

Application Data and Services 3\_2

# Document Status

status: Request for Comment (valid values are < Request for Comment, Preliminary Review, Public Review, Architectural Review, Final Review, Published, Deprecated)

This version: **Assembla**.com. Files Tag = CUFX\_3.2\_RFC\_Active

Previous Version: **Assembla**.com. Files Tag = CUFX\_3.1\_RFC\_Archive

# Change Log

|  |  |  |
| --- | --- | --- |
| Version | Date | Changes |
| 0.0.01 |  | * Initial Creation |
| 0.0.02 |  | * Added applicantId to uniquely identify the applicant * Removed productId and changed to productType and productSubType |
| 0.0.03 |  | * Updated Overview of Specification |
| 0.0.04 |  | * Cleaned up typos, formatting and inconsistent capitalization |
| 0.0.05 |  | * Updated application and filter descriptions, fixed filters to reflect new filter structure. |
| 0.0.06 |  | * Make examples match current XSD’s. |
| 0.0.07 |  | * Switch to use X-HTTP-METHOD-OVERRIDE standard rather than subMethod non-Standard method for overriding request types. * Create a applicationMessage wrapper for every message to increase ability for infrastructure to serialize the data |
| 3.0 | **10/29/2013** | * Versioning and format change with release CUFX 3.0 |
| 3.0 | **12/12/2013** | * Update examples X-API-Version to >=3.0.0 |
| 3.1 | **07/17/2015** | * Updated to release 3.1 |
| 3.2 | **05/10/2016** | * Updated to release 3.2 |

# Overview of Specification

The CUFX application Data and Services specification defines the features the definition for an application to use products and services at the financial institution. This entity can be related to product offering data, party and relationship data. See overview of capabilities for the service for more details.

# Any Known Errors in the Document

|  |  |
| --- | --- |
| **Error Description** | Status of Error |
|  |  |

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# Document Conventions

List any document conventions such as what bold and italics mean and how the document is intended to be read.

“Within this specification, the key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" are to be interpreted as described in W3 Working Group (W3C)]. However, for readability, these words do not appear in all uppercase letters in this specification.

At times, this specification recommends good practice for authors and user agents. These recommendations are not normative and conformance with this specification does not depend on their realization. These recommendations contain the expression "We recommend ...", "This specification recommends ...", or some similar wording.”

All formatting in this document utilize Word Styles.

All Citations must utilize Word Citations to automatically show at the end of the document.

All updates after the initial creation must be performed using Tracking Changes turn on and Accepted by the Architecture committee.

# Definitions Related to the Specification

Application

Application is a collection of attributes that pull together all products that are being applied for at the financial institution. Many times a new member or loan application client may need to submit the application to a back end system and wait for a response. The application object allows that communication to occur. This model is flexible in that it can point to multiple parties (applicants), products, and a relationship, etc.

# Data Elements

## Filters Used When Accessing the Application Data

Refer to Security Services documentation to understand what may be contained the header and processed by security procedures. When accessing the data include **messageContext.xsd** so that the service can determine the scope of the request. Include any filter variables related to the request. See **applicationFilter.xsd.**

The filters are used to filter based on associated data type for the application such as applications for a party or relationship, etc. Combining filters can be used to get applications for such things as applications of a particular product type for a list of parties, etc.

## Application Data Attributes

All CUFX fields related to an application are defined in **application.xsd**.

Note: Fields not listed in the calling specification are not to be returned to the calling specification. i.e. If the field transaction type is not listed in the calling specification, then do not return the data field to alleviate issues with unexpected information and bloat of information being returned to light weight applications.

# Services

## Overview

|  |  |
| --- | --- |
| Definition | Collection of services to manage an application |
| Overview of Capabilities | Create, read, update and delete an application. The following scenarios may exist. The application may be connected to an existing relationship or parties (applicants) or have a new parties included in the applicant list. |
| Dependencies | Party, relationship data and security services |
| Sample CUFX REST LINK | https://api.dataprovider.com/application |
| CUFX WaDL LINK |  |

## Application Resource Based Create, Read, Update, Delete Services

|  |  |
| --- | --- |
| INPUTS | cufx:applicationMessage (which includes)   * [cufx:MessageContext](file:///\\files2\users\CMarjaniemi\Projects\CUFX\MessageContext.html) * cufx:applicationFilter (for read, update, delete) * cufx:applicationList (for create, update) |
| Outputs | cufx:applicationList |
| Return Values | cufx:error |
| Side Effects | Creation, update or deletion of application. Read has no side effects. |
| Dependencies | Security Services for authentication and security. |
| Fields used | **Message Headers** : See security services  **messageContext**: See messageContext.xsd  **Filters**: See applicationFilter.xsd  **Attributes: applicationList : See Application.xsd**  **Errors: See Error.xsd** |

### REST-JSON Create Application

This example shows where the relationship and party already exist.

Note: Not all fields are listed for simplicity of an example to create an application.

**Required**: messageContext, at least one application.

**REQUEST:**

**Headers:**

**<security-related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us *(IANA – language codes)(W3C, HTTP Protocols)*

Content-type: application/json; charset=utf-8

X-API-Version: >=3.0.0

**POST h**ttps://api.datasource.com/application

{

“applicationMessage”: {

“messageContext”: { <see messageContext.xsd>

},

“applicationList”:[

{“applicationStatus”=”New”,

“productAppliedForList”:[

{“productType”:”Loan”,

“productSubType”:”235”,

“productApplicationStatus”:”New”,

“productDetail:{

“loan”: {

“requestedAmount”:{“value”:50000},

“ecoaGroup”:”Individual”,

“term”:60,

“termType”:”Months”

}

}

],

“**applicantList**”: [

{“role”:”Primary”,

“creditReportList”:[

...

]

“relationshipId”:”1343413554”,

“partyId”:”153435134”

}

],

“finalCreditBureauScore”:”560”

}

]

}

}

RESPONSE:

**Headers:**

Status Code: 200 Ok

Content-type: application/json; charset=utf-8

Content-Language: en-us

{

“applicationList”:[

{“**applicationId**”:”7070615644aasdfasdfa535478932sf”,

“applicationStatus”=”Assigned”,

“productAppliedForList”:[

{“productType”:”Loan”,

“productSubType”:”235”,

“productApplicationStatus”:”Assigned”,

“productDetail:{

“loan”: {

“officerId”:”235”,

“requestedAmount”:{“value”:50000},

“ecoaGroupType”:”Individual”,

“term”:60,

“termType”:”Months”,

}

}

],

“**applicantList**”: [

{“applicantId”:”13534856346”,

“role”:”Primary”,

“creditReportList”:[

...

]

“relationshipId”:”1343413554”,

“partyId”:”153435134”

}

],

“finalCreditBureauScore”:”560”

}

]

}

### REST-JSON Read Application of a Specific Application ID

This example shows where the application ID is known.

Note: Not all fields are listed for simplicity of an example to create an application.

**Required**: messageContext, **at least one filter in applicationFilter.**

**REQUEST:**

**Headers:**

**<security-related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us *(IANA – language codes)(W3C, HTTP Protocols)*

Content-type: application/json; charset=utf-8

**X-HTTP-Method-Override: GET**

X-API-Version: >=3.0.0

POST https://api.datasource.com/application

{

“applicationMessage”:{

“messageContext”: { <see messageContext.xsd>

},

“**applicationFilter**”:{

“**applicationIdList**”:[

”7070615644aasdfasdfa535478932sf”

]

}

}

}

**RESPONSE**:

**Headers:**

Status Code: 200 Ok

Content-type: application/json; charset=utf-8

Content-Language: en-us

{

“applicationList”:[

{“**applicationId**”:”7070615644aasdfasdfa535478932sf”,

“applicationStatus”=”Assigned”,

“productAppliedForList”:[

{“productAppliedForId”:”35341345634”,

“productType”:”Loan”,

“productSubType”:”235”,

“productApplicationStatus”:”Assigned”,

“productDetail:{

“loan”: {

“officerId”:”235”,

“requestedAmount”:{“value”:50000},

“ecoaGroupType”:”Individual”,

“term”:60,

“termType”:”Months”,

}

}

],

“**applicantList**”: [

{“applicantId”:”13534856346”,

“role”:”Primary”,

“creditReportList”:[

...

],

“relationshipId”:”1343413554”,

“partyId”:”153435134”

}

],

“finalCreditBureauScore”:”560”

}

]

}

### REST-JSON Read Application of a Group of Applications for a List of Accounts

This example shows where the account ID’s are known.

Note: Not all fields are listed for simplicity of an example to create an application.

**Required**: messageContext, at least one filter in applicationFilter.

**REQUEST:**

**Headers:**

**<security-related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us *(IANA – language codes)(W3C, HTTP Protocols)*

Content-type: application/json; charset=utf-8

**X-HTTP-Method-Override: GET**

X-API-Version: >=3.0.0

POST https://api.datasource.com/application

{

“applicationMessage”:{

“messageContext”: { <see messageContext.xsd>},

“**applicationFilter**”:{

{“productTypeList”:[

”Loan”,

”LineOfCredit”

]

}

}

}

}

**RESPONSE**:

**Headers:**

Status Code: 200 Ok

Content-type: application/json; charset=utf-8

Content-Language: en-us

{

“applicationList”:[

{“**applicationId**”:”7070615644aasdfasdfa535478932sf”,

“applicationStatus”=”Assigned”,

“productAppliedForList”:[

{“productAppliedForId”:”35341345634”,

“productType”:”Loan”,

“productSubType”:”235”,

“productApplicationStatus”:”Assigned”,

“productDetail:{

“loan”: {

“officerId”:”235”,

“requestedAmount”:{“value”:50000},

“ecoaGroupType”:”Individual”,

“term”:60,

“termType”:”Months”,

}

}

],

“**applicantList**”: [

{“applicantId”:”13534856346”,

“role”:”Primary”,

“creditReportList”:[

...

],

“relationshipId”:”1343413554”,

“partyId”:”153435134”

}

],

“finalCreditBureauScore”:”560”

}

]

}

### REST-JSON Update Application for Specific Application ID.

This example shows an update for a specific Application ID.

Note: Not all fields are listed for simplicity of an example to create an application.

**Required**: messageContext, at least one filter in applicationFilter.

**REQUEST:**

**Headers:**

**<security-related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us *(IANA – language codes)(W3C, HTTP Protocols)*

Content-type: application/json; charset=utf-8

X-API-Version: >=3.0.0

PUT https://api.datasource.com/application

{

“applicationMessage”:{

“messageContext”: { <see messageContext.xsd>

},

“**applicationFilter**”:{

“applicationIdList”:[

”7070615644aasdfasdfa535478932sf”

]

}

“applicationList”:[

{“**applicationId**”:”7070615644aasdfasdfa535478932sf”,

“applicationStatus”=”Approved”,

“productAppliedForList”:[

{“productAppliedForId”:”35341345634”,

“productApplicationStatus”:”Approved”

}

]

}

}

**RESPONSE**:

**Headers:**

Status Code: 200 Ok

Content-type: application/json; charset=utf-8

Content-Language: en-us

{

“applicationList”:[

{“**applicationId**”:”7070615644aasdfasdfa535478932sf”,

“applicationStatus”=”Approved”,

“productAppliedForList”:[

{“productAppliedForId”:”35341345634”,

“productType”:”Loan”,

“productSubType”:”235”,

“productApplicationStatus”:”Approved”,

“productDetail:{

“loan”: {

“officerId”:”235”,

“requestedAmount”:{“value”:50000},

“ecoaGroupType”:”Individual”,

“term”:60,

“termType”:”Months”,

}

}

],

“**applicantList**”: [

{“applicantId”:”13534856346”,

“role”:”Primary”,

“creditReportList”:[

...

],

“relationshipId”:”1343413554”,

“partyId”:”153435134”

],

“finalCreditBureauScore”:”560”

}

]

}

### REST-JSON Delete Application

This example deletes all application records from a list of party id’s.

**Required**: messageContext, at least one filter in applicationFilter.

**REQUEST:**

**Headers:**

**<security-related header parameters... see Security Services>**

Accept: application/json

Accept-Charset: utf-8

Accept-Language: en-us *(IANA – language codes)(W3C, HTTP Protocols)*

Content-type: application/json; charset=utf-8

**X-HTTP-Method-Override: DELETE**

X-API-Version: >=3.0.0

PUT https://api.datasource.com/application

{

“applicationMessage”:{

“messageContext”: { <see messageContext.xsd>

},

“**applicationFilter**”:{

“partyIdList”:[

”15353534155aadf5”,

”6564747105646”

]

}

}

}

**RESPONSE**:

Headers:

Status Code: 200 Ok

# General Error Handling For All Services

Refer to latest CUFX documentation *Error Mapping*.

# Bibliography

W3C. (n.d.). *Key words for use in RFCs to Indicate Requirement Levels [RFC2119].* Retrieved Sept. 8th, 2011, from W3C.