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Introduction

This document is a technical guide to the Netspend Restrictions APIs. Restrictions allow partners to configure various types of account constraints such as preventing cash withdrawal from an ATM.

Restrictions Usage

Users can use the Restrictions API to add, get, and delete restrictions on Netspend accounts.

All restrictions are account-level where each account has its own restrictions.

The following types of restrictions can be applied to an account:

- **Merchant Category Code (MCC) Restriction:** Restricts the account from accessing a configurable list of MCCs. MCCs are numerical identifiers that serve several purposes such as identifying a merchant's line of business. For example, if issuing a card to a minor, users could add codes that represent package stores, gambling, and bars, thereby preventing the minor from transactions with those vendors.
- **Cash Restriction:** Restricts the account from accessing cash for the following transaction types:
    - ATM cash withdrawal
    - Point of Sale (POS) cashback
    - Over the Counter (OTC) transactions at the bank
- **Daily Spending Limit Restriction**: Specifies an account-specific spending level for daily, weekly, or monthly time periods. Each account has a configurable maximum spending limit.

Sample Flows

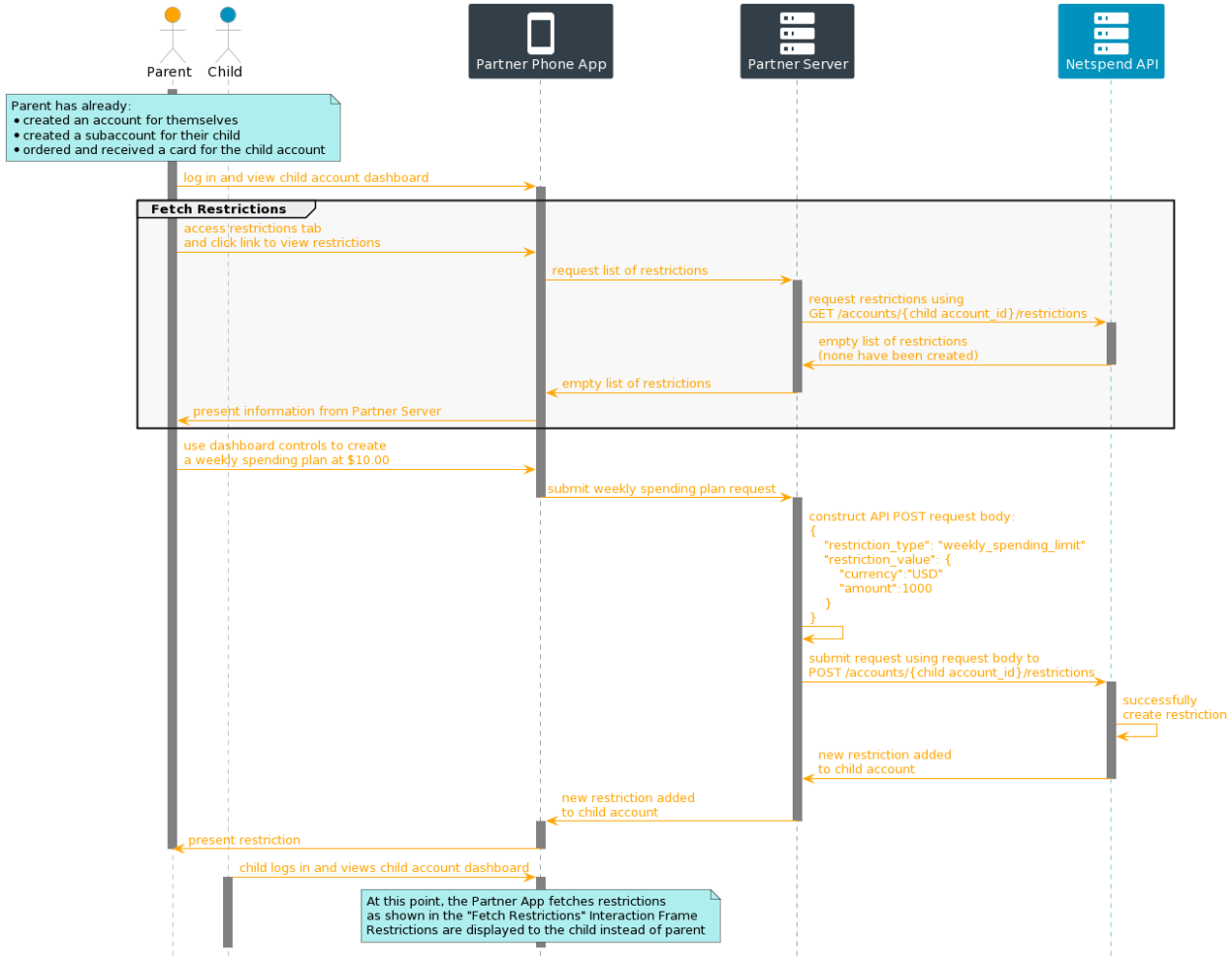
Below are sample flows that illustrate the Restriction endpoints.

In these samples, parents create an account for themselves, then a child account for their child. The parents purchase a physical card for the child account that will be used by the child instead of paying a cash weekly allowance. Parents need to limit how much the child can spend every week.

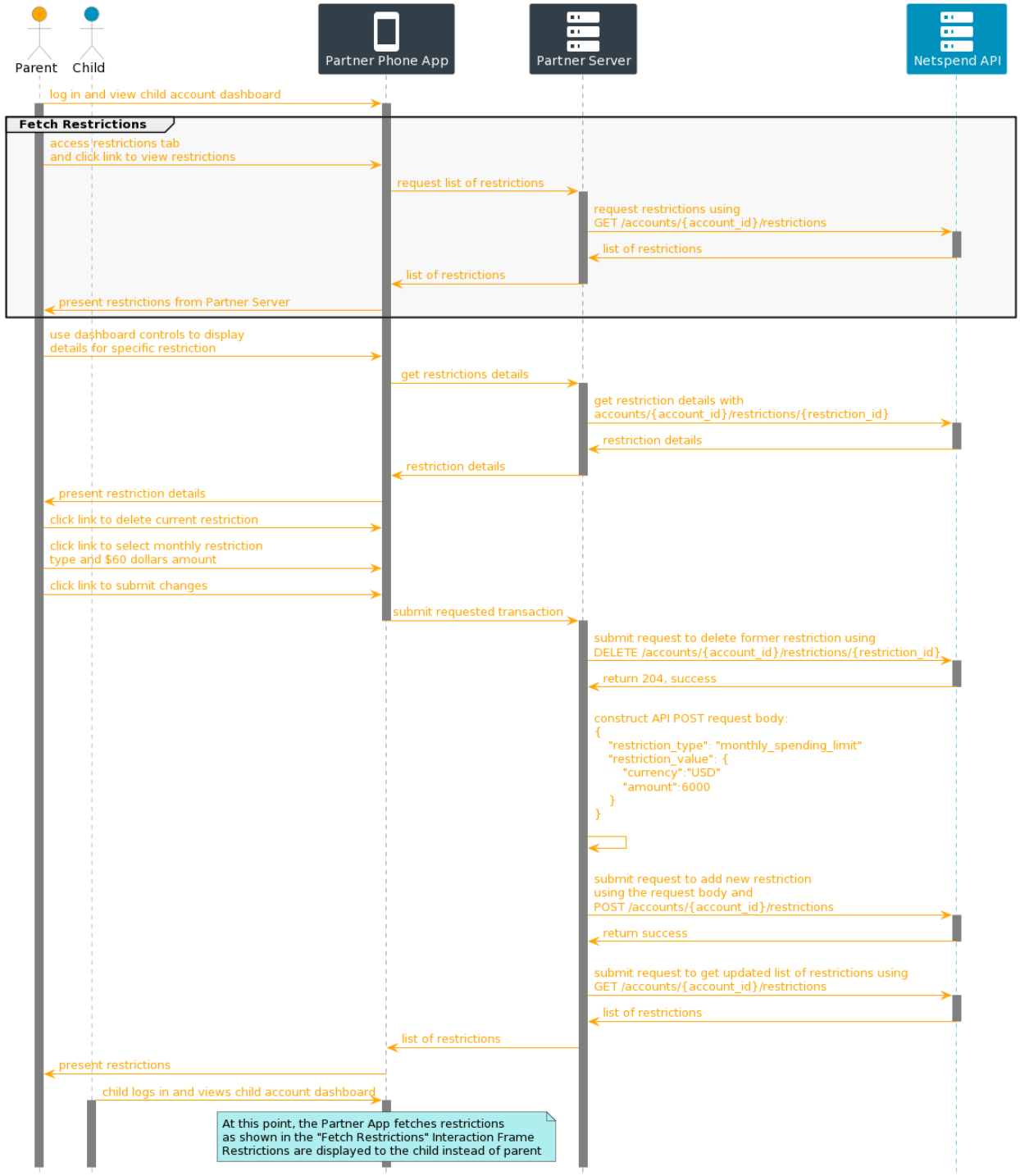
1. Using a partner application, the parents access the account and set a weekly spending limit. See Set Original Spending Limit. The child accesses the account to view the limit.
2. After a month, the parents see that the child has spent money wisely and decide to remove the weekly spending limit, set a monthly limit with a bit more money. See Set New Spending Limit.

3. Excited at the increased limit, the child forgets to track purchases and eventually exceeds the spending limit. See Exceed Spending Limit.

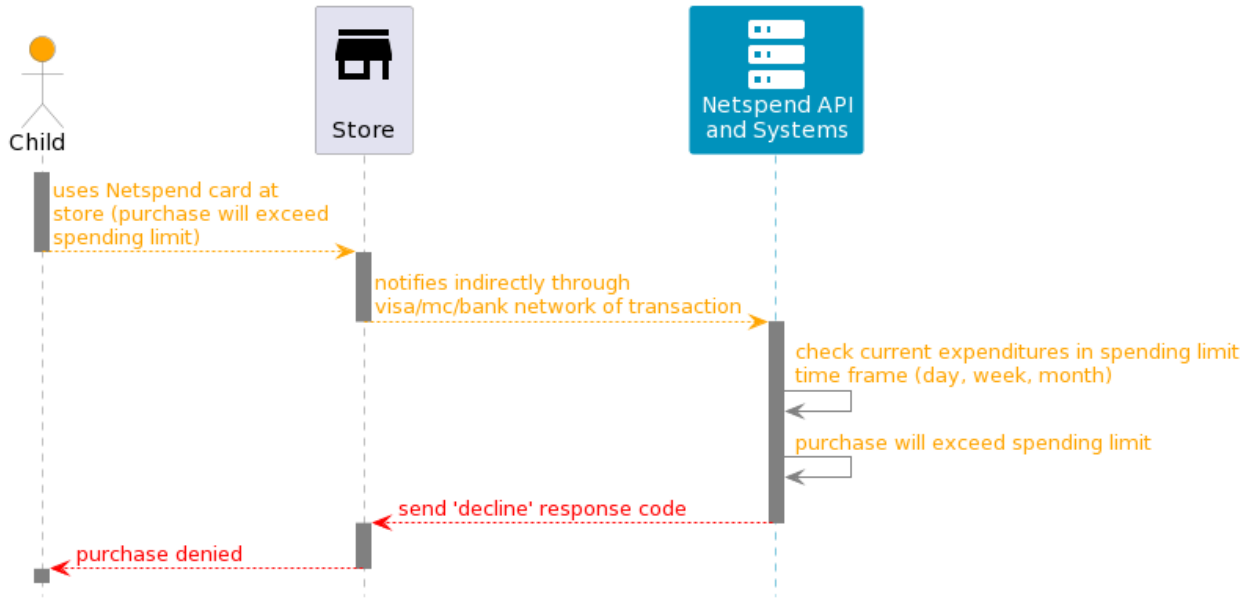
Set Original Spending Limit



Set New Spending Limit



Exceed Spending Limit



Summary of Endpoints

Method	Endpoint Path	Purpose
GET	/accounts/{account_id}/restrictions	Returns the restrictions on an account.
POST	/accounts/{account_id}/restrictions	Adds a restriction to an account.
GET	/accounts/{account_id}/restrictions/{restriction_id}	Returns restriction details for a specific restriction on an account.
DELETE	/accounts/{account_id}/restrictions/{restriction_id}	Deletes a specific restriction from an account.

Endpoints Details

Endpoint: Get the Restrictions on an Account

Method	Path	Description
GET	/accounts/{account_id}/restrictions	Returns the restrictions on an account.

Required Headers

Header	Type	Description	Example
ns-request-id	String, UUID	Identifies the request; must be unique for every request.	`1adade53-6542-4d12-a365-887eb747eec5`

Request Path and Query Parameters

Field	Type	Description	Example
account_id	String, UUID	Account identifier.	`3c1cab9d-10f5-42fd-8662-99d2755b3d87`

Response Body

Field	Type	Description	Example
restrictions	Array of AccountRestriction objects	List of restrictions on the account.	*(see Example Response)*

AccountRestriction Object:

Field	Type	Description	Example
id	String, UUID	Restriction identifier.	`2fd5b9b4-662f-43a2-a3cf-0e7282d29e9a`
restriction_type	String, one of: • atm_withdrawal • daily_spending_limit • mcc • monthly_spending_limit • weekly_spending_limit	Type of restriction. More may be added in future versions.	*mcc*
created_by	String, one of: • parent • self	The restriction owner. Default value: parent.	*parent*

restriction_value	Object, one of:
	• array of string mcc codes (if type is "mcc")
	• string, one of (if type is atm_withdrawal):
	  ○ allowed
	  ○ disallowed
		The restriction value.	*(see Example Response)*

	• Money object (otherwise)		

Money Object

Field	Type	Description	Example
currency	String	Currency in ISO-4217 currency code format	*USD*
amount	Integer	Number of base currency units, represented as an integer. For example, $5.95 USD is represented as 595 (pennies).	*595*

Example Response


```
{
  "restrictions": [
    {
      "id": "69bc0ede-3fc2-4857-b9b9-8f7978fe65f7",
      "restriction_type": "mcc",
      "restriction_value": [
         "7273",
         "1235",
         "1234"
      ],
      "created_by": "parent"
    },
    {
      "id": "b6dac9d0-3e3e-4c35-8167-a0d7967831c2",
      "restriction_type": "atm_withdrawal",
      "restriction_value": "disallowed",
      "created_by": "parent"
    },
    {
      "id": "a4d89b03-0dbe-451e-ad21-942b94645d55",
      "restriction_type": "daily_spending_limit",
      "restriction_value": {
        "currency": "USD",
        "amount": 1000
      },
      "created_by": "parent"
    },
    {
      "id": "4048d81c-8722-423d-bc74-cc673007ef38",
      "restriction_type": "weekly_spending_limit",
      "restriction_value": {
        "currency": "USD",
        "amount": 2000
      },
      "created_by": "parent"
    },
    {
      "id": "c07ac610-a93a-4be2-aad8-d942ba93cf63",
      "restriction_type": "monthly_spending_limit",
      "restriction_value": {
         "currency": "USD",
         "amount": 3000
      },
      "created_by": "parent"
    }
  ]
}
```

Business Errors

Business Error Code	Description
account_not_found	Account associated with the request not found.

Endpoint: Add Restriction to An Account

Method	Path	Description
POST	/accounts/{account_id}/restrictions	Adds a restriction to an account.

Required Headers

Header	Type	Description	Example
ns-request-id	String, UUID	Identifies the request; must be unique for every request.	*1adade53-6542-4d12-a365-887eb747eec5*

Request Path and Query Parameters

Field	Type	Description	Example
account_id	String, UUID	Account identifier.	*3c1cab9d-10f5-42fd-8662-99d2755b3d87*

Request Body

The POST request body is similar to the AccountRestriction object returned from the Get Restrictions on an Account endpoint with these exceptions:

- An ID is not required, it is generated by the endpoint.
- The only accepted `created_by` value is `parent`.

Example Request:

```
{
  "restriction_type": "mcc",
  "restriction_value": [
    "5921",
    "7995"
  ],
  "created_by": "parent"
}
```

Note: MCC codes are industry standards and it is the partner's responsibility to know and apply the correct codes.

Response Body and Example Response

The response body is a single AccountRestriction Object like one of the objects in the list returned by the Get the Restrictions on An Account endpoint. See AccountRestriction Object and Example Response.

Business Errors

Business Error Code	Description
account_not_found	Account associated with the request not found.

Endpoint: Get A Specific Account Restriction

Method	Path	Description
GET	/accounts/{account_id}/restrictions/{restriction_id}	Returns the requested restriction.

Required Headers

Header	Type	Description	Example
ns-request-id	String, UUID	Identifies the request; must be unique for every request.	`1adade53-6542-4d12-a365-887eb747eec5`

Request Path and Query Parameters

Field	Type	Description	Example
account_id	String, UUID	Account identifier	`3c1cab9d-10f5-42fd-8662-99d2755b3d87`
restriction_id	String, UUID	Restriction identifier	`2fd5b9b4-662f-43a2-a3cf-0e7282d29e9a`

Response Body and Example Response

The response body is a single AccountRestriction Object like one of the objects in the list returned by the Get the Restrictions on An Account endpoint. See AccountRestriction Object and Example Response.

Business Errors

Business Error Code	Description
account_not_found	Account associated with the request not found.
restriction_not_found	Restriction was not found

Endpoint: Remove A Specific Account Restriction

Method	Path	Description
DELETE	/accounts/{account_id}/restrictions/{restriction_id}	Removes a restriction from an account.

Required Headers

Header	Type	Description	Example
ns-request-id	String, UUID	Used to identify the request and must be unique for every request.	`1adade53-6542-4d12-a365-887eb747eec5`

Request Path and Query Parameters

Field	Type	Description	Example
restriction_id	String, UUID	Restriction identifier.	`2fd5b9b4-662f-43a2-a3cf-0e7282d29e9a`
account_id	String, UUID	Account identifier.	`3c1cab9d-10f5-42fd-8662-99d2755b3d87`

Response HTTP

Status Code	Purpose
204 (no content)	Denotes successful removal

Business Errors

Business Error Code	Description
account_not_found	Account associated with the request not found.