

Data Standards Body Technical Working Group

Decision 027 – Basic Account Payloads

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Decision Approved By Chairman: 2nd November 2018

Context

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

This document outlines a proposal for some of payloads for these end points but not all. Specifically, this proposal relates to basic account information and balances.

Decision To Be Made

Determine the payloads and query parameters for the API end points to access basic information about customer accounts.

Feedback Provided

The original proposal and the associated feedback can be found at:

<https://github.com/ConsumerDataStandardsAustralia/open-banking/issues/27>

Feedback for this decision was comprehensive and largely supportive. Specific feedback on changes to the payload specifics have been accommodated as much as possible.

Decision For Approval

The payloads for the basic account end points are as follows:

Common Object Types

Deposit Balance Type

Field	Type	Mandatory	Description
{			
currentBalance	Object	Mandatory	Object represent the current balance for the account
{			
currency	CurrencyString	Optional	If not present assumes AUD
amount	AmountString	Mandatory	The current balance of the account at this time. Should align to the current balance available via other channels such as ATM balance enquiry or Internet Banking
}			
availableBalance	Object	Mandatory	Object representing the amount of available funds for the account
{			
currency	CurrencyString	Optional	If not present assumes AUD
amount	AmountString	Mandatory	The available funds for the account. Assumed to be zero or positive
}			
}			

Lending Balance Type

Field	Type	Mandatory	Description
{			
accountBalance	Object	Mandatory	Object represent the balance for the loan, line of credit, overdraft or credit card
{			
currency	CurrencyString	Optional	If not present assumes AUD

Field	Type	Mandatory	Description
amount	AmountString	Mandatory	The balance of the account at this time. Should align to the balance available via other channels such as Internet Banking. Assumed to be negative if the customer has money owing.
}			
availableBalance	Object	Mandatory	Object representing the amount of available funds for the account
{			
currency	CurrencyString	Optional	If not present assumes AUD
amount	AmountString	Mandatory	The available funds for the account. Assumed to be zero or positive
}			
creditLimit	Object	Mandatory	Object representing the maximum amount of credit that is available for this account
{			
currency	CurrencyString	Optional	If not present assumes AUD
amount	AmountString	Mandatory	The maximum amount of credit for the account. Assumed to be zero or a positive amount.
}			
amortisedLimit	Object	Optional	Object representing the available limit amortised according to payment schedule
{			
currency	CurrencyString	Optional	If not present assumes AUD
amount	AmountString	Mandatory	The maximum amount of credit available amortised according to payment schedule. Assumed to be zero or a positive amount.
}			
}			

Multi Currency Purses Type

Field	Type	Mandatory	Description
[

Field	Type	Mandatory	Description
{			
currency	CurrencyString	Mandatory	
amount	AmountString	Mandatory	The amount of currency of the nominated type in the purse. Assumed to be zero or positive.
}			
]			

Account List Data

High Level Information

Title	Obtain list of accounts
HTTP Method	GET
URI	/banking/accounts
Security Scope	Basic Bank Account Data
Pagination	Supported
Specific Errors	Not supported – 400 and 422 not expected to be returned
Path Parameters	None
Query Parameters	<p>product-category Used to filter results on the productCategory field. Any one of the valid values for this field can be supplied. If absent then all accounts returned</p> <p>open-status Used to filter results according to open/closed status. Values can be OPEN, CLOSED or ALL. If absent then ALL is assumed</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	
{			
accounts	Array[Object]	Mandatory	The list of accounts returned. If the filter results in an empty set then this array may have no records
[
{			
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence
displayName	String	Mandatory	The display name of the account as defined by the bank. This should not incorporate account numbers or PANs. If it does the values should be masked according to the rules of the MaskedAccountString common type.
nickname	String	Optional	A customer supplied nick name for the account.
maskedNumber	MaskedAccountString	Mandatory	A masked version of the account. Whether BSB/Account Number, Credit Card PAN or another number.
productCategory	Enum	Mandatory	The product category that the account aligns with. Must be one of the following values: <ul style="list-style-type: none"> • PERS_AT_CALL_DEPOSITS • BUS_AT_CALL_DEPOSITS • TERM_DEPOSITS • RESIDENTIAL_MORTGAGES • PERS_CRED_AND_CHRG_CARDS • BUS_CRED_AND_CHRG_CARDS • PERS_LOANS • PERS_LEASING • BUS_LEASING • TRADE_FINANCE • PERS_OVERDRAFT • BUS_OVERDRAFT • BUS_LOANS • FOREIGN_CURR_AT_CALL_DEPOSITS • FOREIGN_CURR_TERM_DEPOSITS • FOREIGN_CURR_LOAN • FOREIGN_CURRENCY_OVERDRAFT • TRAVEL_CARD

Field	Type	Mandatory	Description
productName	String	Mandatory	The unique identifier of the account as defined by the account provider (akin to model number for the account)
balance\$type	Enum	Mandatory	The type of balance object provided for the account. Must be one of: <ul style="list-style-type: none"> deposits lending purses
deposits	Deposit Balance Type (see above)	Conditional	One of these three objects must be present
lending	Lending Balance Type (see above)	Conditional	
purses	Multi Currency Purses Type (see above)	Conditional	
}			
]			
}			
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			
{			

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

Multiple Balances Data

High Level Information

Title	Obtain balances for multiple, filtered accounts
HTTP Method	GET
URI	/banking/accounts/balances
Security Scope	Basic Bank Account Data
Pagination	Supported
Specific Errors	Not supported – 400 and 422 not expected to be returned
Path Parameters	None
Query Parameters	<p>product-category Used to filter results on the productCategory 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	
{			
balances	Array[Object]	Mandatory	The list of balances returned
[
{			
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence

Field	Type	Mandatory	Description
balance\$type	Enum	Mandatory	The type of balance object provided for the account. Must be one of: <ul style="list-style-type: none"> • deposits • lending • purses
deposits	Deposit Balance Type (see above)	Conditional	One of these three objects must be present
lending	Lending Balance Type (see above)	Conditional	
purses	Multi Currency Purses Type (see above)	Conditional	
}			
]			
}			
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	NaturalNumber	Mandatory	The total number of records in the full set
totalPages	NaturalNumber	Mandatory	The total number of pages in the full set

Field	Type	Mandatory	Description
}			

Specific Balances Data

High Level Information

Title	Obtain balances for a specified list of accounts
HTTP Method	POST
URI	/banking/accounts/balances
Security Scope	Basic Bank Account Data
Pagination	Not supported
Specific Errors	Supported – Specific account specified cannot be identified
Path Parameters	None
Query Parameters	None

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	
{			
balances	Array[Object]	Mandatory	The list of balances returned
[
{			
accountId	ASCIIString	Mandatory	A unique ID of the account adhering to the standards for ID permanence
balance\$type	Enum	Mandatory	The type of balance object provided for the account. Must be one of: <ul style="list-style-type: none"> • deposits • lending • purses
deposits	Deposit Balance Type (see above)	Conditional	One of these three objects must be present
lending	Lending Balance Type (see above)	Conditional	
purses	Multi Currency Purses Type (see above)	Conditional	
}			
]			
}			
links	Object	Mandatory	
{			
self	URI	Mandatory	Fully qualified link to this API call
}			

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" Means: 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
}			
]			