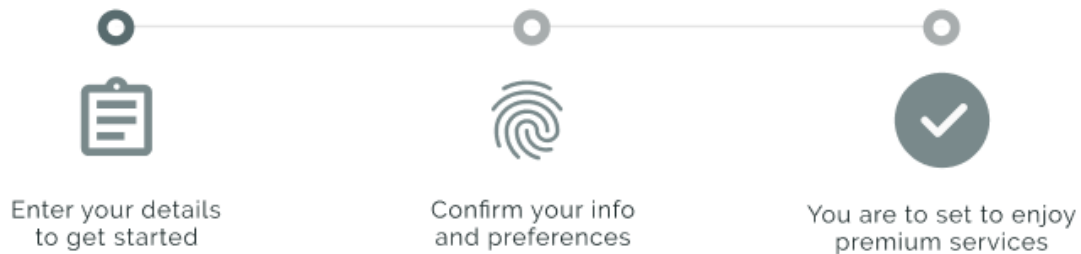# Online Account Opening API Documentation

Using the API

This API is based on REST Principle which lets you create a new account with Sterling Bank. By default, all request to `https://pass.sterling.ng/CAMS` receives the **v1** version of the REST API.

Enter your details to get started

Confirm your info and preferences

You are to set to enjoy premium services

The API access is over `HTTPS` and it is accessed from `https://pass.sterling.ng/CAMS`. All data is sent and received as JSON. The endpoints return a JSON Metadata which gives you the details of a user, provided by BVN. The API provides a set of endpoints, each with its path for creating an account.

Request

The Online Account Opening APIs are accessed through a standard HTTPS request in UTF-8. The following methods are available for this API.

METHOD	ACTION
POST	CREATE RESOURCES

The methods have the following general response scheme, methods with a different response scheme is shown below there Example requests.

Responses 200

result

```json
{
    "id": "string",
    "bvn": "string",
    "dateOfBirth": "2019-12-11T14:51:47.739Z",
    "email": "string",
    "phoneNumber": "string",
    "address": "string",
    "country": "string",
    "state": "string",
    "progressLevel": "string",
    "isActive": true,
    "firstName": "string",
    "middleName": "string",
    "lastName": "string",
    "sector": "string",
    "industry": "string",
    "nationality": "string",
    "gender": "string",
    "title": "string",
    "interestedInLoanProducts": "string",
    "maritalStatus": "string",
    "numberOfChildren": "string",
    "occupation": "string",
    "hobby": "string",
    "nokFirstName": "string",
    "nokMiddleName": "string",
    "nokFullName": "string",
    "nokLastName": "string",
    "nokAddress": "string",
    "nokPhoneNumber": "string",
    "nokRelationship": "string",
    "employmentStatus": "string",
    "employerName": "string",
    "employmentAddress": "string",
    "addressTown": "string",
    "addressState": "string",
    "addressLandmark": "string",
    "accountDetails": [
        {
            "accountNumber": "string",
            "accountType": "string",
            "userId": "string",
            "customerId": "string",
            "accountName": "string",
            "currency": "string",
            "addedDate": "2019-12-11T14:51:47.739Z",
            "modifiedDate": "2019-12-11T14:51:47.739Z",
            "passportPhoto": "string",
            "validIdType": "string",
            "validIdNumber": "string",
            "signature": "string",
            "validId": "string",
            "reference": "string",
            "bvN_Firstname": "string",
            "bvN_Lastname": "string",
            "jointAccountTransferLimit": 0,
            "sqNo": 0,
```

```json
        "accountLinkCode": "string",
        "accountCategory": 1
      }
    ],
    "addedDate": "2019-12-11T14:51:47.739Z",
    "modifiedDate": "2019-12-11T14:51:47.739Z",
    "sessionKey": "string",
    "passportPhoto": "string",
    "validIdType": "string",
    "validIdNumber": "string",
    "signature": "string",
    "validId": "string",
    "reference": "string",
    "bvN_Firstname": "string",
    "bvN_Lastname": "string",
    "isDefaultPassword": true,
    "responseCode": "string",
    "responseDescription": "string"
}
```

Parameter

Parameter	Type	Description
id	string	user ID
bvn	string	Bank Verification Number
dateOfBirth	date	Date of Birth
email	string	Email Address
phoneNumber	string	Users Mobile Number
address	string	Residential Address
country	string	Country of Origin
state	string	Country State
progressLevel	string	Porgress level status
isActive	Boolean	Active status of the user *(true,false)*
firstName	string	User first name
middleName	string	User middle name
lastName	string	User last name
sector	string	Users Occupation
industry	string	The company or industry where the user works
nationality	string	Nationality e.g *Nigerian,Ghanian,American…*
gender	string	Gender e.g *Male,female…*
title	string	Your name Title eg *Mr,Mrs,Miss*
interestedInLoanProducts	string	shows if user is interested in loan products or not

List of objects under `accountDetails` :

Parameter	Type	Description
accountType	string	Account Type e.g *saving, current...*
userId	string	User ID number
customerId	string	customers ID number
accountName	string	Name of Account
currency	string	Currency e.g *Naira, Dollars...*
addedDate	date-time	Date of added Information *example -* `2019-11-20T13:26:22.326Z`
modifiedDate	date-time	Date of modified Information *example -* `2019-11-20T13:26:22.326Z`
passportPhoto	string	account passport image directory
validIdType	string	Type of Identification *eg: Drivers license*
validIdNumber	string	Valid Identification Number
validId	string	Image directory of Valid Identifiaction
signature	string	User signature
reference	string	The reference form file
bvN_Firstname	string	First name of Bank Verification Number
bvN_Lastname	string	Last name of Bank Verification Number
jointAccountTransferLimit	number	Limit of how much user can transfer
sqNo	integer int32	sequential number showing per beneficiary (Depends on how many