

Account Information APIs

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1. Overview

Swagger specification for Account Information APIs

1.1. Version information

Version : v1.0-rc1

1.2. Contact information

Contact : Craig Greenhouse

Contact Email : Craig.Greenhouse@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

Schemes : HTTPS

1.5. Produces

- `application/vnd.api+json`

2. Paths

2.1. Create an account request

POST /account-requests

2.1.1. Description

Create an account request

2.1.2. Body parameter

Create an Account Request

Name : body

Flags : required

Name	Description	Schema
Data <i>required</i>	Allows setup of an account access request	Data
Risk <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
ExpirationDate <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)

Name	Description	Schema
Permissions required	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 (ReadAccounts, ReadAccountsSensitive, ReadBalances, ReadBeneficiaries, ReadBeneficiariesSensitive, ReadDirectDebits, ReadStandingOrders, ReadStandingOrdersSensitive, ReadTransactions, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsSensitive, ReadProducts) > array
TransactionFromDateTime optional	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)
TransactionToDateTime optional	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)

2.1.3. Responses

HTTP Code	Description	Schema
201	Account Request resource successfully created	Account Request POST response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
409	Conflict	No Content
500	Internal Server Error	No Content

Account Request POST response

Name	Description	Schema
Data required		Data
Risk required	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
AccountRequestId <i>required</i>	Unique identification as assigned to identify the account request resource. Length : 1 - 40	string
CreationDateTime <i>required</i>	Date and time at which the resource was created.	string (date-time)
ExpirationDateTime <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)
Permissions <i>required</i>		< < enum (ReadAccounts, ReadAccountsSensitive, ReadBalances, ReadBeneficiaries, ReadBeneficiariesSensitive, ReadDirectDebits, ReadStandingOrders , ReadStandingOrdersSensitive, ReadTransactions, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsSensitive, ReadProducts) > array > array
Status <i>optional</i>	Specifies the status of the account request resource.	enum (Authorised, AwaitingAuthorisation, Rejected)
TransactionFromDateTime <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)

Name	Description	Schema
TransactionToDateTime <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. Consumes

- `application/vnd.api+json`

2.1.5. Produces

- `application/vnd.api+json`

2.1.6. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

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
Path	AccountRequestId <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	Account Request GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account Request GET response

Name	Description	Schema
Data <i>required</i>		Data
Risk <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
AccountRequestId <i>required</i>	Unique identification as assigned to identify the account request resource. Length : 1 - 40	string

Name	Description	Schema
CreationDateTime <i>required</i>	Date and time at which the resource was created.	string (date-time)
ExpirationDateTime <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)
Permissions <i>required</i>		< < enum (ReadAccounts, ReadAccountsSensitive, ReadBalances, ReadBeneficiaries, ReadBeneficiariesSensitive, ReadDirectDebits, ReadStandingOrders , ReadStandingOrdersSensitive, ReadTransactions, ReadTransactionsCredits, ReadTransactionsDebits, ReadTransactionsSensitive, ReadProducts) > array > array
Status <i>optional</i>	Specifies the status of the account request resource.	enum (Authorised, AwaitingAuthorisation, Rejected)
TransactionFromDateTime <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)
TransactionToDateTime <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)

2.2.4. Produces

- `application/vnd.api+json`

2.2.5. Security

Type	Name	Scopes
oauth2	TPPOAuth2Security	tpp_client_credential

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

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
Path	AccountRequestId <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	No Content
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

2.3.4. Produces

- `application/vnd.api+json`

2.3.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.4. Get Accounts

GET /accounts

2.4.1. Description

Get a list of accounts

2.4.2. Responses

HTTP Code	Description	Schema
200	Accounts successfully retrieved	Account GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account GET response

Name	Description	Schema
Data required		< Account > array
Links required	Links relevant to the payload	Links
Meta required	Meta Data relevant to the payload	Meta Data

Account

Name	Description	Schema
Account optional	Provides the details to identify an account.	Account
AccountId required	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
Currency required	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. Pattern : <code>"^[A-Z]{3}\$"</code>	string

Name	Description	Schema
Nickname <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. Length : 1 - 70	string
Servicer <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.	Servicer

Account

Name	Description	Schema
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

Servicer

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

Links

Name	Schema
first <i>optional</i>	string (uri)

Name	Schema
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.4.3. Produces

- `application/vnd.api+json`

2.4.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.5. Get Account

GET /accounts/{AccountId}

2.5.1. Description

Get an account

2.5.2. Parameters

Type	Name	Description	Schema
Path	AccountId <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	Account GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account GET response

Name	Description	Schema
Data <i>required</i>		< Account > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Account

Name	Description	Schema
Account <i>optional</i>	Provides the details to identify an account.	Account
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

Name	Description	Schema
Currency <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. Pattern : " <code>^[A-Z]{3}\$</code> "	string
Nickname <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. Length : 1 - 70	string
Servicer <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.	Servicer

Account

Name	Description	Schema
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

Servicer

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.5.4. Produces

- `application/vnd.api+json`

2.5.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <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	Balances GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Balances GET response

Name	Description	Schema
Data <i>required</i>		< Balance > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Balance

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
Amount <i>required</i>	Amount of money of the cash balance.	Amount

Name	Description	Schema
CreditDebitIndicator <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)
CreditLine <i>optional</i>		CreditLine
DateTime <i>required</i>	Indicates the date (and time) of the balance.	string (date-time)
Type <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, ForwardAvailable, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked, Expected)

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

CreditLine

Name	Description	Schema
Amount <i>optional</i>	Active Or Historic Currency Code and Amount	Amount
Included <i>required</i>	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
Type <i>optional</i>	Limit type, in a coded form.	string

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string

Name	Description	Schema
Currency <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' Pattern : " ^[A-Z]{3}\$ "	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.6.4. Produces

- application/vnd.api+json

2.6.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <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	Beneficiaries GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Beneficiaries GET response

Name	Description	Schema
Data <i>required</i>		< Beneficiary > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Beneficiary

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

Name	Description	Schema
BeneficiaryId <i>optional</i>	A unique and immutable identifier used to identify the beneficiary resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
CreditorAccount <i>optional</i>		CreditorAccount
Reference <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. Length : 1 - 35	string
Servicer <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
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

Servicer

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.7.4. Produces

- `application/vnd.api+json`

2.7.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <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	Account GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account GET response

Name	Description	Schema
Data <i>required</i>		< Direct Debit > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Direct Debit

Name	Description	Schema
AccountId <i>required</i>	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

Name	Description	Schema
Currency <i>optional</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. Pattern : <code>"^[A-Z]{3}\$"</code>	string
DirectDebitId <i>optional</i>	A unique and immutable identifier used to identify the direct debit resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
DirectDebitStatusCode <i>optional</i>	Specifies the status of the direct debit in code form.	enum (Active, Inactive)
MandateIdentification <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. Length : 1 - 35	string
Name <i>required</i>	Name of Service User Length : 1 - 70	string
PreviousPaymentAmount <i>optional</i>	The amount of the most recent direct debit collection.	PreviousPaymentAmount
PreviousPaymentDateTime <i>optional</i>	Date of most recent direct debit collection.	string (date-time)

PreviousPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : <code>"^-?\d{1,13}\.\d{1,5}\$"</code>	string
Currency <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' Pattern : <code>"^[A-Z]{3}\$"</code>	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)

Name	Schema
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.8.4. Produces

- `application/vnd.api+json`

2.8.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <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	Product GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Product GET response

Name	Description	Schema
Data <i>required</i>		< Product > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Product

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

Name	Description	Schema
ProductIdentifier <i>required</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string
ProductName <i>optional</i>	The name of the product used for marketing purposes from a customer perspective. I.e. what the customer would recognise.	string
ProductType <i>required</i>	Descriptive code for the product category.	enum (BCA, PCA)
SecondaryProductIdentifier <i>optional</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.9.4. Produces

- `application/vnd.api+json`

2.9.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <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	Standing Orders GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Standing Orders GET response

Name	Description	Schema
Data <i>required</i>		< Standing Order > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Standing Order

Name	Description	Schema
AccountId <i>required</i>	The date on which the first payment for a Standing Order schedule will be made. Length : 1 - 40	string

Name	Description	Schema
CreditorAccount <i>optional</i>	Provides the details to identify the beneficiary account.	CreditorAccount
FinalPaymentAmount <i>optional</i>	The amount of the final Standing Order	FinalPaymentAmount
FinalPaymentDateTime <i>optional</i>	The date on which the final payment for a Standing Order schedule will be made.	string (date-time)
FirstPaymentAmount <i>optional</i>	The amount of the first Standing Order	FirstPaymentAmount
FirstPaymentDateTime <i>optional</i>	The date on which the first payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
Frequency required	<p>EvryWorkgDay - PSC070 IntrvlWkDay:PSC110:PSC080 (PSC070 code + PSC110 + PSC080)</p> <p>WkInMnthDay:PSC100:PSC080 (PSC070 code + PSC100 + PSC080) IntrvlMnthDay:PSC120:PSC090 (PSC070 code + PSC120 + PSC090) QtrDay: + either (ENGLISH, SCOTTISH or RECEIVED) PSC070 + PSC130 The following response codes may be generated by this data element: PSC070: T221 - Schedule code must be a valid enumeration value. PSC070: T245 - Must be provided for standing order only. PSC080: T222 - Day in week must be within defined bounds (range 1 to 5). PSC080: T229 - Must be present if Schedule Code = IntrvlWkDay. PSC080: T231 - Must be present if Schedule Code = WkInMnthDay. PSC090: T223 - Day in month must be within defined bounds (range -5 to 31 excluding: 0 & 00). PSC090: T233 - Must be present if Schedule Code = IntrvlMnthDay. PSC100: T224 - Week in month must be within defined bounds (range 1 to 5). PSC100: T232 - Must be present if Schedule Code = WkInMnthDay. PSC110: T225 - Interval in weeks must be within defined bounds (range 1 to 9). PSC110: T230 - Must be present if Schedule Code = IntrvlWkDay. PSC120: T226 - Interval in months must be a valid enumeration value (range 1 to 6, 12 and 24). PSC120: T234 - Must be present if Schedule Code = IntrvlMnthDay. PSC130: T227 - Quarter Day must be a valid enumeration value. PSC130: T235 - Must be present if Schedule Code = QtrDay. The regular expression for this element combines five smaller versions for each permitted pattern. To aid legibility - the components are presented individually here:</p> <p>EvryWorkgDay IntrvlWkDay:0[1-9]:0[1-5]</p> <p>WkInMnthDay:0[1-5]:0[1-5] IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01])</p> <p>QtrDay:(ENGLISH SCOTTISH RECEIVED)</p> <p>Mandatory/Conditional/Optional/Parent/Leaf: OL Type: 35 char string Regular Expression(s):</p> <p>(EvryWorkgDay) (IntrvlWkDay:0[1-9]:0[1-5]) (WkInMnthDay:0[1-5]:0[1-5]) (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01])) (QtrDay:(ENGLISH SCOTTISH RECEIVED))</p> <p>Pattern : "[^] EvryWorkgDay) (IntrvlWkDay:0[1-9]:0[1-5]) (WkInMnthDay:0[1-5]:0[1-5]) (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01]) (QtrDay:(ENGLISH SCOTTISH RECEIVED)))\$"</p>	string
NextPayment Amount required	The amount of the next Standing Order	NextPaymentAmount
NextPayment DateTime optional	The date on which the next payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
Reference <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. Length : 1 - 35	string
Servicer <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
StandingOrderId <i>optional</i>	A unique and immutable identifier used to identify the standing order resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

CreditorAccount

Name	Description	Schema
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

FinalPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

FirstPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

NextPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

Servicer

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)

Name	Schema
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.10.4. Produces

- `application/vnd.api+json`

2.10.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	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
Path	AccountId <i>required</i>	A unique identifier used to identify the account resource.	string
Query	fromBookingDate <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	toBookingDate <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	Account Transactions GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account Transactions GET response

Name	Description	Schema
Data <i>required</i>	Data Section of the Payload	< Data > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta

Data

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
AddressLine <i>optional</i>	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text. Length : 1 - 70	string
Amount <i>required</i>	Amount of money in the cash entry.	Amount
Balance <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.	Balance
BankTransactionCode <i>optional</i>	Set of elements used to fully identify the type of underlying transaction resulting in an entry.	BankTransactionCode
BookingDateTime <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)
CreditDebitIndicator <i>required</i>	Indicates whether the transaction is a credit or a debit entry.	enum (Credit, Debit)
MerchantDetails <i>optional</i>	Details of the merchant involved in the transaction.	MerchantDetails
ProprietaryBankTransactionCode <i>optional</i>	Set of elements to fully identify a proprietary bank transaction code.	ProprietaryBankTransactionCode
Status <i>required</i>	Status of a transaction entry on the books of the account servicer.	enum (Booked, Pending)
TransactionId <i>optional</i>	Length : 1 - 40	string
TransactionInformation <i>optional</i>	Further details of the transaction. This is the transaction narrative, which in unstructured text. Length : 1 - 500	string
TransactionReference <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. Length : 1 - 35	string

Name	Description	Schema
ValueDateTime <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
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

Balance

Name	Description	Schema
Amount <i>required</i>	Amount of money of the cash balance after a transaction entry is applied to the account..	Amount
CreditDebitIndicator <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)
Type <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, ForwardAvailable, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked, Expected)

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string

Name	Description	Schema
Currency <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' Pattern : " <code>^[A-Z]{3}\$</code> "	string

BankTransactionCode

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

MerchantDetails

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

ProprietaryBankTransactionCode

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)

Name	Schema
self <i>required</i>	string (uri)

Meta

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.11.4. Produces

- `application/vnd.api+json`

2.11.5. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.12. Get Balances

GET /balances

2.12.1. Description

Get Balances

2.12.2. Responses

HTTP Code	Description	Schema
200	Balances successfully retrieved	Balances GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Balances GET response

Name	Description	Schema
Data <i>required</i>		< Balance > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Balance

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
Amount <i>required</i>	Amount of money of the cash balance.	Amount
CreditDebitIndicator <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)
CreditLine <i>optional</i>		CreditLine

Name	Description	Schema
DateTime <i>required</i>	Indicates the date (and time) of the balance.	string (date-time)
Type <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, ForwardAvailable, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBoo ked, Expected)

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : <code>"^-\d{1,13}\.\d{1,5}\$"</code>	string
Currency <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' Pattern : <code>"^[A-Z]{3}\$"</code>	string

CreditLine

Name	Description	Schema
Amount <i>optional</i>	Active Or Historic Currency Code and Amount	Amount
Included <i>required</i>	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
Type <i>optional</i>	Limit type, in a coded form.	string

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : <code>"^-\d{1,13}\.\d{1,5}\$"</code>	string
Currency <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' Pattern : <code>"^[A-Z]{3}\$"</code>	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.12.3. Produces

- `application/vnd.api+json`

2.12.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.13. Get Beneficiaries

GET /beneficiaries

2.13.1. Description

Get Beneficiaries

2.13.2. Responses

HTTP Code	Description	Schema
200	Beneficiaries successfully retrieved	Beneficiaries GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Beneficiaries GET response

Name	Description	Schema
Data required		< Beneficiary > array
Links required	Links relevant to the payload	Links
Meta required	Meta Data relevant to the payload	Meta Data

Beneficiary

Name	Description	Schema
AccountId required	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
BeneficiaryId optional	A unique and immutable identifier used to identify the beneficiary resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
CreditorAccount optional		CreditorAccount

Name	Description	Schema
Reference <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. Length : 1 - 35	string
Servicer <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
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

Servicer

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

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.13.3. Produces

- `application/vnd.api+json`

2.13.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.14. Get Direct Debits

GET /direct-debits

2.14.1. Description

Get Direct Debits

2.14.2. Responses

HTTP Code	Description	Schema
200	Direct Debits successfully retrieved	Account GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account GET response

Name	Description	Schema
Data required		< Direct Debit > array
Links required	Links relevant to the payload	Links
Meta required	Meta Data relevant to the payload	Meta Data

Direct Debit

Name	Description	Schema
AccountId required	A unique and immutable identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
Currency optional	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. Pattern : <code>"^[A-Z]{3}\$"</code>	string

Name	Description	Schema
DirectDebitId <i>optional</i>	A unique and immutable identifier used to identify the direct debit resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
DirectDebitStatusCode <i>optional</i>	Specifies the status of the direct debit in code form.	enum (Active, Inactive)
MandateIdentification <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. Length : 1 - 35	string
Name <i>required</i>	Name of Service User Length : 1 - 70	string
PreviousPaymentAmount <i>optional</i>	The amount of the most recent direct debit collection.	PreviousPaymentAmount
PreviousPaymentDateTime <i>optional</i>	Date of most recent direct debit collection.	string (date-time)

PreviousPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "[A-Z]{3}\$"	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.14.3. Produces

- `application/vnd.api+json`

2.14.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.15. Get Products

GET /products

2.15.1. Description

Get Products

2.15.2. Responses

HTTP Code	Description	Schema
200	Products successfully retrieved	Products GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Products GET response

Name	Description	Schema
Data required		< Product > array
Links required	Links relevant to the payload	Links
Meta required	Meta Data relevant to the payload	Meta Data

Product

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

Name	Description	Schema
SecondaryProductIdentifier <i>optional</i>	Identifier within the parent organisation for the product. Must be unique in the organisation.	string

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.15.3. Produces

- `application/vnd.api+json`

2.15.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.16. Get Standing Orders

GET /standing-orders

2.16.1. Description

Get Standing Orders

2.16.2. Responses

HTTP Code	Description	Schema
200	Standing Orders successfully retrieved	Standing Orders GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Standing Orders GET response

Name	Description	Schema
Data <i>required</i>		< Standing Order > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta Data

Standing Order

Name	Description	Schema
AccountId <i>required</i>	The date on which the first payment for a Standing Order schedule will be made. Length : 1 - 40	string
CreditorAccount <i>optional</i>	Provides the details to identify the beneficiary account.	CreditorAccount
FinalPaymentAmount <i>optional</i>	The amount of the final Standing Order	FinalPaymentAmount

Name	Description	Schema
FinalPaymentDateTime <i>optional</i>	The date on which the final payment for a Standing Order schedule will be made.	string (date-time)
FirstPaymentAmount <i>optional</i>	The amount of the first Standing Order	FirstPaymentAmount
FirstPaymentDateTime <i>optional</i>	The date on which the first payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
Frequency required	<p>EvryWorkgDay - PSC070 IntrvlWkDay:PSC110:PSC080 (PSC070 code + PSC110 + PSC080)</p> <p>WkInMnthDay:PSC100:PSC080 (PSC070 code + PSC100 + PSC080) IntrvlMnthDay:PSC120:PSC090 (PSC070 code + PSC120 + PSC090) QtrDay: + either (ENGLISH, SCOTTISH or RECEIVED) PSC070 + PSC130 The following response codes may be generated by this data element: PSC070: T221 - Schedule code must be a valid enumeration value. PSC070: T245 - Must be provided for standing order only. PSC080: T222 - Day in week must be within defined bounds (range 1 to 5). PSC080: T229 - Must be present if Schedule Code = IntrvlWkDay. PSC080: T231 - Must be present if Schedule Code = WkInMnthDay. PSC090: T223 - Day in month must be within defined bounds (range -5 to 31 excluding: 0 & 00). PSC090: T233 - Must be present if Schedule Code = IntrvlMnthDay. PSC100: T224 - Week in month must be within defined bounds (range 1 to 5). PSC100: T232 - Must be present if Schedule Code = WkInMnthDay. PSC110: T225 - Interval in weeks must be within defined bounds (range 1 to 9). PSC110: T230 - Must be present if Schedule Code = IntrvlWkDay. PSC120: T226 - Interval in months must be a valid enumeration value (range 1 to 6, 12 and 24). PSC120: T234 - Must be present if Schedule Code = IntrvlMnthDay. PSC130: T227 - Quarter Day must be a valid enumeration value. PSC130: T235 - Must be present if Schedule Code = QtrDay. The regular expression for this element combines five smaller versions for each permitted pattern. To aid legibility - the components are presented individually here:</p> <p>EvryWorkgDay IntrvlWkDay:0[1-9]:0[1-5]</p> <p>WkInMnthDay:0[1-5]:0[1-5] IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01])</p> <p>QtrDay:(ENGLISH SCOTTISH RECEIVED)</p> <p>Mandatory/Conditional/Optional/Parent/Leaf: OL Type: 35 char string Regular Expression(s):</p> <p>(EvryWorkgDay) (IntrvlWkDay:0[1-9]:0[1-5]) (WkInMnthDay:0[1-5]:0[1-5]) (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01])) (QtrDay:(ENGLISH SCOTTISH RECEIVED))</p> <p>Pattern : "^ EvryWorkgDay) (IntrvlWkDay:0[1-9]:0[1-5]) (WkInMnthDay:0[1-5]:0[1-5]) (IntrvlMnthDay:(0[1-6] 12 24):(-0[1-5] 0[1-9] [12][0-9] 3[01]) (QtrDay:(ENGLISH SCOTTISH RECEIVED)))\$"</p>	string
NextPayment Amount required	The amount of the next Standing Order	NextPaymentAmount
NextPayment DateTime optional	The date on which the next payment for a Standing Order schedule will be made.	string (date-time)

Name	Description	Schema
Reference <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. Length : 1 - 35	string
Servicer <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
StandingOrderId <i>optional</i>	A unique and immutable identifier used to identify the standing order resource. This identifier has no meaning to the account owner. Length : 1 - 40	string

CreditorAccount

Name	Description	Schema
Identification <i>required</i>	Unique and unambiguous identification of the servicing institution. Length : 1 - 34	string
Name <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. Length : 1 - 70	string
SchemeName <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (BBAN, IBAN)
SecondaryIdentification <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). Length : 1 - 34	string

FinalPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

FirstPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

NextPaymentAmount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

Servicer

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)

Name	Schema
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)
self <i>required</i>	string (uri)

Meta Data

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.16.3. Produces

- `application/vnd.api+json`

2.16.4. Security

Type	Name	Scopes
oauth2	PSUOAuth2Security	accounts

2.17. Get Transactions

GET /transactions

2.17.1. Description

Get Transactions

2.17.2. Parameters

Type	Name	Description	Schema
Query	fromBookingDate <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	toBookingDate <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	Account Transactions GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
404	Not Found	No Content
500	Internal Server Error	No Content

Account Transactions GET response

Name	Description	Schema
Data <i>required</i>	Data Section of the Payload	< Data > array
Links <i>required</i>	Links relevant to the payload	Links
Meta <i>required</i>	Meta Data relevant to the payload	Meta

Data

Name	Description	Schema
AccountId <i>required</i>	A unique identifier used to identify the account resource. This identifier has no meaning to the account owner. Length : 1 - 40	string
AddressLine <i>optional</i>	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text. Length : 1 - 70	string
Amount <i>required</i>	Amount of money in the cash entry.	Amount
Balance <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.	Balance
BankTransactionCode <i>optional</i>	Set of elements used to fully identify the type of underlying transaction resulting in an entry.	BankTransactionCode
BookingDateTime <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)
CreditDebitIndicator <i>required</i>	Indicates whether the transaction is a credit or a debit entry.	enum (Credit, Debit)
MerchantDetails <i>optional</i>	Details of the merchant involved in the transaction.	MerchantDetails
ProprietaryBankTransactionCode <i>optional</i>	Set of elements to fully identify a proprietary bank transaction code.	ProprietaryBankTransactionCode
Status <i>required</i>	Status of a transaction entry on the books of the account servicer.	enum (Booked, Pending)
TransactionId <i>optional</i>	Length : 1 - 40	string
TransactionInformation <i>optional</i>	Further details of the transaction. This is the transaction narrative, which in unstructured text. Length : 1 - 500	string
TransactionReference <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. Length : 1 - 35	string

Name	Description	Schema
ValueDateTime <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
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string
Currency <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' Pattern : "^[A-Z]{3}\$"	string

Balance

Name	Description	Schema
Amount <i>required</i>	Amount of money of the cash balance after a transaction entry is applied to the account..	Amount
CreditDebitIndicator <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)
Type <i>required</i>	Balance type, in a coded form.	enum (ClosingAvailable, ClosingBooked, ForwardAvailable, InterimAvailable, InterimBooked, OpeningAvailable, OpeningBooked, PreviouslyClosedBooked, Expected)

Amount

Name	Description	Schema
Amount <i>required</i>	Pattern : "^-?\d{1,13}\.\d{1,5}\$"	string

Name	Description	Schema
Currency <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' Pattern : " <code>^[A-Z]{3}\$</code> "	string

BankTransactionCode

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

MerchantDetails

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

ProprietaryBankTransactionCode

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

Links

Name	Schema
first <i>optional</i>	string (uri)
last <i>optional</i>	string (uri)
next <i>optional</i>	string (uri)
prev <i>optional</i>	string (uri)

Name	Schema
self <i>required</i>	string (uri)

Meta

Name	Schema
total-pages <i>optional</i>	integer (int32)

2.17.4. Consumes

- `application/vnd.api+json`

2.17.5. Produces

- `application/vnd.api+json`

2.17.6. 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 : /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 : /authorization

Token URL : /token

Name	Description
accounts	Ability to read Accounts information