base with your institution address including its path segment. See Section 5.
Hub renders but analytics are missing	Expected if the embed carries data-fintactix-consent and no affirmative grant was read from your consent platform. Confirm your platform exposes window.FintactixConsent and that it returns a granted value for visitors who accepted. See the GA4 Integration Guide.

Reporting issues

If a Category Hub stops working on a production page, contact info@fintactix.com with the page URL, the embed snippet you deployed, and any browser console errors. For urgent issues affecting live customer-facing pages, include "urgent" in the subject line.

11. Quick Reference

A one-page summary of the Category Hub attribute API. Keep this handy for repeat deployments.

Required attributes

Attribute	Value
`data-fintactix-hub`	Category key — one of: auto, mortgage, home_equity, savings, retirement, debt, budget, insurance, business_finance, business_management, business_marketing
`data-fintactix-token`	Your institution embed token (same token as standard Smart Embeds)

Optional attributes

Attribute	Value
`data-fintactix-layout`	`accordion` (default), `tabs`, or `cards`
`data-fintactix-default`	Calculator ID to auto-open (accordion and tabs only)
`data-fintactix-include`	Comma-separated calculator IDs to render, in order
`data-fintactix-deep-link`	`false` to disable inbound URL fragment deep linking (default: enabled)

Script tag (once per page)

```
<script src="https://calculators.fintactix.net/[YOUR_INSTITUTION]/modules/
fintactix_category_hub/js/1.0.0/hub.js"></script>
```

Support and next steps

- For implementation help, contact info@fintactix.com.
- To add a category to your subscription, contact info@fintactix.com.
- To deploy a Category Hub, copy a snippet from Section 6, substitute your token, category, and institution identifier, and paste into your CMS.
- To preview a hub before deploying to production, paste the snippet into any HTML test page that your token authorizes.

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.