

Microsoft Dynamics Banking Accelerator- BIAN API

Add section at top on

1. Scope

Two APIs from the BIAN API Catalogue were implemented, with the goal to demonstrate how to make BIAN compliant calls to the Dynamics 365 using the Banking Accelerator and the BIAN API.:

1. **Collateral Asset Administration (V1)** [<https://portal.bian.org/bian/api-console?id=35>]
2. **Consumer Loan (V1)** [<https://portal.bian.org/bian/api-profile?apild=32>]

The Banking Accelerator doesn't include to all the domains covered in the BIAN Service Landscape, and so the choice of the APIs to be implemented was based on two of the top use cases voices by our banking customers.

2. Setup

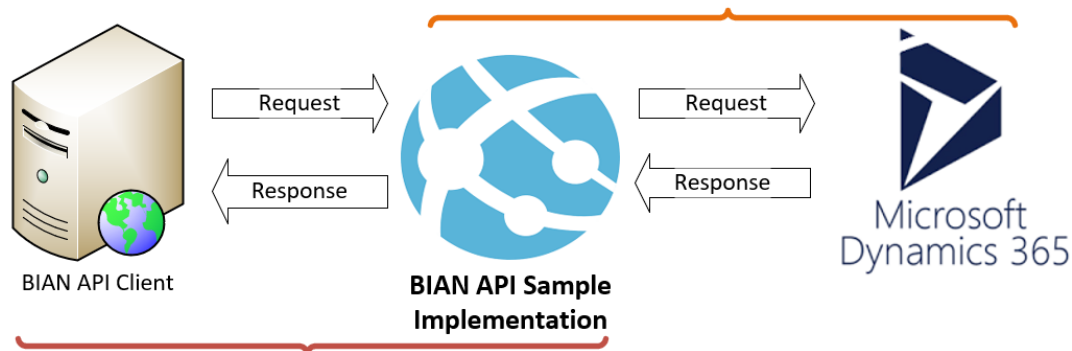
2.1 Pre-requisites

1. Obtain the sample code from GitHub
 - a. <https://github.com/microsoft/Industry-Accelerator-FinancialServices/tree/master/apps/samplecode>.
2. Installation of the Microsoft Dynamics Banking Accelerator
3. Azure subscription.
4. Registered Sign-in for BIAN
5. A general understanding of .NET and OAuth

2.2 Connections

The key element of this setup is to configure the connection between the BIAN API Sample and the Microsoft Dynamics 365 instance that contains the Banking Accelerator.

Additionally, to that, a configuration is needed to allow clients to consume the BIN API end points.



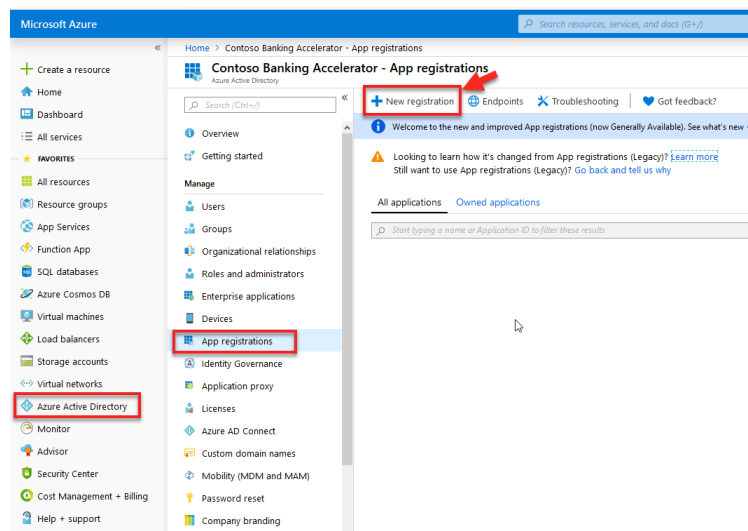
The next sections describe how to setup these connections and uses [Postman](#) to show case a client connection to the BIAN API.

2.3 Connection between the BIAN API Sample Implementation & Microsoft Dynamics Banking Accelerator

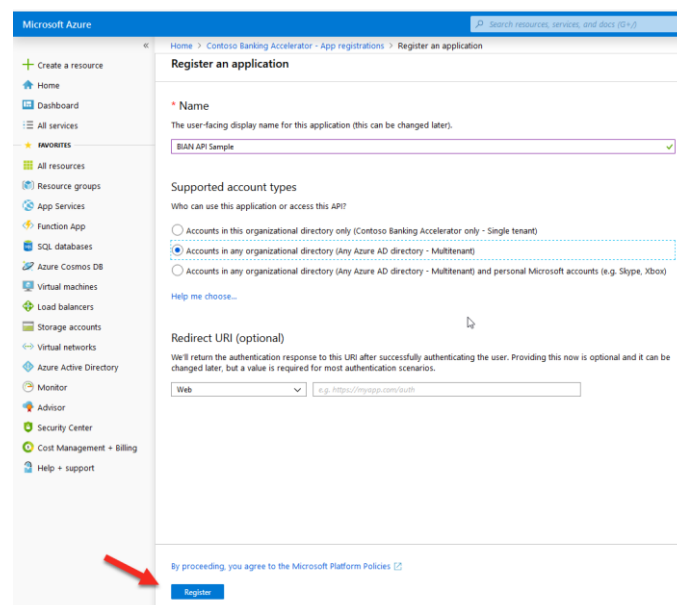
The very first step is to make sure that the BIAN API can connect to the Banking Accelerator instance. For that, it is required to register the application with the Microsoft Identify Platform.

The steps below displays a simple application registration, but additional information on how to register an application can be found here: [Quickstart: Register an application with the Microsoft identity platform](#)

1 – Sign in to the Azure Portal (<https://portal.azure.com>), navigate to “Azure Active Directory / App registrations”, and click “New Registration”. Make sure you are logged on the same tenant where the Banking Accelerator is installed.



2 – Enter the name of the application, select the types of accounts that can access the application, and click “Register”



3 – Copy the Application/Client ID, for later use:

The screenshot shows the Microsoft Azure portal interface. On the left is a navigation pane with options like 'Create a resource', 'Home', 'Dashboard', 'All services', and 'FAVORITES'. The main area displays the 'BIAN API Sample' app registration details. A red box highlights the 'Application (client) ID' field, which contains the value 'fc1bf28d-30e7-4d9f-9113-375b4d11754d'. A red arrow points to this field. Other fields visible include 'Display name' (BIAN API Sample), 'Directory (tenant) ID' (04bcd94-3215-41ee-89fa-22590f93001a), and 'Object ID' (bb275748-97b2-4bf8-9fb2-b66907bce087). Below the details are sections for 'Call APIs' and 'Sign in users in 5 minutes'.

4 – Next, we need to add the right permission to this newly registered application. Navigate to “API permissions”, click “Add a permission”, and select “Dynamics CRM”

The screenshot shows the 'API permissions' page for the 'BIAN API Sample' app. On the left, the 'API permissions' link in the navigation pane is highlighted with a red box. In the main area, the 'Add a permission' button is highlighted with a red arrow. Below this, a table lists permissions under the 'Microsoft Graph' category, with 'User.Read' selected. To the right, the 'Request API permissions' dialog is open, showing a list of 'Commonly used Microsoft APIs'. The 'Dynamics CRM' option is highlighted with a red arrow. Other visible options include 'Microsoft Graph', 'Azure Service Management', 'Data Export Service for Microsoft Dynamics 365', 'Dynamics 365 Business Central', 'Flow Service', 'Office 365 Management APIs', 'Power BI Service', 'SharePoint', 'Skype for Business', 'Azure Batch', 'Azure Data Catalog', and 'Azure Data Explorer'.

5 - Select “Delegated permissions”, check “user_impersonation”, and click “Add permissions”

Request API permissions

< All APIs

Dynamics CRM
https://admin.services.crm.dynamics.com/ Docs

What type of permissions does your application require?

Delegated permissions
Your application needs to access the API as the signed-in user.

Application permissions
Your application runs as a background service or daemon without a signed-in user.

Select permissions expand all

Type to search

PERMISSION	ADMIN CONSENT REQUIRED
<input checked="" type="checkbox"/> user_impersonation Access Common Data Service as organization users	-

Add permissions Discard

6 – Next, navigate to “Certificates & secrets”, click “New client secret”, enter a description, select expiration time, and click “Add”

Home > Contoso Banking Accelerator > App registrations > BIAN API Sample > Certificates & secrets

BIAN API Sample - Certificates & secrets

Search (Ctrl+/)

Overview
Quickstart
Manage
Branding
Authentication
Certificates & secrets
API permissions
Expose an API
Owners
Roles and administrators (Previous version)
Manifest
Support + Troubleshooting
Troubleshooting
New support request

Credentials enable applications to identify themselves to the authentication service when receiving tokens at a web addressable location (using higher level of assurance, we recommend using a certificate (instead of a client secret) as a credential).

Certificates

Certificates can be used as secrets to prove the application's identity when requesting a token. Also can be referred to as public keys.

Upload certificate

No certificates have been added for this application.

THUMBPRINT	START DATE	EXPIRES
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Client secrets

A secret string that the application uses to prove its identity when requesting a token. Also can be referred to as application password.

+ New client secret

DESCRIPTION

No client secrets have been created for this application.

Add a client secret

Description
Bian API Sample Secret

Expires
☒ In 1 year
☐ In 2 years
☐ Never

Add Cancel

7 – Copy the newly generated client secret, for later use

Client secrets

A secret string that the application uses to prove its identity when requesting a token. Also can be referred to as application password.

+ New client secret		
DESCRIPTION	EXPIRES	VALUE
Bian API Sample Secret	9/12/2020	Vuclj_tyk13JzPaLt+CA?X0wVanC9uO5

8 – Navigate to “Azure Active Directory/Properties” and copy the “Directory ID” (aka “Tenant ID”), for later use.

The screenshot shows the Microsoft Azure portal interface. On the left, the 'Azure Active Directory' service is selected in the 'FAVORITES' section. The main pane displays the 'Properties' page for the 'Contoso Banking Accelerator' Azure Active Directory instance. The 'Directory ID' field is highlighted with a red arrow, showing the value '04bcd94-3215-41ee-89fa-22590f93001a'. Other fields include Name, Country or region, Location, Notification language, Technical contact, Global privacy contact, and Privacy statement URL. The 'Access management for Azure resources' section at the bottom shows a 'Yes' button selected.

Additionally, to registering the application with Azure, an application user must be added to Dynamics.

9 – Log on to Dynamics and navigate to “Settings / Security / Users” to add a new user. Make sure that the user type has been set to “Application User”. Enter the required fields, and for “Application ID” enter the value copied in step #3.

The screenshot shows the Dynamics 365 Settings page. At the top, there are tabs for 'Settings', 'Security', and 'New User'. Below the tabs, there are buttons for 'SAVE', 'SAVE & CLOSE', 'FLOW', 'FORM EDITOR', and 'NEW USER'. The 'NEW USER' button is highlighted with a red arrow. Below the buttons, there is a section for 'New User' with a red arrow pointing to the 'New User' button. Below this, there is a section for 'Summary' with a red arrow pointing to the 'Summary' section. The 'Summary' section contains a table with the following information:

Account Information	
User Name *	AppUser
Application ID *	<input type="text"/>
Application ID URI	<input type="text"/>
Azure AD Object ID *	<input type="text"/>

A red callout bubble points to the 'Application ID' field, containing the text: 'Application ID, previously registered with Azure Active Directory'.

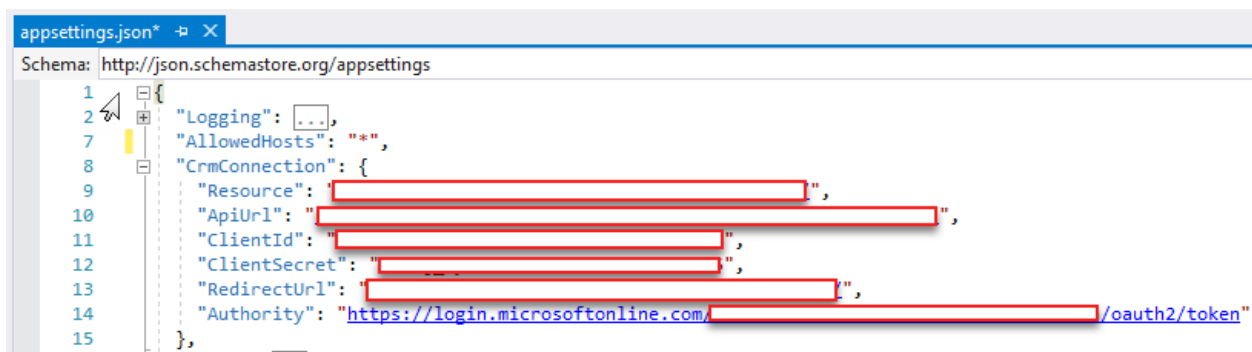
10 – Next, this user must be assigned a security role. The suggested approach is the creation of a custom security role.

The screenshot shows the Dynamics 365 interface for managing a user. The top navigation bar includes buttons for CONNECT, PROCESS, APPROVE EMAIL, REJECT EMAIL, REASSIGN RECORDS, and MANAGE ROLES. The user profile for 'Bian API Sample Application User' is displayed, with a red arrow pointing to the 'MANAGE ROLES' button. A modal dialog titled 'Manage User Roles' is open, showing a list of roles to be applied to the selected user. The roles listed are: Account Manager, Activity Feeds, CEO-Business Manager, Common Data Service User, CSR Manager, Customer service app access, and Customer Service Representative. The 'OK' button is highlighted.

For more details on how to create user & security roles, visit [Use Multi-Tenant Server-to-server authentication](#)

11 – Last step in setting up the connection between the BIAN Sample API & Microsoft Dynamics Banking Accelerator, is to update the section “CrmConnection”, in the “appsettings.json” file, in the Visual Studio solution.

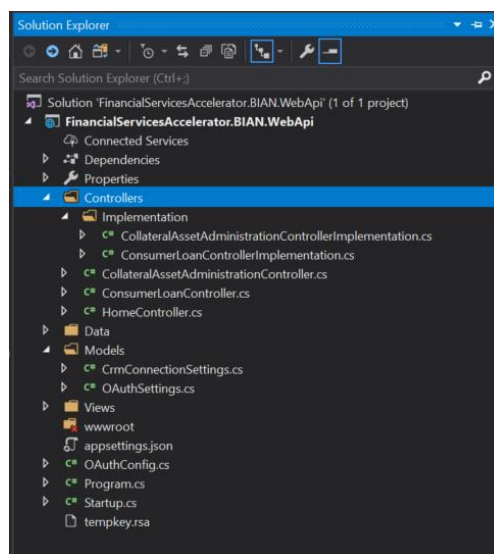
- a. **Resource:** Root URL of your Dynamics instance (ex. <https://demo.crm.dynamics.com/>)
- b. **ApiUrl:** URL to the WebAPI endpoint of your Dynamics instance (ex. <https://demo.api.crm.dynamics.com/api/data/v9.0/>)
- c. **ClientId:** The application ID registered with Azure (see step #3).
- d. **ClientSecret:** The application secret, generated during the application registration with Azure (see step #7)
- e. **RedirectUrl:** Redirect URL from your Azure AD app
- f. **Authority:** <https://login.microsoftonline.com/{Your Azure Tenant ID}/oauth2/token> (see step #8)



```
1 {
2   "Logging": {
7     "AllowedHosts": "*",
8     "CrmConnection": {
9       "Resource": "https://demo.crm.dynamics.com/",
10      "ApiUrl": "https://demo.api.crm.dynamics.com/api/data/v9.0/",
11      "ClientId": "12345678-1234-1234-1234-123456789012",
12      "ClientSecret": "12345678-1234-1234-1234-123456789012",
13      "RedirectUrl": "https://localhost:4242",
14      "Authority": "https://login.microsoftonline.com/12345678-1234-1234-1234-123456789012/oauth2/token"
15    }
16  }
17 }
```

2.4 Connection to the BIAN API Sample Implementation

In [GitHub](#) navigate to the BIAN sample package in the apps/samplecode folder and open the FinancialServicesAccelerator.BIAN.WebApi.csproj visual studio Project File. You'll find the Visual Studio project you'll find the two controllers of Collateral Asset Administration and Consumer Loan under Controllers → Implementation.

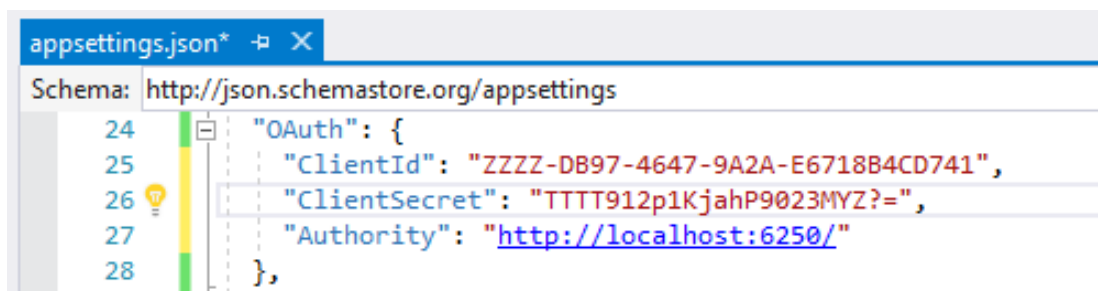


The API implementation makes use of the [IdentityServer framework](#) for authentication, and the next steps showcase how to consume a local instance of the API (under Visual Studio IIS express), using Postman as the client.

Name	Type
bin	File folder
Controllers	File folder
Data	File folder
Models	File folder
obj	File folder
Properties	File folder
Views	File folder
appsettings.json	JSON File
FinancialServicesAccelerator.BIAN.WebA...	Visual C# Project File
FinancialServicesAccelerator.BIAN.WebA...	Per-User Project Options File
FinancialServicesAccelerator.BIAN.WebA...	Visual Studio Solution
OAuthConfig.cs	Visual C# Source File
Program.cs	Visual C# Source File
Startup.cs	Visual C# Source File
tempkey.rsa	RSA File

1 – First step is to edit the section “OAuth” in the “appsettings.json” file, in the Visual Studio solution.

- ClientId:** ID of your choosing for connecting to the hosted API
- ClientSecret:** Key/secret of your choosing for connecting to the hosted API
- Authority:** URL of server that authenticates the client request.



```
appsettings.json*
Schema: http://json.schemastore.org/appsettings
24  "OAuth": {
25    "ClientId": "ZZZZ-DB97-4647-9A2A-E6718B4CD741",
26    "ClientSecret": "TTTT912p1KjahP9023MYZ?=",
27    "Authority": "http://localhost:6250/"
28  },
```

2 – Start an instance of the BIAN API

[illegible]

The suggested approach to deploy the BIAN API is to publish it to Azure as a Web App. For that, create a new .NET CORE AppService in Azure, then copy the site URL generated by Azure and populated it in step 1C of section 2.4 .

4. Understand the code

This web application is based on an ASP.NET Core Web project template.

The “Startup.cs” file configures the application to properly authenticate the calls to Dynamics, by using the middleware “OAuthConfig.cs”, and the settings retrieved from appsettings.json.

The class “Data\CdsWebApi.cs” is the middleware that connects to the Dynamics Web API and implements the operations with the Banking Accelerator CDM.

4.4 Result/how to use the sample implementation

With the loaded Visual Studio project from step 2.4 you can find an example BIAN compliant call in the `ConsumerLoanControllerImplementation.cs` file. One of the **Consumer Loan (V1)** API endpoint is `consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}`, which is used to retrieve a loan.

```
public Task<ConsumerLoanFulfillmentArrangementResponse>
RetrieveConsumerLoanFulfillmentArrangementWithBQsAsync(string cr_reference_id)
{
    return Task.Run((Func<ConsumerLoanFulfillmentArrangementResponse>)(() =>
    {
        var loanId = ParseGuid(cr_reference_id, "cr_reference_id");

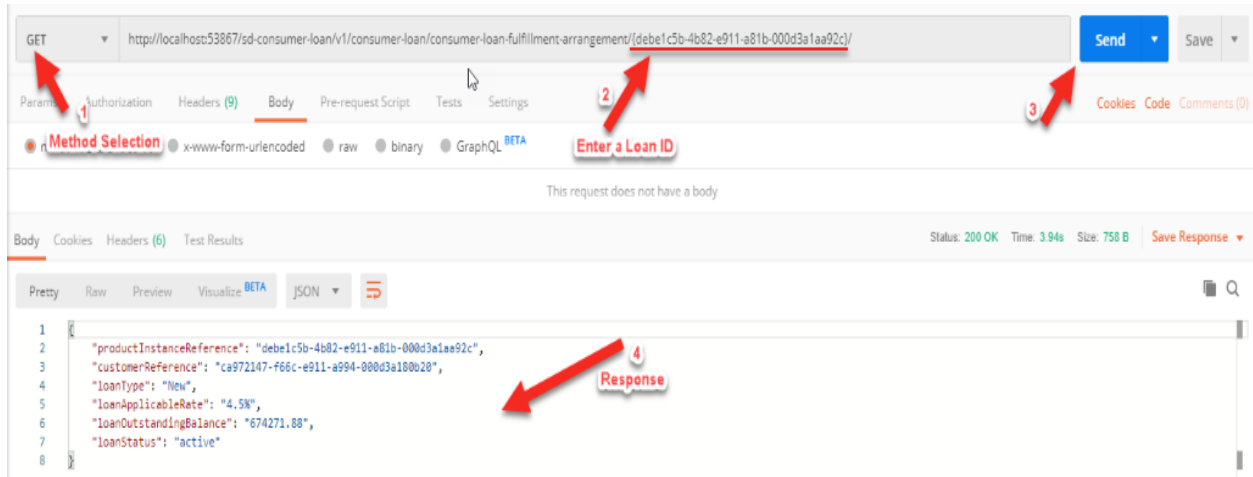
        var loan = _cdsWebApi.Retrieve("msfsi_financialproducts", loanId,
"msfsi_loantype",
        "_msfsi_customerid_value", "msfsi_outstandingtotalamount",
"msfsi_loanmaturitydate",
        "msfsi_loanstartdate", "msfsi_interestrate", "statecode");

        var response = new ConsumerLoanFulfillmentArrangementResponse()
        {
            LoanType =
loan.Attributes.ContainsKey("msfsi_loantype@odata.community.display.v1.formattedvalue"
)
            ?
loan.Attributes["msfsi_loantype@odata.community.display.v1.formattedvalue"]?.ToString(
)
            : "",
            CustomerReference =
loan.Attributes["_msfsi_customerid_value"]?.ToString(),
            LoanOutstandingBalance =
loan.Attributes["msfsi_outstandingtotalamount"]?.ToString(),
            LoanMaturityDate =
FormatDateString(loan.Attributes["msfsi_loanmaturitydate"]?.ToString()),
            LoanOriginationDate =
FormatDateString(loan.Attributes["msfsi_loanstartdate"]?.ToString()),
            LoanStatus = loan.Attributes["statecode"]?.ToString() == "0"
                ? "active"
                : "inactive",
            ProductInstanceReference = loanId.ToString(),
        };

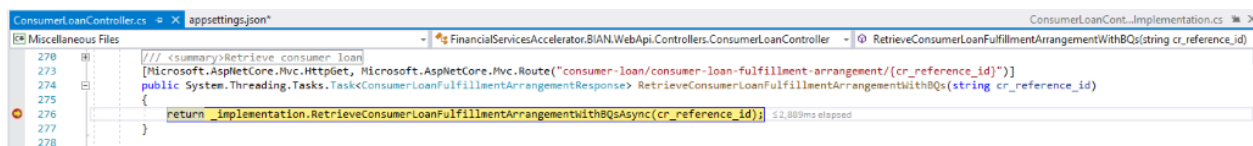
        var unformattedInterestRate =
loan.Attributes["msfsi_interestrate"]?.ToString();
        if (string.IsNullOrEmpty(unformattedInterestRate) == false)
        {
            response.LoanApplicableRate = $"{unformattedInterestRate}%";
        }

        return response;
    }));
}
```

In the Banking Accelerator CDM, a BIAN loan is mapped to a financial product (entity “msfsi_financialproducts”). To retrieve a specific loan, just replace {cr_reference_id} with a valid finance product ID.



Optionally, in the running instance of Visual Studio – if in debug mode – a breakpoint may be set at the implementation of this endpoint. This may be helpful to better understand some of the mapping implementations.



4.5 BIAN API Endpoints Implementation

Collateral Asset Administration

The class *CollateralAssetAdministrationController* (Controllers\CollateralAssetAdministrationController.cs) contains the methods associated with the API endpoints (mappings below), while the class *CollateralAssetAdministrationControllerImplementation* (Controllers\Implementation\CollateralAssetAdministrationControllerImplementation.cs) contains the concrete implementation of these methods.

Action	BIAN Endpoint	Controller Method
Put	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/updation	UpdateCollateralAssetAdministrativePlan
Post	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/recording	RecordCollateralAssetAdministrativePlan
Post	collateral-asset-administration/collateral-asset-administrative-plan/requisition	RequestCollateralAssetAdministrativePlanCreate

Put	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/requisition	RequestCollateralAssetAdministrativePlanValuationCreate
Put	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/valuations/{bq_reference_id}/requisition	RequestCollateralAssetAdministrativePlanValuationUpdate
Put	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/captures/requisition	RequestCollateralAssetAdministrativePlanCaptureCreate
Post	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/captures/{bq_reference_id}/requisition	RequestCollateralAssetAdministrativePlanCaptureUpdate
Put	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/captures/{bq_reference_id}/requisition	RequestCollateralAssetAdministrativePlanCaptureUpdate
Get	collateral-asset-administration/collateral-asset-administrative-plan/	RetrieveCollateralAssetAdministrationReferenceIds
Get	collateral-asset-administration/collateral-asset-administrative-plan/behavior-qualifiers/	RetrieveCollateralAssetAdministrationBehaviorQualifiers
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/{behavior-qualifier}/	RetrieveBehaviorQualifierReferenceIds
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/	RetrieveCollateralAssetAdministrativePlan
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/captures/{bq_reference_id}	RetrieveCollateralAssetAdministrativePlanCapture
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/valuations/{bq_reference_id}	RetrieveCollateralAssetAdministrativePlanValuation
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/maintenances/{bq_reference_id}	RetrieveCollateralAssetAdministrativePlanMaintenance
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/updates/{bq_reference_id}	RetrieveCollateralAssetAdministrativePlanUpdate
Get	collateral-asset-administration/collateral-asset-administrative-plan/{cr_reference_id}/reportings/{bq_reference_id}	RetrieveCollateralAssetAdministrativePlanReporting

Consumer Loan

The class *ConsumerLoanController* (Controllers\ConsumerLoanController.cs) contains the methods associated with the API endpoints (mappings below), while the class *ConsumerLoanControllerImplementation* (Controllers\Implementation\ConsumerLoanControllerImplementation.cs) contains the concrete implementation of these methods.

Action	BIAN End-Point	Controller
Post	consumer-loan/consumer-loan-fulfillment-arrangement/initiation	InitiateConsumerLoanFulfillmentArrangement
Post	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/recording	RecordConsumerLoanFulfillmentArrangement
Put	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/disbursements/{bq_reference_id}/execution"	ExecuteConsumerLoanFulfillmentArrangementDisbursementUpdate
Post	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/disbursements/execution	ExecuteConsumerLoanFulfillmentArrangementDisbursementCreate
Put	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/payments/{bq_reference_id}/execution	ExecuteConsumerLoanFulfillmentArrangementRepaymentUpdate
Post	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/payments/execution	ExecuteConsumerLoanFulfillmentArrangementRepaymentCreate
Put	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/withdrawals/{bq_reference_id}/execution	ExecuteConsumerLoanFulfillmentArrangementWithdrawalUpdate
Post	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/withdrawals/execution	ExecuteConsumerLoanFulfillmentArrangementWithdrawalCreate
Put	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/restructuring/{bq_reference_id}/requisition	RequestConsumerLoanFulfillmentArrangementRestructuringUpdate
Post	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/restructuring/requisition	RequestConsumerLoanFulfillmentArrangementRestructuringCreate
Get	consumer-loan/consumer-loan-fulfillment-arrangement/	RetrieveConsumerLoanReferenceIds
Get	consumer-loan/consumer-loan-fulfillment-arrangement/behavior-qualifiers/	RetrieveConsumerLoanBehaviorQualifiers
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/{behavior_qualifier}/	RetrieveBehaviorQualifierReferenceIds
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}	RetrieveConsumerLoanFulfillmentArrangementWithBQs
Delete	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}	TerminateConsumerLoanFulfillmentArrangement
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/disbursements/{bq_reference_id}	Retrieve_Disbursement
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/maintenances/{bq_reference_id}	Retrieve_Maintenance
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/withdrawals/{bq_reference_id}	Retrieve_Withdrawal

Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/payments/{bq_reference_id}	Retrieve_Payment
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/restructurings/{bq_reference_id}	Retrieve_Restructuring
Get	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/statements/{bq_reference_id}	Retrieve_Statements
Put	consumer-loan/consumer-loan-fulfillment-arrangement/{cr_reference_id}/updatation	UpdateConsumerLoanFulfillmentArrangement