

# Account Information APIs

# Table of Contents

1. Overview .....	1
1.1. Version information .....	1
1.2. Contact information .....	1
1.3. License information .....	1
1.4. URI scheme .....	1
1.5. Produces .....	1
2. Paths .....	1
2.1. Create an account request .....	2
2.1.1. Description .....	2
2.1.2. Parameters .....	2
2.1.3. Body parameter .....	2
2.1.4. Responses .....	3
2.1.5. Consumes .....	6
2.1.6. Produces .....	6
2.1.7. Security .....	6
2.2. Get an account request .....	7
2.2.1. Description .....	7
2.2.2. Parameters .....	7
2.2.3. Responses .....	7
2.2.4. Produces .....	10
2.2.5. Security .....	10
2.3. Delete an account request .....	11
2.3.1. Description .....	11
2.3.2. Parameters .....	11
2.3.3. Responses .....	11
2.3.4. Produces .....	11
2.3.5. Security .....	11
2.4. Get Accounts .....	13
2.4.1. Description .....	13
2.4.2. Parameters .....	13
2.4.3. Responses .....	13
2.4.4. Produces .....	16
2.4.5. Security .....	16
2.5. Get Account .....	17
2.5.1. Description .....	17
2.5.2. Parameters .....	17
2.5.3. Responses .....	17
2.5.4. Produces .....	20

2.5.5. Security .....	20
2.6. Get Account Balances .....	21
2.6.1. Description .....	21
2.6.2. Parameters .....	21
2.6.3. Responses .....	21
2.6.4. Produces .....	24
2.6.5. Security .....	24
2.7. Get Account Beneficiaries .....	25
2.7.1. Description .....	25
2.7.2. Parameters .....	25
2.7.3. Responses .....	25
2.7.4. Produces .....	28
2.7.5. Security .....	28
2.8. Get Account Direct Debits .....	29
2.8.1. Description .....	29
2.8.2. Parameters .....	29
2.8.3. Responses .....	29
2.8.4. Produces .....	31
2.8.5. Security .....	32
2.9. Get Account Product .....	33
2.9.1. Description .....	33
2.9.2. Parameters .....	33
2.9.3. Responses .....	33
2.9.4. Produces .....	35
2.9.5. Security .....	35
2.10. Get Account Standing Orders .....	36
2.10.1. Description .....	36
2.10.2. Parameters .....	36
2.10.3. Responses .....	36
2.10.4. Produces .....	41
2.10.5. Security .....	41
2.11. Get Account Transactions .....	42
2.11.1. Description .....	42
2.11.2. Parameters .....	42
2.11.3. Responses .....	42
2.11.4. Produces .....	47
2.11.5. Security .....	47
2.12. Get Balances .....	48
2.12.1. Description .....	48
2.12.2. Parameters .....	48
2.12.3. Responses .....	48

2.12.4. Produces .....	51
2.12.5. Security .....	51
2.13. Get Beneficiaries .....	52
2.13.1. Description .....	52
2.13.2. Parameters .....	52
2.13.3. Responses .....	52
2.13.4. Produces .....	55
2.13.5. Security .....	55
2.14. Get Direct Debits .....	56
2.14.1. Description .....	56
2.14.2. Parameters .....	56
2.14.3. Responses .....	56
2.14.4. Produces .....	58
2.14.5. Security .....	58
2.15. Get Products .....	59
2.15.1. Description .....	59
2.15.2. Parameters .....	59
2.15.3. Responses .....	59
2.15.4. Produces .....	61
2.15.5. Security .....	61
2.16. Get Standing Orders .....	62
2.16.1. Description .....	62
2.16.2. Parameters .....	62
2.16.3. Responses .....	62
2.16.4. Produces .....	67
2.16.5. Security .....	67
2.17. Get Transactions .....	68
2.17.1. Description .....	68
2.17.2. Parameters .....	68
2.17.3. Responses .....	68
2.17.4. Produces .....	72
2.17.5. Security .....	72
3. Security .....	73
3.1. TPPOAuth2Security .....	73
3.2. PSUOAuth2Security .....	73

# 1. Overview

Swagger specification for Account Information APIs

## 1.1. Version information

*Version* : v1.1.0

## 1.2. Contact information

*Contact* : Service Desk

*Contact Email* : [ServiceDesk@openbanking.org.uk](mailto:ServiceDesk@openbanking.org.uk)

## 1.3. License information

*License* : open-licence

*License URL* : <https://www.openbanking.org.uk/open-licence>

*Terms of service* : <https://www.openbanking.org.uk/terms>

## 1.4. URI scheme

*BasePath* : /open-banking/v1.1

*Schemes* : HTTPS

## 1.5. Produces

- `application/json; charset=utf-8`

# 2. Paths

## 2.1. Create an account request

POST /account-requests

### 2.1.1. Description

Create an account request

### 2.1.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Header	<b>x-jws-signature</b> <i>required</i>	Header containing a detached JWS signature of the body of the payload.	string

### 2.1.3. Body parameter

Create an Account Request

Name : body

Flags : required

Name	Description	Schema
<b>Data</b> <i>required</i>	Allows setup of an account access request	<a href="#">Data</a>
<b>Risk</b> <i>required</i>	The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info.	object

Data

Name	Description	Schema
<b>ExpirationDateTime</b> <i>optional</i>	Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended.	string (date-time)
<b>Permissions</b> <i>required</i>	Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP.	< enum (ReadAccountsBasic, ReadAccountsDetail, ReadBalances, ReadBeneficiariesBasic, ReadBeneficiariesDetail, ReadDirectDebits, ReadProducts, ReadStandingOrdersBasic, ReadStandingOrdersDetail, ReadTransactionsBasic, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsDetail) > array
<b>TransactionFromDateTime</b> <i>optional</i>	Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction.	string (date-time)
<b>TransactionToDateTime</b> <i>optional</i>	Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction.	string (date-time)

## 2.1.4. Responses

HTTP Code	Description	Schema
201	Account Request resource successfully created <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account Request POST response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content

HTTP Code	Description	Schema
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account Request POST response

Name	Description	Schema
<b>Data required</b>	Account Request Response	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>
<b>Risk required</b>	The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info.	object

### Data

Name	Description	Schema
<b>AccountRequestId required</b>	Unique identification as assigned to identify the account request resource. <b>Length : 1 - 128</b>	string
<b>CreationDateTime required</b>	Date and time at which the resource was created.	string (date-time)
<b>ExpirationDate optional</b>	Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended.	string (date-time)



Name	Description	Schema
<b>Permissions required</b>	Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP.	< enum (ReadAccountsBasic, ReadAccountsDetail, ReadBalances, ReadBeneficiariesBasic, ReadBeneficiariesDetail, ReadDirectDebits, ReadProducts, ReadStandingOrdersBasic, ReadStandingOrdersDetail, ReadTransactionsBasic, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsDetail) > array
<b>Status optional</b>	Specifies the status of the account request resource.	enum (Authorised, AwaitingAuthorisation, Rejected, Revoked)
<b>TransactionFromDateTime optional</b>	Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction.	string (date-time)
<b>TransactionToDateTime optional</b>	Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction.	string (date-time)

## Links

Name	Schema
<b>First optional</b>	string (uri)
<b>Last optional</b>	string (uri)
<b>Next optional</b>	string (uri)
<b>Prev optional</b>	string (uri)

Name	Schema
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.1.5. Consumes

- `application/json; charset=utf-8`

#### 2.1.6. Produces

- `application/json; charset=utf-8`

#### 2.1.7. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">TPPOAuth2Security</a>	tpp_client_credential

## 2.2. Get an account request

GET /account-requests/{AccountRequestId}

### 2.2.1. Description

Get an account request

### 2.2.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountRequestId</b> <i>required</i>	Unique identification as assigned by the ASPSP to uniquely identify the account request resource.	string

### 2.2.3. Responses

HTTP Code	Description	Schema
200	Account Request resource successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account Request GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content

HTTP Code	Description	Schema
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account Request GET response

Name	Description	Schema
<b>Data required</b>	Account Request Response	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>
<b>Risk required</b>	The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info.	object

### Data

Name	Description	Schema
<b>AccountRequestId required</b>	Unique identification as assigned to identify the account request resource. <b>Length : 1 - 128</b>	string
<b>CreationDateTime required</b>	Date and time at which the resource was created.	string (date-time)
<b>ExpirationDate optional</b>	Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended.	string (date-time)

Name	Description	Schema
<b>Permissions required</b>	Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP.	< enum (ReadAccountsBasic, ReadAccountsDetail, ReadBalances, ReadBeneficiariesBasic, ReadBeneficiariesDetail, ReadDirectDebits, ReadProducts, ReadStandingOrdersBasic, ReadStandingOrdersDetail, ReadTransactionsBasic, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsDetail) > array
<b>Status optional</b>	Specifies the status of the account request resource.	enum (Authorised, AwaitingAuthorisation, Rejected, Revoked)
<b>TransactionFromDateTime optional</b>	Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction.	string (date-time)
<b>TransactionToDateTime optional</b>	Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction.	string (date-time)

## Links

Name	Schema
<b>First optional</b>	string (uri)
<b>Last optional</b>	string (uri)
<b>Next optional</b>	string (uri)
<b>Prev optional</b>	string (uri)

Name	Schema
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.2.4. Produces

- `application/json; charset=utf-8`

#### 2.2.5. Security

Type	Name	Scopes
oauth2	<a href="#">TPPOAuth2Security</a>	tpp_client_credential

## 2.3. Delete an account request

```
DELETE /account-requests/{AccountRequestId}
```

### 2.3.1. Description

Delete an account request

### 2.3.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Path	<b>AccountRequestId</b> <i>required</i>	Unique identification as assigned by the ASPSP to uniquely identify the account request resource.	string

### 2.3.3. Responses

HTTP Code	Description	Schema
204	Account Request resource successfully deleted <b>Headers :</b> <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	No Content
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### 2.3.4. Produces

- `application/json; charset=utf-8`

### 2.3.5. Security

Type	Name	Scopes
oauth2	<a href="#">TPPOAuth2Security</a>	tpp_client_credential



## 2.4. Get Accounts

GET /accounts

### 2.4.1. Description

Get a list of accounts

### 2.4.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.4.3. Responses

HTTP Code	Description	Schema
200	Accounts successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content

HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Account GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Account</b> <i>optional</i>	Account	< <a href="#">Account</a> > array

### Account

Name	Description	Schema
<b>Account</b> <i>optional</i>	Provides the details to identify an account.	<a href="#">Account</a>
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length</b> : 1 - 40	string
<b>Currency</b> <i>required</i>	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. <b>Pattern</b> : "[A-Z]{3,3}\$"	string
<b>Nickname</b> <i>optional</i>	The nickname of the account, assigned by the account owner in order to provide an additional means of identification of the account. <b>Length</b> : 1 - 70	string
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.	<a href="#">Servicer</a>

### Account

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

## Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length : 1 - 35</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.4.4. Produces

- `application/json; charset=utf-8`

#### 2.4.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.5. Get Account

GET /accounts/{AccountId}

### 2.5.1. Description

Get an account

### 2.5.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.5.3. Responses

HTTP Code	Description	Schema
200	Account resource successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Account</b> <i>optional</i>	Account	< <a href="#">Account</a> > array

### Account

Name	Description	Schema
<b>Account</b> <i>optional</i>	Provides the details to identify an account.	<a href="#">Account</a>
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length</b> : 1 - 40	string
<b>Currency</b> <i>required</i>	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. <b>Pattern</b> : " <a href="#">^[A-Z]{3,3}\$</a> "	string
<b>Nickname</b> <i>optional</i>	The nickname of the account, assigned by the account owner in order to provide an additional means of identification of the account. <b>Length</b> : 1 - 70	string
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.	<a href="#">Servicer</a>

### Account

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

## Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length : 1 - 35</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.5.4. Produces

- `application/json; charset=utf-8`

#### 2.5.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts



## 2.6. Get Account Balances

GET /accounts/{AccountId}/balances

### 2.6.1. Description

Get Balances related to an account

### 2.6.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.6.3. Responses

HTTP Code	Description	Schema
200	Account Beneficiaries successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Balances GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Balances GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Balance</b> <i>optional</i>	Balance	< <a href="#">Balance</a> > array

### Balance

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>Amount</b> <i>required</i>	Amount of money of the cash balance.	<a href="#">Amount</a>
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	enum (Credit, Debit)
<b>CreditLine</b> <i>optional</i>		< <a href="#">CreditLine</a> > array
<b>DateTime</b> <i>required</i>	Indicates the date (and time) of the balance.	string (date-time)

Name	Description	Schema
<b>Type required</b>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, Expected, ForwardAvailable, Information, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked)

#### Amount

Name	Description	Schema
<b>Amount required</b>	<b>Pattern :</b> <code>"^\\d{1,13}\\.\\d{1,5}\$"</code>	string
<b>Currency required</b>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern :</b> <code>"^[A-Z]{3,3}\$"</code>	string

#### CreditLine

Name	Description	Schema
<b>Amount optional</b>	Active Or Historic Currency Code and Amount	<a href="#">Amount</a>
<b>Included required</b>	Indicates whether or not the credit line is included in the balance of the account. Usage: If not present, credit line is not included in the balance amount of the account.	boolean
<b>Type optional</b>	Limit type, in a coded form.	enum (Pre-Agreed, Emergency, Temporary)

#### Amount

Name	Description	Schema
<b>Amount required</b>	<b>Pattern :</b> <code>"^\\d{1,13}\\.\\d{1,5}\$"</code>	string
<b>Currency required</b>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern :</b> <code>"^[A-Z]{3,3}\$"</code>	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

### 2.6.4. Produces

- `application/json; charset=utf-8`

### 2.6.5. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">PSUOAuth2Security</a>	accounts

## 2.7. Get Account Beneficiaries

GET /accounts/{AccountId}/beneficiaries

### 2.7.1. Description

Get Beneficiaries related to an account

### 2.7.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.7.3. Responses

HTTP Code	Description	Schema
200	Account Beneficiaries successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Beneficiaries GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Beneficiaries GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Beneficiary optional</b>	Beneficiary	< <a href="#">Beneficiary</a> > array

### Beneficiary

Name	Description	Schema
<b>AccountId optional</b>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>BeneficiaryId optional</b>	A unique and immutable identifier used to identify the beneficiary resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>CreditorAccount optional</b>	Provides the details to identify the beneficiary account.	<a href="#">CreditorAccount</a>

Name	Description	Schema
<b>Reference</b> <i>optional</i>	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. <b>Length : 1 - 35</b>	string
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. This is the servicer of the beneficiary account.	Servicer

### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

### Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length : 1 - 35</b>	string

Name	Description	Schema
<b>SchemaName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

## 2.7.4. Produces

- `application/json; charset=utf-8`

## 2.7.5. Security

Type	Name	Scopes
<b>oauth2</b>	<b>PSUOAuth2Security</b>	accounts



## 2.8. Get Account Direct Debits

GET /accounts/{AccountId}/direct-debits

### 2.8.1. Description

Get Direct Debits related to an account

### 2.8.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.8.3. Responses

HTTP Code	Description	Schema
200	Account Direct Debits successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>DirectDebit</b> <i>optional</i>	DirectDebit	< <a href="#">DirectDebit</a> > array

### DirectDebit

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>DirectDebitId</b> <i>optional</i>	A unique and immutable identifier used to identify the direct debit resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>DirectDebitStatusCode</b> <i>optional</i>	Specifies the status of the direct debit in code form.	enum (Active, Inactive)
<b>MandateIdentification</b> <i>required</i>	Direct Debit reference. For AUDDIS service users provide Core Reference. For non AUDDIS service users provide Core reference if possible or last used reference. <b>Length : 1 - 35</b>	string
<b>Name</b> <i>required</i>	Name of Service User <b>Length : 1 - 70</b>	string
<b>PreviousPaymentAmount</b> <i>optional</i>	The amount of the most recent direct debit collection.	<a href="#">PreviousPaymentAmount</a>

Name	Description	Schema
<b>PreviousPaymentDateTime</b> <i>optional</i>	Date of most recent direct debit collection.	string (date-time)

#### PreviousPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : "^\\d{1,13}\\.\\d{1,5}\$"	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : "^[A-Z]{3,3}\$"	string

#### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

### 2.8.4. Produces

- `application/json; charset=utf-8`

### 2.8.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.9. Get Account Product

GET /accounts/{AccountId}/product

### 2.9.1. Description

Get Product related to an account

### 2.9.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.9.3. Responses

HTTP Code	Description	Schema
200	Account Product successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Product GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Product GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Product</b> <i>optional</i>	Product	< <a href="#">Product</a> > array

### Product

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>ProductIdentifier</b> <i>required</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string
<b>ProductName</b> <i>optional</i>	The name of the product used for marketing purposes from a customer perspective. I.e. what the customer would recognise.	string
<b>ProductType</b> <i>required</i>	Descriptive code for the product category.	enum (BCA, PCA)
<b>SecondaryProductIdentifier</b> <i>optional</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string

### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)

Name	Schema
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

## 2.9.4. Produces

- `application/json; charset=utf-8`

## 2.9.5. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">PSUOAuth2Security</a>	accounts

## 2.10. Get Account Standing Orders

GET /accounts/{AccountId}/standing-orders

### 2.10.1. Description

Get Standing Orders related to an account

### 2.10.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string

### 2.10.3. Responses

HTTP Code	Description	Schema
200	Account Standing Orders successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Standing Orders GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content



HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Standing Orders GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>StandingOrder</b> <i>optional</i>	StandingOrder	< <a href="#">StandingOrder</a> > array

### StandingOrder

Name	Description	Schema
<b>AccountId</b> <i>required</i>	The date on which the first payment for a Standing Order schedule will be made. <b>Length : 1 - 40</b>	string
<b>CreditorAccount</b> <i>optional</i>	Provides the details to identify the beneficiary account.	<a href="#">CreditorAccount</a>
<b>FinalPaymentAmount</b> <i>optional</i>	The amount of the final Standing Order	<a href="#">FinalPaymentAmount</a>
<b>FinalPaymentDateTime</b> <i>optional</i>	The date on which the final payment for a Standing Order schedule will be made.	string (date-time)
<b>FirstPaymentAmount</b> <i>optional</i>	The amount of the first Standing Order	<a href="#">FirstPaymentAmount</a>
<b>FirstPaymentDateTime</b> <i>optional</i>	The date on which the first payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
<b>Frequency</b> <i>required</i>	<p>EvryDay - Every day EvryWorkgDay - Every working day  IntrvlWkDay - An interval specified in weeks (01 to 09), and the day within the week (01 to 07) WkInMnthDay - A monthly interval, specifying the week of the month (01 to 05) and day within the week (01 to 07) IntrvlMnthDay - An interval specified in months (between 01 to 06, 12, 24), specifying the day within the month (-5 to -1, 1 to 31)  QtrDay - Quarterly (either ENGLISH, SCOTTISH, or RECEIVED) Patterns: EvryDay (ScheduleCode)  EvryWorkgDay (ScheduleCode)  IntrvlWkDay:IntervalInWeeks:DayInWeek (ScheduleCode + IntervalInWeeks + DayInWeek)  WkInMnthDay:WeekInMonth:DayInWeek (ScheduleCode + WeekInMonth + DayInWeek)  IntrvlMnthDay:IntervalInMonths:DayInMonth (ScheduleCode + IntervalInMonths + DayInMonth) QtrDay: + either (ENGLISH, SCOTTISH or RECEIVED) ScheduleCode + QuarterDay</p> <p>The regular expression for this element combines five smaller versions for each permitted pattern. To aid legibility - the components are presented individually here:  EvryDay EvryWorkgDay IntrvlWkDay:0[1-9]:0[1-7]  WkInMnthDay:0[1-5]:0[1-7] IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] 12)[0-9] 3[01])  QtrDay:(ENGLISH SCOTTISH RECEIVED)  <b>Pattern :</b> "(EvryDay)\$ (EvryWorkgDay)\$ (IntrvlWkDay:0[1-9]:0[1-7])\$ (WkInMnthDay:0[1-5]:0[1-7])\$ (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] 12)[0-9] 3[01]))\$ (QtrDay:(ENGLISH SCOTTISH RECEIVED))\$"</p>	string
<b>NextPayment Amount</b> <i>required</i>	The amount of the next Standing Order	NextPaymentAmount
<b>NextPayment DateTime</b> <i>required</i>	The date on which the next payment for a Standing Order schedule will be made.	string (date-time)
<b>Reference</b> <i>optional</i>	<p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>Length :</b> 1 - 35</p>	string

Name	Description	Schema
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. This is the servicer of the beneficiary account	<a href="#">Servicer</a>
<b>StandingOrderId</b> <i>optional</i>	A unique and immutable identifier used to identify the standing order resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string

### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

### FinalPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern : "</b> <code>^\d{1,13}\.\d{1,5}\$</code> <b>"</b>	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern : "</b> <code>^[A-Z]{3,3}\$</code> <b>"</b>	string

### FirstPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

#### NextPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

#### Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length</b> : 1 - 35	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

#### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.10.4. Produces

- `application/json; charset=utf-8`

#### 2.10.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.11. Get Account Transactions

GET /accounts/{AccountId}/transactions

### 2.11.1. Description

Get transactions related to an account

### 2.11.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>AccountId</b> <i>required</i>	A unique identifier used to identify the account resource.	string
Query	<b>fromBookingDate</b> <i>optional</i>	The UTC ISO 8601 Date Time to filter transactions FROM - NB Time component is optional - set to 00:00:00 for just Date	string (date-time)
Query	<b>toBookingDate</b> <i>optional</i>	The UTC ISO 8601 Date Time to filter transactions TO - NB Time component is optional - set to 00:00:00 for just Date	string (date-time)

### 2.11.3. Responses

HTTP Code	Description	Schema
200	Account Transactions successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account Transactions GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account Transactions GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Transaction optional</b>	Transaction	< <a href="#">Transaction</a> > array

### Transaction

Name	Description	Schema
<b>AccountId required</b>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>AddressLine optional</b>	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text. <b>Length : 1 - 70</b>	string
<b>Amount required</b>	Amount of money in the cash entry.	<a href="#">Amount</a>

Name	Description	Schema
<b>Balance</b> <i>optional</i>	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account after a transaction entry is applied to the account.	<a href="#">Balance</a>
<b>BankTransactionCode</b> <i>optional</i>	Set of elements used to fully identify the type of underlying transaction resulting in an entry.	<a href="#">BankTransactionCode</a>
<b>BookingDateTime</b> <i>required</i>	Date and time when a transaction entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	string (date-time)
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the transaction is a credit or a debit entry.	enum (Credit, Debit)
<b>MerchantDetails</b> <i>optional</i>	Details of the merchant involved in the transaction.	<a href="#">MerchantDetails</a>
<b>ProprietaryBankTransactionCode</b> <i>optional</i>	Set of elements to fully identify a proprietary bank transaction code.	<a href="#">ProprietaryBankTransactionCode</a>
<b>Status</b> <i>required</i>	Status of a transaction entry on the books of the account servicer.	enum (Booked, Pending)
<b>TransactionId</b> <i>optional</i>	Unique identifier for the transaction within an servicing institution. This identifier is both unique and immutable. <b>Length : 1 - 40</b>	string
<b>TransactionInformation</b> <i>optional</i>	Further details of the transaction. This is the transaction narrative, which is unstructured text. <b>Length : 1 - 500</b>	string
<b>TransactionReference</b> <i>optional</i>	Unique reference for the transaction. This reference is optionally populated, and may as an example be the FPID in the Faster Payments context. <b>Length : 1 - 35</b>	string
<b>ValueDateTime</b> <i>optional</i>	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.	string (date-time)

## Amount



Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <b>^\\d{1,13}\\.\\d{1,5}\$</b> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <b>^[A-Z]{3,3}\$</b> "	string

## Balance

Name	Description	Schema
<b>Amount</b> <i>required</i>	Amount of money of the cash balance after a transaction entry is applied to the account..	<a href="#">Amount</a>
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	enum (Credit, Debit)
<b>Type</b> <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, Expected, ForwardAvailable, Information, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked)

## Amount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <b>^\\d{1,13}\\.\\d{1,5}\$</b> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <b>^[A-Z]{3,3}\$</b> "	string

## BankTransactionCode

Name	Description	Schema
<b>Code</b> <i>required</i>	Specifies the family within a domain.	string
<b>SubCode</b> <i>required</i>	Specifies the sub-product family within a specific family.	string

## MerchantDetails

Name	Description	Schema
<b>MerchantCategoryCode</b> <i>optional</i>	Category code conform to ISO 18245, related to the type of services or goods the merchant provides for the transaction. <b>Length : 3 - 4</b>	string
<b>MerchantName</b> <i>optional</i>	Name by which the merchant is known. <b>Length : 1 - 350</b>	string

## ProprietaryBankTransactionCode

Name	Description	Schema
<b>Code</b> <i>required</i>	Proprietary bank transaction code to identify the underlying transaction. <b>Length : 1 - 35</b>	string
<b>Issuer</b> <i>optional</i>	Identification of the issuer of the proprietary bank transaction code. <b>Length : 1 - 35</b>	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.11.4. Produces

- `application/json; charset=utf-8`

#### 2.11.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.12. Get Balances

GET /balances

### 2.12.1. Description

Get Balances

### 2.12.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.12.3. Responses

HTTP Code	Description	Schema
200	Balances successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Balances GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content

HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Balances GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Balance</b> <i>optional</i>	Balance	< <a href="#">Balance</a> > array

### Balance

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>Amount</b> <i>required</i>	Amount of money of the cash balance.	<a href="#">Amount</a>
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	enum (Credit, Debit)
<b>CreditLine</b> <i>optional</i>		< <a href="#">CreditLine</a> > array
<b>DateTime</b> <i>required</i>	Indicates the date (and time) of the balance.	string (date-time)

Name	Description	Schema
<b>Type required</b>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, Expected, ForwardAvailable, Information, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked)

#### Amount

Name	Description	Schema
<b>Amount required</b>	<b>Pattern :</b> <code>"^\\d{1,13}\\.\\d{1,5}\$"</code>	string
<b>Currency required</b>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern :</b> <code>"^[A-Z]{3,3}\$"</code>	string

#### CreditLine

Name	Description	Schema
<b>Amount optional</b>	Active Or Historic Currency Code and Amount	<a href="#">Amount</a>
<b>Included required</b>	Indicates whether or not the credit line is included in the balance of the account. Usage: If not present, credit line is not included in the balance amount of the account.	boolean
<b>Type optional</b>	Limit type, in a coded form.	enum (Pre-Agreed, Emergency, Temporary)

#### Amount

Name	Description	Schema
<b>Amount required</b>	<b>Pattern :</b> <code>"^\\d{1,13}\\.\\d{1,5}\$"</code>	string
<b>Currency required</b>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern :</b> <code>"^[A-Z]{3,3}\$"</code>	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

### 2.12.4. Produces

- `application/json; charset=utf-8`

### 2.12.5. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">PSUOAuth2Security</a>	accounts

## 2.13. Get Beneficiaries

GET /beneficiaries

### 2.13.1. Description

Get Beneficiaries

### 2.13.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.13.3. Responses

HTTP Code	Description	Schema
200	Beneficiaries successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Beneficiaries GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content



HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Beneficiaries GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Beneficiary optional</b>	Beneficiary	< <a href="#">Beneficiary</a> > array

### Beneficiary

Name	Description	Schema
<b>AccountId optional</b>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>BeneficiaryId optional</b>	A unique and immutable identifier used to identify the beneficiary resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>CreditorAccount optional</b>	Provides the details to identify the beneficiary account.	<a href="#">CreditorAccount</a>
<b>Reference optional</b>	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. <b>Length : 1 - 35</b>	string

Name	Description	Schema
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. This is the servicer of the beneficiary account.	<a href="#">Servicer</a>

### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

### Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length : 1 - 35</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)

Name	Schema
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.13.4. Produces

- `application/json; charset=utf-8`

#### 2.13.5. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">PSUOAuth2Security</a>	accounts

## 2.14. Get Direct Debits

GET /direct-debits

### 2.14.1. Description

Get Direct Debits

### 2.14.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.14.3. Responses

HTTP Code	Description	Schema
200	Direct Debits successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content

HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Account GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>DirectDebit optional</b>	DirectDebit	< <a href="#">DirectDebit</a> > array

### DirectDebit

Name	Description	Schema
<b>AccountId required</b>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>DirectDebitId optional</b>	A unique and immutable identifier used to identify the direct debit resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>DirectDebitStatusCode optional</b>	Specifies the status of the direct debit in code form.	enum (Active, Inactive)
<b>MandateIdentification required</b>	Direct Debit reference. For AUDDIS service users provide Core Reference. For non AUDDIS service users provide Core reference if possible or last used reference. <b>Length : 1 - 35</b>	string
<b>Name required</b>	Name of Service User <b>Length : 1 - 70</b>	string
<b>PreviousPaymentAmount optional</b>	The amount of the most recent direct debit collection.	<a href="#">PreviousPaymentAmount</a>
<b>PreviousPaymentDateTime optional</b>	Date of most recent direct debit collection.	string (date-time)

## PreviousPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

## 2.14.4. Produces

- `application/json; charset=utf-8`

## 2.14.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.15. Get Products

GET /products

### 2.15.1. Description

Get Products

### 2.15.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.15.3. Responses

HTTP Code	Description	Schema
200	Products successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Products GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content

HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Products GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Product</b> <i>optional</i>	Product	< <a href="#">Product</a> > array

### Product

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>ProductIdentifier</b> <i>required</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string
<b>ProductName</b> <i>optional</i>	The name of the product used for marketing purposes from a customer perspective. I.e. what the customer would recognise.	string
<b>ProductType</b> <i>required</i>	Descriptive code for the product category.	enum (BCA, PCA)
<b>SecondaryProductIdentifier</b> <i>optional</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string

### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)



Name	Schema
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

### 2.15.4. Produces

- `application/json; charset=utf-8`

### 2.15.5. Security

Type	Name	Scopes
<b>oauth2</b>	<a href="#">PSUOAuth2Security</a>	accounts

## 2.16. Get Standing Orders

GET /standing-orders

### 2.16.1. Description

Get Standing Orders

### 2.16.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string

### 2.16.3. Responses

HTTP Code	Description	Schema
200	Standing Orders successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Standing Orders GET response</a>
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content

HTTP Code	Description	Schema
500	Internal Server Error	No Content

### Standing Orders GET response

Name	Description	Schema
<b>Data required</b>	Data	<a href="#">Data</a>
<b>Links required</b>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>StandingOrder</b> <i>optional</i>	StandingOrder	< <a href="#">StandingOrder</a> > array

### StandingOrder

Name	Description	Schema
<b>AccountId</b> <i>required</i>	The date on which the first payment for a Standing Order schedule will be made. <b>Length : 1 - 40</b>	string
<b>CreditorAccount</b> <i>optional</i>	Provides the details to identify the beneficiary account.	<a href="#">CreditorAccount</a>
<b>FinalPaymentAmount</b> <i>optional</i>	The amount of the final Standing Order	<a href="#">FinalPaymentAmount</a>
<b>FinalPaymentDateTime</b> <i>optional</i>	The date on which the final payment for a Standing Order schedule will be made.	string (date-time)
<b>FirstPaymentAmount</b> <i>optional</i>	The amount of the first Standing Order	<a href="#">FirstPaymentAmount</a>
<b>FirstPaymentDateTime</b> <i>optional</i>	The date on which the first payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
<b>Frequency</b> <i>required</i>	<p>EvryDay - Every day EvryWorkgDay - Every working day  IntrvlWkDay - An interval specified in weeks (01 to 09), and the day within the week (01 to 07) WkInMnthDay - A monthly interval, specifying the week of the month (01 to 05) and day within the week (01 to 07) IntrvlMnthDay - An interval specified in months (between 01 to 06, 12, 24), specifying the day within the month (-5 to -1, 1 to 31)  QtrDay - Quarterly (either ENGLISH, SCOTTISH, or RECEIVED) Patterns: EvryDay (ScheduleCode)  EvryWorkgDay (ScheduleCode)  IntrvlWkDay:IntervalInWeeks:DayInWeek (ScheduleCode + IntervalInWeeks + DayInWeek)  WkInMnthDay:WeekInMonth:DayInWeek (ScheduleCode + WeekInMonth + DayInWeek)  IntrvlMnthDay:IntervalInMonths:DayInMonth (ScheduleCode + IntervalInMonths + DayInMonth) QtrDay: + either (ENGLISH, SCOTTISH or RECEIVED) ScheduleCode + QuarterDay</p> <p>The regular expression for this element combines five smaller versions for each permitted pattern. To aid legibility - the components are presented individually here:  EvryDay EvryWorkgDay IntrvlWkDay:0[1-9]:0[1-7]  WkInMnthDay:0[1-5]:0[1-7] IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] 12 0-9 3[01])  QtrDay:(ENGLISH SCOTTISH RECEIVED)  <b>Pattern :</b> "(EvryDay)\$ (EvryWorkgDay)\$ (IntrvlWkDay:0[1-9]:0[1-7])\$ (WkInMnthDay:0[1-5]:0[1-7])\$ (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] 12 0-9 3[01]))\$ (QtrDay:(ENGLISH SCOTTISH RECEIVED))\$"</p>	string
<b>NextPayment Amount</b> <i>required</i>	The amount of the next Standing Order	NextPaymentAmount
<b>NextPayment DateTime</b> <i>required</i>	The date on which the next payment for a Standing Order schedule will be made.	string (date-time)
<b>Reference</b> <i>optional</i>	<p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>Length :</b> 1 - 35</p>	string

Name	Description	Schema
<b>Servicer</b> <i>optional</i>	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. This is the servicer of the beneficiary account	<a href="#">Servicer</a>
<b>StandingOrderId</b> <i>optional</i>	A unique and immutable identifier used to identify the standing order resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string

### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
<b>SecondaryIdentification</b> <i>optional</i>	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). <b>Length : 1 - 34</b>	string

### FinalPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern : "^\\d{1,13}\\.\\d{1,5}\$"</b>	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern : "[A-Z]{3,3}\$"</b>	string

### FirstPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

#### NextPaymentAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

#### Servicer

Name	Description	Schema
<b>Identification</b> <i>required</i>	Unique and unambiguous identification of the servicing institution. <b>Length</b> : 1 - 35	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

#### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.16.4. Produces

- `application/json; charset=utf-8`

#### 2.16.5. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	accounts

## 2.17. Get Transactions

GET /transactions

### 2.17.1. Description

Get Transactions

### 2.17.2. Parameters

Type	Name	Description	Schema
Header	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Query	<b>fromBookingDate</b> <i>optional</i>	The UTC ISO 8601 Date Time to filter transactions FROM - NB Time component is optional - set to 00:00:00 for just Date	string (date-time)
Query	<b>toBookingDate</b> <i>optional</i>	The UTC ISO 8601 Date Time to filter transactions TO - NB Time component is optional - set to 00:00:00 for just Date	string (date-time)

### 2.17.3. Responses

HTTP Code	Description	Schema
200	Transactions successfully retrieved <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Account Transactions GET response</a>
400	Bad Request	No Content



HTTP Code	Description	Schema
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests	No Content
500	Internal Server Error	No Content

### Account Transactions GET response

Name	Description	Schema
<b>Data</b> <i>required</i>	Data	<a href="#">Data</a>
<b>Links</b> <i>required</i>	Links relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data relevant to the payload	<a href="#">MetaData</a>

### Data

Name	Description	Schema
<b>Transaction</b> <i>optional</i>	Transaction	< <a href="#">Transaction</a> > array

### Transaction

Name	Description	Schema
<b>AccountId</b> <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. <b>Length : 1 - 40</b>	string
<b>AddressLine</b> <i>optional</i>	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text. <b>Length : 1 - 70</b>	string
<b>Amount</b> <i>required</i>	Amount of money in the cash entry.	<a href="#">Amount</a>
<b>Balance</b> <i>optional</i>	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account after a transaction entry is applied to the account.	<a href="#">Balance</a>
<b>BankTransactionCode</b> <i>optional</i>	Set of elements used to fully identify the type of underlying transaction resulting in an entry.	<a href="#">BankTransactionCode</a>

Name	Description	Schema
<b>BookingDateTime</b> <i>required</i>	Date and time when a transaction entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	string (date-time)
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the transaction is a credit or a debit entry.	enum (Credit, Debit)
<b>MerchantDetails</b> <i>optional</i>	Details of the merchant involved in the transaction.	<a href="#">MerchantDetails</a>
<b>ProprietaryBankTransactionCode</b> <i>optional</i>	Set of elements to fully identify a proprietary bank transaction code.	<a href="#">ProprietaryBankTransactionCode</a>
<b>Status</b> <i>required</i>	Status of a transaction entry on the books of the account servicer.	enum (Booked, Pending)
<b>TransactionId</b> <i>optional</i>	Unique identifier for the transaction within an servicing institution. This identifier is both unique and immutable. <b>Length : 1 - 40</b>	string
<b>TransactionInformation</b> <i>optional</i>	Further details of the transaction. This is the transaction narrative, which is unstructured text. <b>Length : 1 - 500</b>	string
<b>TransactionReference</b> <i>optional</i>	Unique reference for the transaction. This reference is optionally populated, and may as an example be the FPID in the Faster Payments context. <b>Length : 1 - 35</b>	string
<b>ValueDateTime</b> <i>optional</i>	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.	string (date-time)

## Amount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern : "</b> <code>^\d{1,13}\.\d{1,5}\$</code> <b>"</b>	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern : "</b> <code>^[A-Z]{3,3}\$</code> <b>"</b>	string

## Balance

Name	Description	Schema
<b>Amount</b> <i>required</i>	Amount of money of the cash balance after a transaction entry is applied to the account..	<a href="#">Amount</a>
<b>CreditDebitIndicator</b> <i>required</i>	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	enum (Credit, Debit)
<b>Type</b> <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, Expected, ForwardAvailable, Information, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked)

## Amount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : "^\\d{1,13}\\.\\d{1,5}\$"	string
<b>Currency</b> <i>required</i>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 'Codes for the representation of currencies and funds' <b>Pattern</b> : "^[A-Z]{3,3}\$"	string

## BankTransactionCode

Name	Description	Schema
<b>Code</b> <i>required</i>	Specifies the family within a domain.	string
<b>SubCode</b> <i>required</i>	Specifies the sub-product family within a specific family.	string

## MerchantDetails

Name	Description	Schema
<b>MerchantCategoryCode</b> <i>optional</i>	Category code conform to ISO 18245, related to the type of services or goods the merchant provides for the transaction. <b>Length</b> : 3 - 4	string

Name	Description	Schema
<b>MerchantName</b> <i>optional</i>	Name by which the merchant is known. <b>Length : 1 - 350</b>	string

#### ProprietaryBankTransactionCode

Name	Description	Schema
<b>Code</b> <i>required</i>	Proprietary bank transaction code to identify the underlying transaction. <b>Length : 1 - 35</b>	string
<b>Issuer</b> <i>optional</i>	Identification of the issuer of the proprietary bank transaction code. <b>Length : 1 - 35</b>	string

#### Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

#### MetaData

Name	Schema
<b>FirstAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>LastAvailableDateTime</b> <i>optional</i>	string (date-time)
<b>TotalPages</b> <i>optional</i>	integer (int32)

#### 2.17.4. Produces

- `application/json; charset=utf-8`

#### 2.17.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

## 3. Security

### 3.1. TPPOAuth2Security

TPP client credential authorisation flow with the ASPSP

*Type* : oauth2

*Flow* : application

*Token URL* : <https://authserver.example/token>

Name	Description
tpp_client_credential	TPP Client Credential Scope

### 3.2. PSUOAuth2Security

OAuth flow, it is required when the PSU needs to perform SCA with the ASPSP when a TPP wants to access an ASPSP resource owned by the PSU

*Type* : oauth2

*Flow* : accessCode

*Token URL* : <https://authserver.example/authorization>

*Token URL* : <https://authserver.example/token>

Name	Description
accounts	Ability to read Accounts information