

Party Data and Services 4.3

# Document Status

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

# Change Log

|  |  |  |
| --- | --- | --- |
| Version | Date | Changes |
| 0.0.01 |  | * Initial Draft |
| 0.0.02 |  | * Cleaned up formatting * Added Party Credentials data structure for storing information for accessing different data stores |
| 0.0.03 |  | * Updated logo and version information in document status * Move Required/Not required to service definition * Added ArtifactId to the Identification Document section so image, etc. could be related to the identification information * Added identificationDocument container around document fields * Reordered fields for better readability * Added missing State, City, etc. in address data structure * Moved the credentials list to party data from the preferences data * Shortened many of the value names due to length getting too long |
| 0.0.04 |  | * Extended list of possible credential types * Moved Codeword into credentials item * Added PostalCode in address contact information * Changed CredentialGroupId to fiUserId to match security model |
| 0.0.05 |  | * Added CTR Address as contact type * Added IRS Verified TaxId Flag * Added the IRS withholding fields * Added IRS TaxId Warning Count * Added additional document types for individual (photo, signature card) * Added display order for documentation * Changed eligibility requirement key values * Added phone number format identifiers * Added income amounts |
| 0.0.06 |  | * Added temporary credential field and expiration date/time for credentials * Reformatted domain constants with underscores for better readability * Added date formatting for each date field |
| 0.0.07 |  | * Added Doing Business As fields (DBA) |
| 0.0.08 |  | * Minor fixes when converting to XSD in capitalization and copy paste errors |
| 0.0.09 |  | * Removed definitions for field level data as it’s been moved to party.xsd |
| 0.0.10 |  | * Add party create, read, update, delete examples * Replace parameters with messageContext.xsd and partyFilter.xsd definitions |
| 0.0.11 |  | * Converted Plural Form to List Form |
| 0.0.12 |  | * Fixed typos in service examples |
| 0.0.13 |  | * Continued cleaning up examples |
| 0.0.14 |  | * Updated Overview of Specification |
| 0.0.15 |  | * Update references to party.xsd to Party.xsd |
| 0.0.16 |  | * Moved credentials to CredentialGroup.xsd and its own spec |
|  |  | * Added householdId to party object on read (calculated by back end systems) * Remove comment about returning minimum amount of data. This is not currently supported by the spec. Reviewing oData as method for limiting amount of data. * Renamed entity to characteristics |
| 0.0.17 |  | * Updated Id fields to be based on XSD’s |
| 0.0.18 |  | * Switch to use X-HTTP-METHOD-OVERRIDE standard rather than subMethod non-Standard method for overriding request types * Create a partyMessage wrapper for every message to increase ability for infrastructure to serialize the data |
| 3.0 | **10/22/2013** | * Versioning and format change with release CUFX 3.0 |
| 3.0 | **12/16/2013** | * Update examples X-API-Version to >=3.0.0 |
| 3.0 | **12/20/2013** | * Fixed typos and consistent formatting. |
| 3.1 | **07/17/2015** | * Updated to release 3.1 |
| 3.2 | **05/10/2016** | * Updated to release 3.2 |
| 3.3 | **02/15/2017** | * Updated to release 3.3 |
| 4.0 | **02/19/2018** | * Updated to release 4.0, Date Range Global Update, Microsoft Global bug fix, add reference to common:FrequencyType, Added partyDateCreated, partyDateModified, partyDateDeleted to filter, Renamed Irs to TaxInformation, replaced with TaxInformationList. Replaced restriction base to string for TaxId. Restructured IdDocumentType for consistency. Moved simpleType Gender definition to Common, Reference to Party and Ratings. |
| 4.1 | **12/10/2018** | * Updated to release 4.1, Global removal of choice constructs to eliminate cross language serialization issues. * Global update applied for minOccurs 0 maxOccurs 1. Xsd had 1 or more elements corrected to be consistent with the standard definition. * Added partyStatus and partyStatusComment to Party & PartyFilter. * Party - Removed listbase from Trust and estate, add trustType and estateType. For improved solution to MS issue. Types were not lists. Added parent child relationships financial institution and vendor for party association. Added a free form string field for organization sub type to drill down into the type of organization beyond it's taxable formation. Added partyDeletedBy, Added enum passport for improved localization support to type IndividualDocument * Party, PartyFilter - Add organizationTypeList, organizationSubTypeList and organizationNameList to party filter. Fixed invalid comment on organizationName, removed types PartyCreatedByList, PartyModifiedList, replaced with reference UserIdList. Changed PartyStatusComment to PartySubStatus, PartySubStatusList. |
| 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. * Party - Added customData to TaxInformation complexType. |
| 4.3 | **10/072019** | * Updated to release 4.3, renamed file removing version as proper version control is being used in Github. Added otherDocument element. |

# Overview of Specification

The Party Data Model and Services define how a party is created, read, updated and deleted on the core. A party is an individual, organization, club or not-for-profit that uses or is associated to the financial institution’s products and services.

This service is the method for creating, modifying, reading or deleting party data. In addition, when creating a party, if the contact data is provided (address, email, phone), then it will also add that data related to the party to the core data.

# Any known 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 utilizes Word Styles.

All Citations must utilize Word Citations so that it automatically shows at the end of the document.

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

# 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.

# Definitions related to the specification

**Party**

Any person or entity which may be in the process of researching products and services at a financial institution or may have an existing account relationship with the financial institution and stored in a financial services platform. Typically this is limited to entities that have an SSN or TIN created for them.

# Data Elements

## Filters used when accessing the Party data

Refer to Security Services documentation to understand what may be contained in 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. Refer to recent CUFX messageContext Data and CUFX Security Services for use of MessageContext.xsd. Include any filter variables related to the request. See **PartyFilter.xsd.**

## Party Data attributes

All CUFX fields related to a party are defined in Party.xsd.

# Party Services

## Overview

|  |  |
| --- | --- |
| Definition | Collection of services to manage a party |
| Overview of Capabilities | Create, read, update and delete a party. The following scenarios may exist. The party may be connected to an existing relationship (by adding the partyId using the relationship service), account (by using the loan or deposit service) or contact (by using the contact service or explicitly through the use of this service). This service only creates the parties/contacts and does not modify the relationship data directly. In addition, a party may exist without an existing relationship or account in preparation to be connected to a relationship or account. Some systems may need to place the party in a temporary location until the relationship or accounts are made available. |
| Dependencies | Security Services, messageContext, party |
| Sample CUFX REST LINK | https://api.dataprovider.com/partymessage |
| CUFX SOAP LINK |  |
| CUFX WaDL LINK |  |

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

|  |  |
| --- | --- |
| INPUTS | cufx:partyMessage (which includes)   * [cufx:messageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html) * cufx:partyFilter (for read, update, delete) * cufx:partyList (for create, update) |
| Outputs | cufx:partyMessage (which includes)   * [cufx:messageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html) * cufx:partyList |
| Return Values | cufx:partyMessage (which includes)   * [cufx:messageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html)   + statusList |
| Side Effects | Creation, update or deletion of party, contact; read has no side effects |
| Dependencies | Security Services for authentication and security |
| Fields used | Message Headers : See security services  partyMessage: which includes   * messageContext: See MessageContext.xsd * Filters: See PartyFilter.xsd * Attributes: party : See Party.xsd |

### REST-JSON CREATE Party example

This example shows where the relationship is not known and the contact is not known. This service only creates the parties/contacts and does not modify the relationship data.

This example creates an entity that is an individual (as opposed to an organization, trust or estate).

**Required**: messageContext, at least one party within partyList

REQUEST:

Headers:

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

Accept: application/json

Accept-Charset: utf-8

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

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

X-API-Version: >=4.0.0

POST <https://api.datasource.com/party>message

{

“partyMessage”:{

“messageContext”: { <see MessageContext.xsd>

},

“partyList”: [

{ "taxInformationList": {

"taxInformation": {

“taxId”:”123456789”,

“taxIdType”:”SocialSecurityNumber”,

“reportingFlag”:”true”,

"backupWithholdingExemptionReason":"ExceptFromWithholding"

},

},

“type”:”Individual”,

“characteristics”:

{“individual”:

{“title”:”General”,

“firstName”:”Thomas”,

“middleName”:”R”,

“lastName”:”Thumb”,

“mothersMaidenName”:”Toe”,

“nickname”:”Tom”,

“birthdate”:”1838-01-04”

“citizenshipList”:[

{“citizenship”:”USA”}

},

“employmentStatus”=”Contract”,

“employmentList:[

{“employerName”:”Barnum Circus”

“employmentStartDate”:”1843-04-01”,

“employeeOccupation”:”Entertainer”,

“incomeDetail”:{

“grossIncomeData”:{

“amount”:{“value”:15.00},

“frequency”:“Weekly”

}

}

]

}

}

“contactList”: [

{“contactType”:”Email”,

“email”:{

“type”:”Home”,

“address”:”tom@barnum.com”

}

}

]

}

]

}

}

RESPONSE:

Headers:

Status Code: 200 Ok

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

Content-Language: en-us

Payload:

{

“partyMessage”:{

“messageContext”: { <see MessageContext.xsd>

},

“partyList”: [

{“id”:”151349885h348870ag”,

{"taxInformationList": {

"taxInformation": {

“taxId”:”123456789”,

“taxIdType”:”SocialSecurityNumber”,

“reportingFlag”:”true”,

"backupWithholdingExemptionReason":"ExceptFromWithholding"

},

},

“type”:”Individual”,

“characteristics”:

{“individual”:

{“title”:”General”,

“firstName”:”Thomas”,

“middleName”:”R”,

“lastName”:”Thumb”,

“mothersMaidenName”:”Toe”,

“nickname”:”Tom”,

“birthdate”:”1838-01-04”

“citizenshipList”:[

{“citizenship”:”USA”}

},

“employmentStatus”=”Contract”,

“employmentList:[

{“employerName”:”Barnum Circus”

“employmentStartDate”:”1843-04-01”,

“employeeOccupation”:”Entertainer”,

“incomeDetail”:{

“grossIncomeData”:{

“amount”:{“value”:15.00},

“frequency”:“Weekly”

}

}

]

}

}

“contactList”: [

{“contactType”:”Email”,

“email”:{

“type”:”Home”,

“address”:”tom@barnum.com”

}

}

]

}

]

}

}

### REST-JSON READ Party example

This example reads an entity that is an individual (as opposed to an organization, trust or estate). This service only reads the parties/contacts and does not read the relationship data.

**Required**: messageContext, at least one valid filter in partyFilter

**REQUEST:**

Headers:

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

Accept: application/json

Accept-Charset: utf-8

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

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

X-HTTP-Method-Override: GET

X-API-Version: >=4.0.0

POST <https://api.datasource.com/party>message

{

“partyMessage”:{

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

“partyFilter”:{

“partyIdList”:[ ”151349885h348870ag” ]

}

}

}

**RESPONSE:**

Headers:

Status Code: 200 Ok

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

Content-Language: en-us

Payload:

{

“partyMessage”:{

“messageContext”: { <see MessageContext.xsd>

},

“partyList”: [

{“id”:”151349885h348870ag”,

{"taxInformationList": {

"taxInformation": {

“taxId”:”123456789”,

“taxIdType”:”SocialSecurityNumber”,

“reportingFlag”:”true”,

"backupWithholdingExemptionReason":"ExceptFromWithholding"

},

},

“type”:”Individual”,

“characteristics”:

{“individual”:

{“title”:”General”,

“firstName”:”Thomas”,

“middleName”:”R”,

“lastName”:”Thumb”,

“mothersMaidenName”:”Toe”,

“nickname”:”Tom”,

“birthdate”:”1838-01-04”

“citizenshipList”:[

{“citizenship”:”USA”}

},

“employmentStatus”=”Contract”,

“employmentList:[

{“employerName”:”Barnum Circus”

“employmentStartDate”:”1843-04-01”,

“employeeOccupation”:”Entertainer”,

“incomeDetail”:{

“grossIncomeData”:{

“amount”:{“value”:15.00},

“frequency”:“Weekly”

}

}

]

}

},

“contactList”: [

{“contactType”:”Email”,

“email”:{

“type”:”Home”,

“address”:”tom@barnum.com”

}

}

]

}

]

}

### REST-JSON UPDATE Party example

This example updates an entity that is an individual (as opposed to an organization, trust or estate).

**Required**: messageContext, at least one valid filter in partyFilter, the specific id of the party to be updated in the message

REQUEST:

Headers:

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

Accept: application/json

Accept-Charset: utf-8

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

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

X-API-Version: >=4.0.0

PUT https://api.datasource.com/partymessage

{

“partyMessage”:{

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

“partyFilter”:{

“partyIdList”:[”151349885h348870ag”}]

}

“partyList”: [

{“id”:”151349885h348870ag”,

“contactList”: [

{“contactId”:”1507103209349”

“email”:{

“address”:”iquit@bigandtall.com”

}

},

“fiUserIdList”:[

”84541abs38375443”,

”183563pijef”

],

“householdId”:”13534313fa3534”

]

}

}

**RESPONSE:**

Headers:

Status Code: 200 Ok

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

Content-Language: en-us

Payload:

{

“partyMessage”:{

“messageContext”: { <see MessageContext.xsd>

},

"partyList": {

"party": {

"id": "id1",

"taxInformationList": {

"taxInformation": {

“taxId”:”123456789”,

“taxIdType”:”SocialSecurityNumber”,

“reportingFlag”:”true”,

"backupWithholdingExemptionReason":"ExceptFromWithholding"

},

“type”:”Individual”,

“characteristics”:

{“individual”:

{“title”:”General”,

“firstName”:”Thomas”,

“middleName”:”R”,

“lastName”:”Thumb”,

“mothersMaidenName”:”Toe”,

“nickname”:”Tom”,

“birthdate”:”1838-01-04”

“citizenshipList”:[

{“citizenship”:”USA”}

},

“employmentStatus”=”Contract”,

“employmentList:[

{“employerName”:”Barnum Circus”

“employmentStartDate”:”1843-04-01”,

“employeeOccupation”:”Entertainer”,

“incomeDetail”:{

“grossIncomeData”:{

“amount”:{“value”:15.00},

“frequency”:“Weekly”

}

}

]

}

},

“contactList”: [

{“contactId”:”1507103209349”

“email”:{

“address”:”iquit@bigandtall.com”

},

“fiUserIdList”:[

”84541abs38375443”,

”183563pijef”

],

“householdId”:”13534313fa3534”

}

]

}

}

}

### REST-JSON DELETE Party example

Note: This example deletes an entity that is an individual (as opposed to an organization, trust or estate). This service only deletes the parties and does not delete the relationship data or contact data.

**Required**: messageContext, at least one valid filter in partyFilter, the specific id of the party to be updated in the message

REQUEST:

Headers:

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

Accept: application/json

Accept-Charset: utf-8

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

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

X-HTTP-Method-Override: DELETE

X-API-Version: >=4.3.0

PUT https://api.datasource.com/partymessage

{

“partyMessage”:{

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

“partyFilter”:{

“partyIdList”:[ ”151349885h348870ag” ]

}

}

}

**RESPONSE:**

Headers:

Status Code: 200 Ok

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

Content-Language: en-us

Payload:

{

“partyMessage”:{

“messageContext”: { <see MessageContext.xsd>

}

}

}

# General Error handling For All Services

Refer to latest CUFX documentation *Error Mapping*.

Bibliography

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