



**Handbook**

# **Account Transactions Query**

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## 1 | Revision History

Version	Date	Revision
0.1	10.07.2019	Initial version
1.0	10.07.2019	Internal review and approval

## 2 | Management Summary

### 2.1 | Purpose of this document

This document explains the function of the Read Transaction List endpoint, as this endpoint can be controlled by various options.

Call:

GET /v1/accounts/{account-id}/transactions {query-parameters}

For the full description, please refer to Chapter 6.6.4 of 03. NextGenPSD2 Access to Account Interoperability Framework - Implementation Guidelines V1.3.4\_20190705.pdf and Chapter 6BG of XS2A Extended IG Additional Information 20190923.docx.

In the following chapters, the behavior of the endpoint as determined by

- query parameters
- header attributes and
- initial/subsequent calls

is described.

This document focuses on optional or conditional attributes. Mandatory attributes of the Berlin Group specifications must be supplied.

### 2.2 | Functional scope of the endpoint

Depending on the selected query, the endpoint will deliver booked and/or earmarked transactions in the camt.52 format or standing orders that are currently on hand in the json format.

### 2.3 | Organization of the document

Chapter 3 describes the query parameters, and chapter 4 describes the header attributes. In Chapter 5 we explain the possible as well as practical combinations of query parameters and header attributes. Finally, in chapter 6, we explain how this is implemented in the sandbox, as it does not mimic the behavior of the actual interface.

## 3 | Query Parameters

This chapter briefly describes all the essential information for the query parameters.

### 3.1 | Supported query parameters

#### **dateFrom**

During the initial retrieval of account transactions, a period of more than 90 days may be specified. Subsequent queries only allow a maximum of 90 days. The initial retrieval is understood to be the first call after the consent has been set up.

If no value is supplied, the date is automatically set to 90 days prior to the current date.

The institutions maintained by FI have the option of limiting the transaction history for the individual online access channels. This limitation works in all access channels, which is to say that it also works in the XS2A API. If your query period exceeds the configured time period, then you will receive the transactions for the maximum possible number of days.

#### **dateTo**

The value must be greater than or equal to the dateFrom. If the value is not supplied, then the current date will automatically be used.

#### **bookingStatus**

We support all characteristics mentioned in the Berlin Group specification:

- booked: delivers only booked transactions
- pending: delivers only earmarked transactions
- both: delivers booked and earmarked transactions
- information: delivers the standing orders currently on hand

#### **deltaList**

We always remember when account transactions were last retrieved and therefore offer the opportunity to make a delta call. You can switch from dedicated requests to the delta delivery at any time. If deltaList = true, then dateFrom is automatically set to the date of the last retrieval of booked transactions, and dateTo is set to the current date. Incidental values of both parameters are ignored.

### 3.2 | Unsupported query parameters

#### **entryReferenceFrom**

#### **withBalance**

## 4 | Header Attributes

This chapter briefly describes all the essential information for the header attributes.

### 4.1 | Supported header attributes

#### **PSU-IP-Address**

If the attribute is not supplied, then the request is interpreted as an automatic request. These are limited in the consent on a daily basis (frequencyPerDay).

#### **Authorization**

If the consent was created using the redirect SCA approach, a valid OAuth access token is required.

#### **Accept**

We accept if Accept is not sent. If it is sent, then only the following characteristics are allowed:

- \*/\*
- application/xml
- application/json

### 4.2 | Unsupported header attributes

None.

## 5 | Possible Combinations

Not all possible combinations make technical sense, which is why we ignore some attribute characteristics. This behavior is documented here.

### **bookingStatus=pending**

For requests with "bookingStatus=pending", we ignore dateFrom, dateTo and deltaList when these are supplied. Earmarked transactions technically always refer to the current booking day. Delivery is always in the camt.52 format (i.e., the Accept header must be application/xml). Queries with application/json are rejected.

### **bookingStatus=information**

For requests with "bookingStatus=information", we ignore dateFrom, dateTo and deltaList if they are supplied. Standing-order inventories technically always refer to the current booking day. Delivery is always in the json format (i.e., the Accept header must be application/json). Queries with application/xml are rejected.

### **bookingStatus=both oder booked**

The following table does not contain all possible combinations but does try to explain the basic characteristics.

initial request	Query Parameters				behavior in the interface		
	booking-Status	dateFrom	dateTo	deltaList	dateFrom	dateTo	comment
<i>not relevant</i>	booked or both	without	without	false	= Today - 90 days	= Today	If no date range is supplied, then the system automatically sets -90 days to today.
yes	booked or both	greater than 90 days	<i>not relevant</i>	<i>not relevant</i>	= chosen date		The initial call is not limited to 90 days.
no	booked or both	greater than 90 days	<i>not relevant</i>	<i>not relevant</i>	= Today - 90 days		Follow-up calls are limited to a maximum of 90 days backwards.
no	booked or both	date	date	true	= date last request	= Today	dateFrom and dateTo are ignored. If start and end dates are to be taken into account, then deltaList = true must not be supplied.
<i>not relevant</i>	both	date	date < Today	<i>not relevant</i>	= chosen date	= chosen date	The request will be answered, but you will not receive any pending transactions since pending transactions can only exist for the current day.

## 6 | Deviations from the Sandbox

The sandbox simulates the actual interface. The functionality of the sandbox will be expanded starting in November 2019. Up to this point, a fixed camt.52 statement would be delivered statically. In the future, the bookingStatus will also be supported in the sandbox. In contrast to the actual interface, there are the following simplifications:

- There is no distinction between initial and follow-up calls. All queries are firmly limited to 90 days prior to the present day.
- The starting balance is always 0.00 EUR. For each calendar day requested, an entry for 1 EUR will be listed in the "booked" status and the final balance calculated dynamically.
- The standing-order inventories and the earmarked transactions are static.