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Account Information

Version 4.1.0

Swagger

(/api/commercial/swaggerjson/YWNjb3VudC1pbmZvcn1hdGltbjo0LjEuMA,,)

The Account Information APIs let you retrieve real-time account and transaction data from all your authorized Online Banking for Business accounts. In most cases you'll want to call a summary of your accounts first, which will return accountIDs to be used to identify accounts in future calls.

Endpoints Summary

GET	/accounts	Search for Authorized Accounts
GET	/accounts/{accountid}	Get an Account
GET	/accounts/{accountid}/transactions	Search for Account Transactions

Search for Accounts

Get a list of all your accounts as a starting point for more specific requests. This call will return accountIDs and account balances.

GET	/accounts	Try It (/api/commercial/user/login)
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Request

Code Samples

curl

ruby

python

php

java

node

go

swift

c

csharp

```
curl --request GET \  
--url 'https://sandbox-open-api.bmo.com/open-banking/commercial-sb/accounts?accountIds=REPLACE_THIS_VALUE&startTime=REPLACE_THIS_VALUE&endTime=REPLACE_THIS_VALUE&resultType=lightweight&offset=REPLACE_THIS_VALUE&limit=REPLACE_THIS_VALUE' \  
--header 'accept: application/json' \  
--header 'authorization: Bearer REPLACE_BEARER_TOKEN' \  
--header 'x-api-key: REPLACE_THIS_VALUE'
```

Headers

X-Api-Key Required

STRING

Authorization Required

STRING

Query Parameters

AccountIds

ARRAY

Comma separated list of account ids

StartTime

ARRAY

Start time for use in retrieval of transactions. Please ignore this parameter.

EndTime

ARRAY

End time for use in retrieval of transactions. Please ignore this parameter.

ResultType

STRING

Flag to indicate if you want a lightweight array of descriptors or full account details. If set to 'lightweight', should only return the fields associated with the 'AccountDescriptor' entity. This field is not required, but defaults to lightweight

Offset

STRING

Opaque cursor used by the provider to send the next set of records

Limit

INTEGER

Number of elements that the consumer wishes to receive - Providers should implement reasonable defaults and maximum

Response

Table

JSON

Response Code	Description
200-OK	Everything worked as expected, array of accounts returned
206-OK	Everything worked as expected. Partial content returned based on the range set in the header
400-BadRequest	The request was not accepted, often caused by a missing required parameter
401-Unauthorized	API key provided was invalid
403-Forbidden	Forbidden - the user is not authorized to use this resource
404-NotFound	The requested resource could not be found
415-Unsupported	Unsupported Media Type
429-TooManyRequest	Too many requests hit the API in too short of a period
500-Error	Internal Server Error – Error on our side (Rare)
502-BadGateway	Bad Gateway – Error on our side (Rare)
504-Timeout	Integration or Backend Timeout – Error on our side (Rare)

Get an Account

Check real-time balances for requested accounts.

GET /accounts/{accountId}

Try It (/api/commercial/user/login)

Request

Code Samples

curl ruby python php java node go swift c csharp

```
curl --request GET \  
--url https://sandbox-open-api.bmo.com/open-  
banking/commercial-sb/accounts/REPLACE_ACCOUNTID \  
--header 'accept: application/json' \  
--header 'authorization: Bearer REPLACE_BEARER_TOKEN' \  
--header 'x-api-key: REPLACE_THIS_VALUE'
```

Headers

X-Api-Key Required
STRING

Authorization Required
STRING

Path Parameters

AccountId Required
STRING

Account Identifier
coming soon

Response

Table

JSON

Response Code	Description
200-OK	The returned can be one of; LoanAccount, DepositAccount, LocAccount, InvestmentAccount, InsuranceAccount or AnnuityAccount.
206-OK	Everything worked as expected. Partial content returned based on the range set in the header
400-BadRequest	The request was not accepted, often caused by a missing required parameter
401-Unauthorized	API key provided was invalid

Response Code	Description
403-Forbidden	Forbidden - the user is not authorized to use this resource
404-NotFound	The requested resource could not be found
415-Unsupported	Unsupported Media Type
429-TooManyRequest	Too many requests hit the API in too short of a period
500-Error	Internal Server Error – Error on our side (Rare)
502-BadGateway	Bad Gateway – Error on our side (Rare)
504-Timeout	Integration or Backend Timeout – Error on our side (Rare)

Search for Account Transactions

Get a detailed transaction history for requested accounts.

GET

/accounts/{accountId}/transactions

[Try It](#)
(/api/commercial/user/login)

Request

Code Samples

[curl](#) [ruby](#) [python](#) [php](#) [java](#) [node](#) [go](#) [swift](#) [c](#) [csharp](#)

```
curl --request GET \  
--url 'https://sandbox-open-api.bmo.com/open-  
banking/commercial-sb/accounts/REPLACE_ACCOUNTID/transactions?  
startTime=REPLACE_THIS_VALUE&endTime=REPLACE_THIS_VALUE&offset=REPLACE_THI  
S_VALUE&limit=REPLACE_THIS_VALUE' \  
--header 'accept: application/json' \  
--header 'authorization: Bearer REPLACE_BEARER_TOKEN' \  
--header 'x-api-key: REPLACE_THIS_VALUE'
```

Headers

X-Api-Key Required

STRING

Authorization Required

STRING

Query Parameters

StartTime

ARRAY

Start time for use in retrieval of transactions. Please ignore this parameter.

EndTime

ARRAY

End time for use in retrieval of transactions. Please ignore this parameter.

Offset

STRING

Opaque cursor used by the provider to send the next set of records

Limit

INTEGER

Number of elements that the consumer wishes to receive - Providers should implement reasonable defaults and maximum

Path Parameters

AccountId Required

STRING

Account Identifier
coming soon

Response

Table

JSON

Response Code	Description
200-OK	Paged collection of transactions, which can be one of DepositTransaction, LoanTransaction, LocTransaction or InvestmentTransaction

Response Code	Description
206-OK	Everything worked as expected. Partial content returned based on the range set in the header
400-BadRequest	The request was not accepted, often caused by a missing required parameter
401-Unauthorized	API key provided was invalid
403-Forbidden	Forbidden - the user is not authorized to use this resource
404-NotFound	The requested resource could not be found
415-Unsupported	Unsupported Media Type
429-TooManyRequest	Too many requests hit the API in too short of a period
500-Error	Internal Server Error – Error on our side (Rare)
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504-Timeout	Integration or Backend Timeout – Error on our side (Rare)

FAQs

[More FAQs \(/api/commercial/faq\)](#)

Which bank account is associated with my BMO API account ID?

When you make a GET call to our system, specifically Search for Accounts, you'll be returned a list of authorized accounts. For security reasons, these accounts will be identified with a unique account ID that is different from the account number.

To see which account is associated with the account ID returned, check the account_number field in the body of the return.

What accounts will I be able to see when I connect an application in Production?

When you connect an application in production, you'll be able to see the same accounts you're entitled to in Online Banking for Business.

[BMO Privacy](#)

(<https://www.bmo.com/main/about-bmo/privacy-security/our-privacy-code/>).

[BMO Harris Privacy](#)

(<https://www.bmoharris.com/us/about/privacy>).

[BMO Legal](#)

(<https://www.bmo.com/main/personal/legal/>).

[BMO Harris Legal](#)

(<https://www.bmoharris.com/us/about/legal>).