

Account Data and Services 5.0

# Document Status

status: Request for Comment (valid values are < Request for Comment, Preliminary Review, Public Review, Architectural Review, Final Review, Published, Deprecated)

# Authors and Change Log

|  |  |  |
| --- | --- | --- |
| Version | Date | Changes |
| 1.0.00 |  | * Initial Release |
| 1.0.01 |  | * Clarify optional accountTypes and accountIDs parameters. Fixed parameters and resource name to be camel case. Added implied account object. Fixed some heading formatting to correctly format Table-of-Contents. |
| 1.0.02 |  | * Fix accountIDs array data type to array of Ids, credit limit and starting balance to decimal data type, removed edit mask from compounding frequency since it doesn’t apply, |
| 1.0.03 |  | * Updated definition for FI ID * Clarified Positive/Negative values for Balance fields for loan products. |
| 2.0.01 |  | * Updated to use new messageContext, AccountFilter.xsd and Error.xsd |
| 2.0.02 |  | * Merge in PFM services read of account data |
| 2.0.03 |  | * Fix typos in document |
| 2.0.04 |  | * Updated Definitions related to the specification |
| 2.0.05 |  | * Merged AccountDetail info into Account |
| 2.0.06 |  | * Clean up examples to match current XSD. |
| 2.0.07 |  | * Switch to use X-HTTP-METHOD-OVERRIDE standard rather than subMethod non-Standard method for overriding request types. * Create a accountMessage wrapper for every message to increase ability for infrastructure to be serialize the data * Added in page footer with page number |
| 3.0 | **10/22/2013** | * Versioning and format change with release CUFX 3.0 |
| 3.0 | **12/12/2013** | * Update examples X-API-Version to >=3.0.0 |
| 3.0 | **12/18/2013** | * Minor text updates and formatting |
| 3.1 | **07/17/2015** | * Updated to release 3.1 |
| 3.2 | **05/10/2016** | * Updated to release 3.2 |
| 4.0 | **02/19/2017** | * Updated to release 4.0, Updated to release 4.0. Date Range Global Update, Microsoft Global bug fix. Added accountBase. Restructured Account filtering, for consistency across all account types: Deposits, Loans and investments. AccountStatus restructured to support extention. AccountStatus and Account Sub status reorganized in to pairs for filtering. Added accountSubStatus, and accountSubStatusList. Updated status enums. Added matured to investment status. Added MICR number to account filter list |
| 4.1 | **12/10/2018** | * Updated to release 4.1, Add enum Other to AccountType, Global update applied for minOccurs 0 maxOccurs 1. Xsd had 1 or more elements corrected to be consistent with the standard definition. |
| 4.2 | **03/05/2019** | * Updated to release 4.2, \*\*\* Release 4.2 is a breaking fix release. \*\*\* Errors found in App, ArtifactFilter, and BillFilter required a breaking fix to align with the standard and prevent additional implementation difficulties going forward. * Meta -Added originalBalance to CheckSavingsMeta |
| 4.3 | **10/07/2019** | * Updated to release 4.3, renamed file removing version as proper version control is being used in Github. |
| 4.4 | **10/20/2020** | * Updated to release 4.4, Account - Deprecated type. Use accountType in accountBase. * Documented meta usage. * Added interestPostingFrequency, withholdingsInfoList, overDraftProtectionAccountId, overDraftProtectionAccountType, overDraftProtectionAccountSubType. * Added enums to accountType for Installment, CommercialLoan, CommercialLineOfCredit, GeneralLedger. OtherLoan. * DeprecatedAccountAccountTypeList and AccountAccountTypePair. * Added Type AccountIdentificationList, AccountIdentification, AccountSubType * Added enums ChargedOff, ChargeOffClosed to DepositAccountStatus * Account Filter - includeNotesFlag type to common:IncludeNotesFlag. Added accountIdentificationList |
| 4.5 | **04/02/2021** | * Updated to release 4.5 |
| 5.0 | **06/07/2021** | * Updated to release 5.0. * Account –Update PartyId to reference Common.xsd. * Added elements statementCode, statementGroup, statementDate from Loan. * Removed deprecation – element subtype, and types AccountAccountTypeList, AccountAccountTypePair. * AccountFilter - Update PartyId to reference Common.xsd. |

# Overview of Specification

Defines the Account Data object for use by all specifications.

# Any know Errors in the document

|  |  |
| --- | --- |
| **Error Description** | Status of Error |
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# Document Conventions

List any document conventions such as what bold and italics mean and how the document is intended to be read.

“Within this specification, the key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" are to be interpreted as described in W3 Working Group (W3C)]. However, for readability, these words do not appear in all uppercase letters in this specification.

At times, this specification recommends good practice for authors and user agents. These recommendations are not normative and conformance with this specification does not depend on their realization. These recommendations contain the expression "We recommend ...", "This specification recommends ...", or some similar wording.”

All formatting in this document utilize Word Styles.

All Citations must utilize Word Citations to automatically show at the end of the document.

All updates after the initial creation must be performed using Tracking Changes turn on and Accepted by the Architecture committee.

# CUFX API and Documentation Support

CUFX is published to SwaggerHub at <https://app.swaggerhub.com/apis/dlacroix01/CUFX> . The latest default version will load automatically.

The purpose of this publication is to demonstrate the full range of CUFX messaging. Provide for complete documentation of the entire message structure and example usage.

Swaggerhub as a normal support feature also translates into several dozen of the most common and in demand client / server formats. This provides a technology specific version of the CUFX standard for essentially all platforms.

The CUFX Specification documents have been written to provide for limited examples of case usage but do not reflect the entirety of elements present in any given message. Please see the latest version of CUFX in Swaggerhub for the complete message and for superior documentation support.

# Release 4.0 Global Update Notes

CUFX Release 4.0 introduces a number modifications that significantly improves the standard and is not backward compatible with prior versions.

Messaging paradigm shift. Prior to CUFX 4.0 a Message Object would be sent and would expect the Object List to be returned or the error message. The response had to be interrogated to determine what was received. With CUFX 4.0, the Object Message that is sent is also expected to be the Object that is returned. Significant improvements have been made to the Message Context to fully support Success, Informational, Warnings and Error responses. End Points may continue to use the prior methods, but use of the Error.xsd is depreciated; all functionality has transitioned into MessageContext.xsd.

Date Range Filtering. A global update was applied across the standard to remove the pairs of date filter elements for any given range and replaced with a single Common.xsd definition DateRange complex type. This makes date range filtering completely uniform across the standard and associates the startDateTime and endDateTime together as an object set.

As example: elements transactionStartDateTime and transactionEndDateTime were replaced in the AccountFilter.xsd with transactionDateRange.

Microsoft Serialization Bug. We discovered the root cause of a serialization error impacting CUFX. A known Microsoft Serialization error from 2006 is present for single element complex types. It causes a naming error of the serialized constructs. If both endpoints are using a Microsoft compilation the error is consistent and does not present itself, the names are both wrong but pass data successfully. When one end point is not using a Microsoft compilation, the field names are in variance and fails. If both end points are using non-Microsoft compilation the serialization would be correct and match.

CUFX 4.0 has applied a global update across all list types throughout the standard. The CUFX list construct was consistently a single element complex type. For all occurrences we have applied an extension base of common:ListBase. ListBase provides pagination support and also resolves the Microsoft serialization error. No longer being a single element complex type, Microsoft compilation now generates the correct names. This will necessitate prior (Microsoft) implementations to remap to the correct serialized names.

# Release 4.4 Global Update Notes

CUFX Release 4.4 introduces a significant enhancement for complex Account identification and filter navigation. The foundational architectural design premise for account navigation is that the CUFX AccountId would be a unique value unto itself within a given institution, or that a composite unique key would be passed. With the direct support of several core system providers it was established that that later case is predominate. The AccountId is generally not a unique value unless in combination with several other values such as AccountType and AccountSubType. Hence passing a unique AccountId meant that the organization had to overload the element value making filtering implementation specific and forcing the endpoints to map overlay the accountId to unpack the value.

CUFX now fully recognizes this architectural paradigm while continuing to support the original architecture.

A global update was applied to provide the elements accountType and accountSubType in all objects that contained accountId.

A new filter list – AccountIdentificationList has been added to all account related filters so that AccountId, AccountType, and AccountSubType can be structured properly for discreet filtering of complex account keys, support filtering by the sub keys and also support inbound and outbound account filtering using the accountToFromIndicator.

By expanding the architectural paradigm to support a non-unique AccountId CUFX is now positioned to better support core adoption of the standard.

# Release 5.0 Global Update Notes

CUFX Release 5.0 Moved PartyId and PartyIdList into the Common.xsd. Namespaces references to Party were removed if there were no other references to Party in the specification. PartyId and PartyIdList type references were updated.

# Definitions related to the specification

AccountData

The CUFX Account Data model and Services defines the account data model and Services used by all specifications. Accounts are an abstract summary of loan, share and investment balances at a high level. Any financial product stored in a financial services platform optionally including any transactions associated with that account.

# Data Elements

## Variables used when accessing the account object (but not part of the object)

Refer to Security Services documentation to understand what may be contained the header and processed by security procedures. When accessing the data include **messageContext.xsd** so that the service can determine the scope of the request. Include any filter variables related to the request. See **AccountFilter.xsd.** Note that the fields for filtering for account detail and account are identical.

The filters are used to filter based on associated data type for the account detail such as accounts for an account id, account type, or transaction range. etc.. Combining filters can be used to get list of accounts for a specific relationship, party, etc..

## Account Object attributes

All CUFX fields related to an account are defined in **Account.xsd**. Note that some fields are variable based on the accountType. These variations are defined in **Meta.xsd**. Further definitions for the account will be in the specific product type definition file such as **Loan.xsd** and **Deposit.xsd**. ***Note that Loan.xsd, Deposit.xsd and Investment.xsd inherit from Account.xsd and therefore all the fields within Account.xsd are available to the Loan.xsd, Deposit.xsd and Investment.xsd as well***.

Note: Fields not listed in the calling specification are not to be returned to the calling specification. i.e. If the field transaction type is not listed in the calling specification, then do not return the data field to alleviate issues with unexpected information and bloat of information being returned to light weight applications.

# Services

## account

To READ high level account and transaction data **ONLY**, clients access the Account Data services. To fully interact with an account, the ***loan, deposit or investment services*** should be used.

* Specifications depend on the Security service for single-sign-on and/or authentication.

## Overview

|  |  |
| --- | --- |
| Definition | Collection of services to read an account or its transactions |
| Overview of Capabilities | Read an account. The following scenarios may exist. The account may be connected to an existing relationship and parties and may contain transactions. |
| Dependencies | Security Services, messageContext |
| Sample CUFX REST LINK | https://api.dataprovider.com/accountmessage |
| CUFX SOAP LINK |  |
| CUFX WaDL LINK |  |

## Party Resource based create, read, update, delete services

|  |  |
| --- | --- |
| INPUTS | Cufx:AccountMessage.xsd which includes   * [cufx:MessageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html).xsd * cufx:AccountFilter.xsd (for read, update) * cufx:AccountList (for create, update, delete) |
| Outputs | Cufx:AccountMessage.xsd which includes   * [cufx:MessageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html).xsd * cufx:AccountList (for create, update) |
| Return Values | Cufx:AccountMessage.xsd which includes   * [cufx:MessageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html).xsd   + statusList |
| Side Effects | Read has no side effects |
| Dependencies | Security Services for authentication and security. |
| Fields used | **Message Headers** : See security services  **messageContext**: See messageContext.xsd  **Filters**: See AccountFilter.xsd  **Attributes:** account : See Account.xsd  **Errors: See** MessageContext.xsd |
| Testing Procedures for Certification | Access the CUFX account data test service and verify that test data is returned appropriately. |

### Service Message: Get account with transactions

### REST-JSON READ REQUEST-RESPONSE

Clients submit an account data request to the Data Provider’s URL. For all CUFX RESTful-JSON requests, the client must set the appropriate headers. This example does not include all fields and is for example only.

REQUEST:

Headers:

**<security related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us (IANA – language codes)( (W3C))

Content-type: application/json; charset=utf-8

**X-HTTP-Method-Override: GET**

X-API-Version: >=5.0.0

**POST** <https://api.dataprovider.com/account>message

{

“accountMessage”:{

“messageContext”: { <see messageContext.xsd>

},

“accountFilter”: { <see AccountFilter.xsd for complete list of filters>

“accountIdList”:[

”8481235348415asdf5435434”

],

       “transactionStartDateTime”: “2013-01-01”,

       “transactionEndDateTime”: “2013-01-31”

}

}

}

The Data Provider responds to requests with a JSON-formatted message:

**RESPONSE:**

Headers:

Status Code: 200 Ok

Content-type: application/json; charset=utf-8

Content-Language: en-us

**Payload:**

{

“accountMessage”:{

“messageContext”: { <see messageContext.xsd> },

“accountList”: [

{"account": {

“accountId”: “8481235348415asdf5435434”,

“description”: “Electronic Checking”,

“type”: “Checking”,

“openDate”:”2010-01-31”,

“accountNickname”:”Saving up for my car fund”,

“micrAccountNumber”:”130000031334353421”,

“branch”:”Homestead”,

“actualBalance”:{“value”:1355.00},

“availableBalance”: {“value”:1350.00,“currencyCode”:”USD”},

“minimumBalance”:{“value”:1000.00,“currencyCode”:”USD”},

“rateType”:”Fixed”,

“soureCode”:”promotion”,

“partyIdList”:[

”01343534343”,

”3534135343”

],

“customData” : [

{“name”:”LoyaltyPointsBalance”,

“value”:”15003”}

],

“meta”: {

“apy”:”1.540”,

},

“transactionList”: [

{

“id”: “159126196sk916334”,

“type”: “Debit”,

“amount”:{“value”:35.34,”currencyCode”:”GBP”},

“description”: “Harrah’s Dept. Store”,

“dateTimePosted”: “2013-01-28T11:03Z”,

“status”:”Posted”,

“merchantCategoryCode”:”151532”,

“source”:”PinPurchase”,

“customData” : [

{“name”:”LoyaltyPoints”,

“value”:”13”}

],

]

}, …

]

}

}

}

# General Error handling For All Services

Refer to latest CUFX documentation *Error Mapping*.

# Bibliography

W3C. (n.d.). *Key words for use in RFCs to Indicate Requirement Levels [RFC2119].* Retrieved Sept. 8th, 2011, from W3C.