# Bank-Related API Questions and Answers Dataset

## Q1: Update user contact details [PUT] - /api/v1/users/789/contact

Explanation: This API updates the contact information of a user.

Payload:
```
{
  "email": "new.email@example.com",
  "phone": "+11234567890"
}
```
Sample API Response:
```
{
  "status": "success",
  "message": "Contact details updated."
}
```

## Q2: Open a new bank account [POST] - /api/v1/accounts

Explanation: This API opens a new bank account using the provided customer information.

Payload:
```
{
  "user_id": "789",
  "type": "savings",
  "initial_deposit": 1000
}
```
Sample API Response:
```
{
  "status": "success",
  "account_id": "678901",
  "message": "Account created successfully."
}
```

## Q3: Transfer funds between accounts [POST] - /api/v1/transfer

Explanation: This API transfers funds from one account to another.

Payload:
```
{
  "from_account": "123456",
  "to_account": "654321",
  "amount": 500
}
```
Sample API Response:
```
{
  "status": "success",
  "transaction_id": "tx998877",
  "message": "Transfer completed."
}
```

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## Q4: Apply for a personal loan [POST] - /api/v1/loans/apply

Explanation: This API allows a user to apply for a personal loan.

Payload:
```
{
  "user_id": "789",
  "loan_amount": 15000,
  "term_months": 12,
  "income_proof": "submitted"
}
```
```
Sample API Response:
{
   "status": "pending",
   "application_id": "loan12345"
}
```

## Q5: Submit KYC information [POST] - /api/v1/kyc

Explanation: This API submits Know Your Customer (KYC) information.

Payload:
```
{
  "user_id": "789",
  "document_type": "passport",
  "document_number": "A1234567"
}
```
```
Sample API Response:
{
   "status": "received",
   "message": "KYC submitted successfully."
}
```

## Q6: Update debit card PIN [PUT] - /api/v1/cards/7890/pin

Explanation: This API updates the PIN of a debit card.

Payload:
```
{
  "old_pin": "1234",
  "new_pin": "5678"
}
```
```
Sample API Response:
{
   "status": "success",
   "message": "PIN updated."
}
```

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## Q7: Schedule a bill payment [POST] - /api/v1/bills/schedule

Explanation: This API schedules a future bill payment.

Payload:
```
{
  "account_id": "123456",
  "biller": "Electricity",
  "amount": 100,
  "date": "2024-09-10"
}
```

Sample API Response:
```
{
   "status": "scheduled",
   "payment_id": "bill1234"
}
```

## Q8: Create a fixed deposit [POST] - /api/v1/fixed-deposits

Explanation: This API creates a fixed deposit account.

Payload:
```
{
  "account_id": "123456",
  "amount": 10000,
  "term_months": 12
}
```

Sample API Response:
```
{
   "status": "success",
   "fd_id": "fd67890"
}
```

## Q9: Request account statement [POST] - /api/v1/accounts/123456/statement

Explanation: This API requests a PDF statement for a given account.

Payload:
```
{
  "start_date": "2024-07-01",
  "end_date": "2024-07-31"
}
```

Sample API Response:
```
{
   "status": "success",
   "url": "https://bank.com/statements/123456-july2024.pdf"
}
```

## Q10: Setup account alerts [POST] - /api/v1/accounts/123456/alerts

Explanation: This API sets up alert preferences for a bank account.

Payload:
```
{
  "low_balance": true,
  "large_transaction": true
}
```
```
Sample API Response:
{
  "status": "enabled",
  "message": "Alerts configured."
}
```

## Q11: What is the balance of a bank account? [GET] - /api/v1/accounts/123456/balance

Explanation: This API retrieves the current balance of the specified bank account.

```
Sample API Response:
{
  "account_id": "123456",
  "balance": 2530.75,
  "currency": "USD"
}
```

## Q12: Retrieve recent transactions from an account [GET] - /api/v1/accounts/123456/transactions

Explanation: This API fetches the recent transactions made on a specific bank account.

```
Sample API Response:
{
  "transactions": [
    {"id": "txn_001", "amount": -20.00, "description": "Grocery Store", "date": "2024-08-01"},
    {"id": "txn_002", "amount": 1500.00, "description": "Salary", "date": "2024-08-02"}
  ]
}
```

## Q13: Make a fund transfer [POST] - /api/v1/transfer

Explanation: This API initiates a fund transfer from one account to another.

```
Sample API Response:
{
  "status": "success",
  "transaction_id": "tx998877",
  "message": "Transfer completed successfully."
}
```

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## Q14: API to get all user accounts [GET] - /api/v1/users/789/accounts

Explanation: This API retrieves all accounts associated with a particular user.

```
Sample API Response:
{
  "user_id": "789",
  "accounts": [
    {"account_id": "123", "type": "savings"},
    {"account_id": "124", "type": "checking"}
  ]
}
```

## Q15: API for checking credit score [GET] - /api/v1/users/789/credit-score

Explanation: This API returns the credit score of a user.

```
Sample API Response:
{
  "user_id": "789",
  "credit_score": 725
}
```

## Q16: API to fetch loan status [GET] - /api/v1/loans/345/status

Explanation: This API retrieves the current status of a loan application.

```
Sample API Response:
{
  "loan_id": "345",
  "status": "Approved",
  "amount": 10000,
  "disbursement_date": "2024-08-15"
}
```

## Q17: API to open a new bank account [POST] - /api/v1/accounts

Explanation: This API is used to open a new bank account by submitting required information.

```
Sample API Response:
{
  "status": "success",
  "account_id": "678901",
  "message": "Account created successfully."
}
```

## Q18: API to close an account [DELETE] - /api/v1/accounts/123456

Explanation: This API deletes or deactivates the specified bank account.

```
Sample API Response:
{
```

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```
  "status": "success",
  "message": "Account closed successfully."
}
```

## Q19: Fetch ATM locations [GET] - /api/v1/atms

Explanation: This API returns the list of available ATM locations.

```
Sample API Response:
{
  "locations": [
    {"atm_id": "atm101", "address": "123 Main St"},
    {"atm_id": "atm102", "address": "456 Elm St"}
  ]
}
```

## Q20: Check fixed deposit details [GET] - /api/v1/fixed-deposits/987

Explanation: This API fetches the details of a particular fixed deposit.

```
Sample API Response:
{
  "fd_id": "987",
  "amount": 5000,
  "interest_rate": 6.5,
  "maturity_date": "2025-01-01"
}
```

## URL-only API Questions

Q21: Check balance using this endpoint: /api/v1/accounts/555/balance

Q22: Submit new KYC data here: /api/v1/kyc

Q23: Use this to apply for a loan: /api/v1/loans/apply

Q24: API for getting bank branch info: /api/v1/branches

Q25: Endpoint to fetch cheque book status: /api/v1/cheque/status/1234