**API Bank Specification Document - Banking system**

**Version:** **3.1.0**

**Base URL:** [**https://www.openbankproject.com/solutions/sandbox/**](https://www.openbankproject.com/solutions/sandbox/)

**MANDATORY TO PUT IN HEADER**

**Authentication Direct Login:**

POST /my/logins/direct HTTP/1.1

Host: api.openbankproject.com

Accept: application/json

Authorization: DirectLogin username="username", password="password", consumer\_key="yourConsumerKey"

**Verify Authentication:**

POST /obp/v3.1.0/users/current HTTP/1.1

Host: YOUR-HOST

Accept: application/json

Authorization: DirectLogin token="abc123"

**USER MANAGEMENT ENDPOINTS**

1. **Create User**

POST /users

1. **Get Current User Info**

GET /users/current

**ACCOUNT USER API**

**Resources:**

1. **Account**

**- Create Account**

**PUT /banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}**

**Request sample:**

{

"account\_routing": {

"scheme": "AccountNumber",

"address": "4930396"

},

"branch\_id": "1234",

"label": "Label",

"balance": {

"currency": "EUR",

"amount": "10"

},

"user\_id": "9ca9a7e4-6d02-40e3-a129-0b2bf89de9b1",

"type": "CURRENT"

}

1. **Users**

**- Create User**

**POST/users**

**Request sample:**

{

"first\_name": "String",

"email": "String",

"username": "String",

"last\_name": "String",

"password": "String"

}

**Response sample:**

{

"provider": "OBP",

"email": "eveline@example.com",

"username": "robert.x.0.gh",

"provider\_id": "OBP",

"user\_id": "9ca9a7e4-6d02-40e3-a129-0b2bf89de9b1",

"entitlements": {

"list": [

{

"entitlement\_id": "6fb17583-1e49-4435-bb74-a14fe0996723",

"role\_name": "CanQueryOtherUser",

"bank\_id": "GENODEM1GLS"

}

]

}

}

1. **User Info**

**- Get user information**

**GET/users/current**

**Response sample: {**

{

"provider": "OBP",

"email": "eveline@example.com",

"username": "robert.x.0.gh",

"provider\_id": "OBP",

"user\_id": "9ca9a7e4-6d02-40e3-a129-0b2bf89de9b1",

"entitlements": {

"list": [

{

"entitlement\_id": "6fb17583-1e49-4435-bb74-a14fe0996723",

"role\_name": "CanQueryOtherUser",

"bank\_id": "GENODEM1GLS"

}

]

}

}

1. **Create a Bank Account**

**- Creates a new bank account for the user**

**PUT/banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}**

**Request sample:**

{

"account\_routing": {

"scheme": "AccountNumber",

"address": "4930396"

},

"branch\_id": "1234",

"label": "Label",

"balance": {

"currency": "EUR",

"amount": "10"

},

"user\_id": "9ca9a7e4-6d02-40e3-a129-0b2bf89de9b1",

"type": "CURRENT"

}

**Response sample:**

{

"account\_routing": {

"scheme": "AccountNumber",

"address": "4930396"

},

"account\_attributes": [

{

"name": "OVERDRAFT\_START\_DATE",

"account\_attribute\_id": "613c83ea-80f9-4560-8404-b9cd4ec42a7f",

"product\_code": "saving1",

"type": "DATE\_WITH\_DAY",

"value": "2012-04-23"

}

],

"branch\_id": "DERBY6",

"label": "My Account",

"balance": {

"currency": "EUR",

"amount": "10"

},

"user\_id": "9ca9a7e4-6d02-40e3-a129-0b2bf89de9b1",

"type": "AC"

}

1. **View User Account**

**- Lists accounts accessible to the current user**

**GET/banks/my/accounts**

**Response sample:**

{

"accounts": [

{

"id": "efc6cdea-6b4e-4b3b-a53a-3f3d9a12f58b",

"label": "My Main Account",

"bank\_id": "rbs",

"account\_routings": [

{

"scheme": "OBP",

"address": "efc6cdea-6b4e-4b3b-a53a-3f3d9a12f58b"

}

],

"views\_available": [

{

"id": "owner",

"short\_name": "Owner View",

"is\_public": false

}

],

"bank\_routings": [

{

"scheme": "OBP",

"address": "rbs"

}

]

}

]

}

1. **Get account transaction (Full)**

**- Return transaction list of the account**

**GET/banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}/{VIEW\_ID}/transactions**

**Response sample:**

{

"transactions": [

{

"this\_account": {

"id": "String",

"bank\_routing": {

"scheme": "Bank\_ID",

"address": "gh.29.uk"

},

"account\_routings": [

{

"scheme": "AccountNumber",

"address": "4930396"

}

],

"holders": [

{

"name": "OBP",

"is\_alias": "true"

}

]

},

"id": "String",

"details": {

"new\_balance": {

"currency": "EUR",

"amount": "10"

},

"description": "this is for family",

"completed": "Tue Sep 19 00:00:00 UTC 2017",

"type": "AC",

"value": {

"currency": "EUR",

"amount": "10"

},

"posted": "Tue Sep 19 00:00:00 UTC 2017"

},

"metadata": {

"narrative": "NONE",

"tags": [

{

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"value": "OBP",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

],

"where": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"images": [

{

"URL": "www.openbankproject.com",

"label": "NONE",

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

],

"comments": [

{

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"value": "OBP",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

]

},

"other\_account": {

"account\_routings": [

{

"scheme": "AccountNumber",

"address": "4930396"

}

],

"holder": {

"name": "OBP",

"is\_alias": "true"

},

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"metadata": {

"public\_alias": "NONE",

"image\_URL": "www.openbankproject.com",

"physical\_location": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"private\_alias": "NONE",

"URL": "www.openbankproject.com",

"more\_info": "www.openbankproject.com",

"corporate\_location": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"open\_corporates\_URL": "www.openbankproject.com"

},

"bank\_routing": {

"scheme": "Bank\_ID",

"address": "gh.29.uk"

}

}

}

]

}

1. **Transaction Request**

**Deposit Amount**

**POST/banks/{BANK\_ID}/accounts/ACCOUNT\_ID}/{VIEW\_ID}/transaction-requests**

**Response sample:**

{

"to": {

"bank\_id": "bank-x-gh",

"account\_id": "account-y-gh

},

"value": {

"currency": "PHP",

"amount": "1000.00"

},

"description": "Deposit to account"

}

1. **Transaction Request**

**Withdraw Amount**

**POST/banks/{BANK\_ID}/accounts/ACCOUNT\_ID}owner/transaction-request-types/{transaction\_request\_type}/transaction-requests**

**Response sample:**

{

"to": {

"bank\_id": "bank-x-gh",

"account\_id": "account-z-gh"

},

"value": {

"currency": "PHP",

"amount": "500.00"

},

"description": "Withdrawal from account"

}

1. **Update Account**

**Update Account**

**PUT/banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}/products/PRODUCT\_CODE/attributes/ACCOUNT\_ATTRIBUTE\_ID**

**Request sample:**

{

"name": "OVERDRAFT\_START\_DATE",

"type": "DATE\_WITH\_DAY",

"value": "2012-04-23"

}

**Response sample:**

{

"name": "OVERDRAFT\_START\_DATE",

"account\_attribute\_id": "613c83ea-80f9-4560-8404-b9cd4ec42a7f",

"product\_code": "saving1",

"type": "DATE\_WITH\_DAY",

"value": "2012-04-23"

}

**ACCOUNT TELLER API**

1. **Get All Bank Accounts**

* **Return the list of accounts in containing private views of the user**

**GET/my/accounts**

**Response samples:**

{

"accounts": [

{

"account\_routings": [

{

"scheme": "AccountNumber",

"address": "4930396"

}

],

"label": "String",

"account\_type": "330",

"bank\_id": "GENODEM1GLS",

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"views": [

{

"id": "owner",

"short\_name": "Owner",

"description": "This view is for the owner for the account.",

"is\_public": "false"

}

]

}

]

}

1. **Access Individual Account**

* **Information return specified in account ID**

**GET/banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}/views/{VIEW\_ID}/account**

**Response sample:**

{

"id": "9876abcd-1234-4567-89ab-654321abcdef",

"label": "Student Savings",

"bank\_id": "rbs",

"number": "11223344",

"owners": [

{

"id": "user-123",

"display\_name": "Chai T."

}

],

"type": "SAVINGS",

"balance": {

"currency": "PHP",

"amount": "2500.00"

},

"IBAN": "GB33BUKB20201555555555",

"swift\_bic": "BUKBGB22",

"account\_routings": [

{

"scheme": "OBP",

"address": "9876abcd-1234-4567-89ab-654321abcdef"

}

],

"views\_available": [

{

"id": "owner",

"short\_name": "Owner View",

"is\_public": false

}

],

"branch\_id": "central",

"account\_attributes": []

}

1. **Get account transaction (Full)**

**- Return transaction list of the account**

**GET/banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}/{VIEW\_ID}/transactions**

**Response sample:**

{

"transactions": [

{

"this\_account": {

"id": "String",

"bank\_routing": {

"scheme": "Bank\_ID",

"address": "gh.29.uk"

},

"account\_routings": [

{

"scheme": "AccountNumber",

"address": "4930396"

}

],

"holders": [

{

"name": "OBP",

"is\_alias": "true"

}

]

},

"id": "String",

"details": {

"new\_balance": {

"currency": "EUR",

"amount": "10"

},

"description": "this is for family",

"completed": "Tue Sep 19 00:00:00 UTC 2017",

"type": "AC",

"value": {

"currency": "EUR",

"amount": "10"

},

"posted": "Tue Sep 19 00:00:00 UTC 2017"

},

"metadata": {

"narrative": "NONE",

"tags": [

{

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"value": "OBP",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

],

"where": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"images": [

{

"URL": "www.openbankproject.com",

"label": "NONE",

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

],

"comments": [

{

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"value": "OBP",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

}

]

},

"other\_account": {

"account\_routings": [

{

"scheme": "AccountNumber",

"address": "4930396"

}

],

"holder": {

"name": "OBP",

"is\_alias": "true"

},

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"metadata": {

"public\_alias": "NONE",

"image\_URL": "www.openbankproject.com",

"physical\_location": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"private\_alias": "NONE",

"URL": "www.openbankproject.com",

"more\_info": "www.openbankproject.com",

"corporate\_location": {

"latitude": "1.231",

"longitude": "1.231",

"date": "Tue Sep 19 00:00:00 UTC 2017",

"user": {

"id": "5995d6a2-01b3-423c-a173-5481df49bdaf",

"provider": "OBP",

"display\_name": "OBP"

}

},

"open\_corporates\_URL": "www.openbankproject.com"

},

"bank\_routing": {

"scheme": "Bank\_ID",

"address": "gh.29.uk"

}

}

}

]

}

1. **Transaction Request**

**Deposit Amount**

**POST/banks/{BANK\_ID}/accounts/ACCOUNT\_ID}/{VIEW\_ID}/transaction-requests**

**Response sample:**

{

"to": {

"bank\_id": "bank-x-gh",

"account\_id": "account-y-gh

},

"value": {

"currency": "PHP",

"amount": "1000.00"

},

"description": "Deposit to account"

}

1. **Transaction Request**

**Withdraw Amount**

**POST/banks/{BANK\_ID}/accounts/ACCOUNT\_ID}owner/transaction-request-types/{transaction\_request\_type}/transaction-requests**

**Response sample:**

{

"to": {

"bank\_id": "bank-x-gh",

"account\_id": "account-z-gh"

},

"value": {

"currency": "PHP",

"amount": "500.00"

},

"description": "Withdrawal from account"

}

1. **Close Account**

**Close the specified bank account**

**DELETE /banks/{BANK\_ID}/accounts/{ACCOUNT\_ID}/close**

**Request sample:**

{

"closing\_reason": "Customer request",

"callback\_url": "https://example.com/account-closed-callback"

}

**Response sample:**

{

"id": "9876abcd-1234-4567-89ab-654321abcdef",

"label": "Student Savings",

"bank\_id": "rbs",

"status": "CLOSED",

"closed\_at": "Thu May 01 14:32:10 UTC 2025",

"closing\_reason": "Customer request",

"message": "Account successfully closed"

}

**RESOURCES:**

**APIS:** [**https://open-bank-project.readthedocs.io/en/latest/api.html#operation/OBPv3.0.0-getTransactionsForBankAccount**](https://open-bank-project.readthedocs.io/en/latest/api.html#operation/OBPv3.0.0-getTransactionsForBankAccount)

**BASE URL:**<https://www.openbankproject.com/solutions/sandbox/>