

Data Standards Body

Technical Working Group

Decision Proposal 029 – Direct Debit Authorisation Payloads

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Context

The scope of data for the API Standards to be implemented by July 2019 includes information about direct debit authorisations that exist for customer accounts. The end points for this data were previously proposed under decision proposal 15.

This document outlines a proposal for some of payloads for these end points.

Decision To Be Made

Determine the payloads and query parameters for the API end points to access direct debit authorisations.

Identified Options

Rather than provide different options for the payloads a recommendation is given. In addition a set of specific questions, considering various areas of complexity, are proposed. It is expected that these questions will be addressed during consultation.

This data is in scope via interpretation of the ACCC rules framework and Treasury Designation Instrument. It is noted that the mechanism for banks to provide the information required by these payloads is to be determined.

Current Recommendation

The payloads for the direct debit authorisation end points are as follows.

Account Specific Direct Debit Authorisations Data

High Level Information

Title	Obtain direct debit authorisations for a specific account
HTTP Method	GET
URI	/banking/accounts/{accountId}/direct-debits
Security Scope	Detailed Bank Account Data
Pagination	Supported
Specific Errors	Not supported – No specific error payloads expected to be returned
Path Parameters	accountId ID of the account to get direct debit authorisations for. Must have previously been returned by one of the account list end points
Query Parameters	page Page of results to request (standard pagination) page-size Page size to request. Default is 25 (standard pagination)

Request Payload

Not applicable

Response Payloads

HTTP Response Code: 200 OK

Field	Type	Mandatory	Description
data	Object	Mandatory	
{			
directDebitAuthorisations	Array[Object]	Mandatory	The list of authorisations returned
[{			
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence
authorisedEntity	Object	Mandatory	Information on the authorised entity that is able to perform a direct debit

Field	Type	Mandatory	Description
{			
name	String		Name of the authorised entity
financialInstitution	String	Mandatory	Name of the financial institution through which the direct debit will be executed
abn	String	Optional	Australian Business Number for the authorised entity
acn	String	Optional	Australian Company Number for the authorised entity
}			
lastDebitDateTime	DateTimeString	Optional	The date and time of the last debit executed under this authorisation
lastDebitAmount	AmountString	Optional	The amount of the last debit executed under this authorisation
}}			
}			
links	Object	Mandatory	
{			
self	URI	Mandatory	Fully qualified link to this API call
first	URI	Conditional	URI to the first page of this set. Mandatory if this response is not the first page
prev	URI	Conditional	URI to the first previous page of this set. Mandatory if this response is not the first page
next	URI	Conditional	URI to the first next page of this set. Mandatory if this response is not the last page
last	URI	Conditional	URI to the first last page of this set. Mandatory if this response is not the last page
}			
meta			
{			
totalRecords	PositiveInteger	Mandatory	The total number of records in the full set

Field	Type	Mandatory	Description
totalPages	PositiveInteger	Mandatory	The total number of pages in the full set
}			

Bulk Direct Debit Authorisations Data

High Level Information

Title	Obtain direct debit authorisations for multiple, filtered accounts
HTTP Method	GET
URI	/banking/accounts/direct-debits
Security Scope	Detailed Bank Account Data
Pagination	Supported
Specific Errors	Not supported – No specific error payloads expected to be returned
Path Parameters	None
Query Parameters	<p>account-category Used to filter results on the accountCategory field. Any one of the valid values for this field can be supplied. If absent then all accounts returned</p> <p>page Page of results to request (standard pagination)</p> <p>page-size Page size to request. Default is 25 (standard pagination)</p>

Request Payload

Not applicable

Response Payloads

HTTP Response Code: 200 OK

Field	Type	Mandatory	Description
data	Object	Mandatory	
{			
directDebitAuthorisations	Array[Object]	Mandatory	The list of authorisations returned
[[

Field	Type	Mandatory	Description
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence
authorisedEntity	Object	Mandatory	Information on the authorised entity that is able to perform a direct debit
{			
name	String		Name of the authorised entity
financialInstitution	String	Mandatory	Name of the financial institution through which the direct debit will be executed
abn	String	Optional	Australian Business Number for the authorised entity
acn	String	Optional	Australian Company Number for the authorised entity
}			
lastDebitDateTime	DateTimeString	Optional	The date and time of the last debit executed under this authorisation
lastDebitAmount	AmountString	Optional	The amount of the last debit executed under this authorisation
}}			
}			
links	Object	Mandatory	
{			
self	URI	Mandatory	Fully qualified link to this API call
first	URI	Conditional	URI to the first page of this set. Mandatory if this response is not the first page
prev	URI	Conditional	URI to the first previous page of this set. Mandatory if this response is not the first page
next	URI	Conditional	URI to the first next page of this set. Mandatory if this response is not the last page
last	URI	Conditional	URI to the first last page of this set. Mandatory if this response is not the last page
}			

Field	Type	Mandatory	Description
meta			
{			
totalRecords	PositiveInteger	Mandatory	The total number of records in the full set
totalPages	PositiveInteger	Mandatory	The total number of pages in the full set
}			

Specific Direct Debit Authorisations Data

High Level Information

Title	Obtain direct debit authorisations for a specified list of accounts
HTTP Method	POST
URI	/banking/accounts/direct-debits
Security Scope	Detailed Bank Account Data
Pagination	Supported
Specific Errors	Supported – Specific account specified cannot be identified
Path Parameters	None
Query Parameters	page Page of results to request (standard pagination) page-size Page size to request. Default is 25 (standard pagination)

Request Payload

Field	Type	Mandatory	Description
data	Object	Mandatory	
{			
accountIds	Array[String]	Mandatory	Array of specific accountIds to obtain balances for.
}			
meta	Object	Mandatory	
{			
}			

Response Payloads

HTTP Response Code: 200 OK

Field	Type	Mandatory	Description
data	Object	Mandatory	
{			
directDebitAuthorisations	Array[Object]	Mandatory	The list of authorisations returned

Field	Type	Mandatory	Description
[[
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence
authorisedEntity	Object	Mandatory	Information on the authorised entity that is able to perform a direct debit
{			
name	String		Name of the authorised entity
financialInstitution	String	Mandatory	Name of the financial institution through which the direct debit will be executed
abn	String	Optional	Australian Business Number for the authorised entity
acn	String	Optional	Australian Company Number for the authorised entity
}			
lastDebitDateTime	DateTimeString	Optional	The date and time of the last debit executed under this authorisation
lastDebitAmount	AmountString	Optional	The amount of the last debit executed under this authorisation
]]			
}			
links	Object	Mandatory	
{			
self	URI	Mandatory	Fully qualified link to this API call
first	URI	Conditional	URI to the first page of this set. Mandatory if this response is not the first page
prev	URI	Conditional	URI to the first previous page of this set. Mandatory if this response is not the first page
next	URI	Conditional	URI to the first next page of this set. Mandatory if this response is not the last page
last	URI	Conditional	URI to the first last page of this set. Mandatory if this response is not the last page

Field	Type	Mandatory	Description
}			
meta			
{			
totalRecords	PositiveInteger	Mandatory	The total number of records in the full set
totalPages	PositiveInteger	Mandatory	The total number of pages in the full set
}			

HTTP Response Code: 422 Unprocessable Entity

Field	Type	Mandatory	Description
errors	Array[Object]	Mandatory	
[
{			
code	String	Mandatory	Must be one of the following: <ul style="list-style-type: none"> 0001 – Account not able to be found
title	String	Mandatory	Must be one of the following: <ul style="list-style-type: none"> “Invalid account”
detail	String	Mandatory	ID of the account not found
}			
]			

Specific Areas Of Concern

Within these data payloads the following specific areas are of concern. As such they require focus and feedback from the working group.

- Information has been included for the last authorisation. Is this viable?
- Is it possible to include information regarding frequency and thresholds of debits as authorised?