Introduction

  
**Smart Accounts Platform** is a SaaS solution that assists companies of all sizes—from large enterprises to mid-sized businesses—by providing real-time aggregation of financial data across PSD2-compliant banks and bank accounts. It also provides reporting capabilities and integration with internal systems such as ERPs, CRMs, and other core business applications.  
  
The platform relies on our internally developed, PSD2-compliant Account Information Service (AIS) infrastructure—authorized and operational and since 2021—currently used by leading invoicing and financial applications in Romania. It serves tens of thousands of users and supports the interrogation of hundreds of thousands of bank accounts.  
  
With Smart Accounts Platform, your financial department—and any other authorized teams—can view account balances and transactions from the 11 largest banks in Romania: Banca Transilvania, Banca Comercială Română, ING Bank, BRD Groupe Société Générale, Raiffeisen Bank, CEC Bank, First Bank, UniCredit Bank, Revolut, Garanti BBVA, and Libra Bank.  
  
Below, you can find the API documentation for integrating your business systems with the Smart Accounts Platform. Through secure credentials, users can access transaction data via a REST API endpoint, enabling automated transaction export and reconciliation.

Step 1 - User Flow for Generating API Credentials

To initiate the integration process, the user must generate API credentials by creating a new Client ID (“ID Client”). The Client ID can be custom-defined, provided it adheres to the following criteria:

* **Format**: Alphanumeric characters only (a-z, A-Z, 0-9, and “-”).;
* **Length**: Between 3 and 36 characters.

After creating the Client ID, the user should click the "Generează cheie" button to generate the Client Secret. For security reasons, the Client Secret (e.g., 794f16d5-29ba-4a9c-a7ab-67fa7e93182f) is displayed only once. It is crucial that the user securely store this key, as it is required for all subsequent API integrations.

Step 2 - Authentication and Token Management

Authentication is performed via the API using the Client ID, Client Secret, or a previously issued refresh token. Both token generation and token renewal utilize the same endpoint:

<https://appsmartaccounts.eu/sacc-web-gateway/ryke-authenticate-api/rest/api/authenticate/sacc-web/tokens>

Generate Access Token & Refresh Token

**Key Services Provided:**

* **Access Token**: A short-lived token granting access to the Export Transactions API.
* **Token Renewal**: When the access token expires, it can be renewed using the provided refresh token.
* **Refresh Token**: Used to request a new access token.

The API returns a response containing both the accessToken and refreshToken.

Request Body schema: application/json

|  |  |
| --- | --- |
| grant\_type  required | string  Determines whether the API call is for an access token or a refresh token. The same endpoint is used for both: - client\_credentials Requests an access token using the client credentials flow. - refresh\_token Requests a new access token using an existing refresh token. |
| client\_id  required | string  ClientID generated in "Step1 - User Flow for Generating API Credentials" |
| client\_secret  required | string  Client secret generated in "Step1 - User Flow for Generating API Credentials" |
| refresh\_token | string  "client\_credentials" or "refresh\_token" |

Responses

**200**

OK

**400**

BAD REQUEST

**401**

Unauthorized

**500**

Internal Server Error

post/ryke-authenticate-api/rest/api/authenticate/sacc-web/tokens

**Request samples**

* **Payload**

**Content type**

application/json

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{

* "grant\_type": "client\_credentials",
* "client\_id": "accountTest1",
* "client\_secret": "e0689821-3273-4353-9b4e-a90039a918d4",
* "refresh\_token": "eyJlbmMiOiJBMTI4Q0JDLUhTMjU2IiwiYWxnIjoiZGlyIn0..QhQqy3b....."

}

**Response samples**

* **200**
* **400**
* **401**
* **500**

**Content type**

application/json

Copy

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{

* "status": "200 OK",
* "messageStatus": "Token created successfully",
* "result": {
  + "accessToken": "eyJlbmMiOiJBMTI4Q0JDLUhTMjU2IiwiYWxnIjoiZGlyIn0..msXFZNp.....",
  + "refreshToken": "eyJlbmMiOiJBMTI4Q0JDLUhTMjU2IiwiYWxnIjoiZGlyIn0..QhQqy3b....."

}

}

Step 3 – Retrieving accounts Data through the Export Accounts API

In this step, the Export Accounts API returns the list of authorized accounts to facilitate the retrieval of transactions per account obtained in step 4.

<https://appsmartaccounts.eu/sacc-web-gateway/ryke-accounts/rest/api/ais/sacc-web/export/aisp-accounts>

Export AISP-Accounts API

**Key Features**:

* **Data Integration**: It links the user’s system with bank accounts data from the Smart Accounts platform.

**Security**: Requires an Authorization header with a valid access token to ensure secure access.  
  
**Authorization**

* The API must be called with an Authorization header containing the access\_token.

Responses

**200**

OK

**400**

BAD REQUEST

**401**

Unauthorized

**500**

Internal Server Error

get/ryke-accounts/rest/api/ais/sacc-web/export/aisp-accounts

**Response samples**

* **200**
* **400**
* **401**
* **500**

**Content type**

application/json

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{

* "message": "SUCCESS",
* "result": [
  + {}

]

}

Step 4 – Retrieving Transaction Data through the Export Transactions API

In the final integration step, the Export Transactions API facilitates the retrieval of transaction data for automated reconciliation with external systems (i.e. ERPs, CRMs, core business systems, etc.).

<https://appsmartaccounts.eu/sacc-web-gateway/ryke-accounts/rest/api/ais/sacc-web/export/aisp-transactions?startDate=2024-12-01&endDate=2025-03-05&accountId=31&pageNumber=0&pageSize=50>

Export Transactions API

**Key Features**:

* **Data Integration**: It links the user’s system with transactional data from the Smart Accounts platform.
* **Filtering Capability**: Supports filtering parameters such as startDate, endDate, accountId and pageNumber for targeted data retrieval.

**Security**: Requires an Authorization header with a valid access token to ensure secure access.  
  
**Request Parameters**:

* Mandatory Parameters:
  + startDate (yyyy-MM-dd): the starting date for filtering transactions.
  + endDate (yyyy-MM-dd): the ending date for filtering transactions.
* Optional Parameters:
  + accountId: Used to filter transactions based on a specific account id obtained in "Step3 - Retrieving accounts Data through the Export Accounts API"
  + pageNumber: The page index for pagination. Value 0 will return the first page of transactions. If not specified, first page will be returned by default.
  + pageSize: The number of transactions per page. If not specified, each page returns 50 transactions by default.

**Authorization**

* The API must be called with an Authorization header containing the access\_token.

query Parameters

|  |  |
| --- | --- |
| startDate  required | string |
| endDate  required | string |
| accountId | string |
| pageNumber | string |
| pageSize | string |

Responses

**200**

OK

**400**

Bad Request

**401**

Unauthorized

**500**

Internal Server Error

get/ryke-accounts/rest/api/ais/sacc-web/export/aisp-transactions

**Response samples**

* **200**
* **400**

**Content type**

application/json

Copy

Expand allCollapse all

{

* "message": "SUCCESS",
* "result": [
  + {}

],

* "totalPages": 1,
* "totalElements": 20

}