

Account Setup Request API Specification

API documentation version v1.1

This API Specification provides details of Account setup request REST API which is part of the Account Information and Transaction API specification.

/account-requests

[/account-requests](#) POST

POST

Create an account setup request

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POST /account-requests

Create an account setup request

- [Request](#)
- [Response](#)

Annotations

- **oas-summary**
"Create an account request"

Headers

- **x-fapi-financial-id:** *required*(string)

The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.

Example:

```
e3213dfd-435fgrd5-e4edr4
```

- **x-fapi-customer-last-logged-time:** (string - pattern:
^(Mon/Tue/Wed/Thu/Fri/Sat/Sun), \d{2}
(Jan/Feb/Mar/Apr/May/June/Jul/Aug/Sep/Oct/Nov/Dec) \d{4} \d{2}:\d{2}:\d{2}
(GMT/UTC)\$)

The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC

Example:

application/json

- **client_id:** *required(string)*

Your Client ID provided by this portal

- **client_secret:** *required(string)*

Your client secret provided by this portal

Body

Media type: application/json

Type: object

Properties

- **Data:** *required(object)*

Allows setup of an account access request

Annotations

- **oas-schema-title**
"Data"
- **Permissions:** *required(array of string)*

Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP. The allowed permission codes are - ReadAccountsBasic, ReadAccountsDetail, ReadBalances, ReadBeneficiariesBasic, ReadBeneficiariesDetail, ReadDirectDebits, ReadProducts, ReadStandingOrdersBasic, ReadStandingOrdersDetail, ReadTransactionsBasic, ReadTransactionsCredits, ReadTransactionsDebits and ReadTransactionsDetail.

Permissions codes will be used to limit the data that is returned in response to a resource request. When a permission is granted for a "Detail" permission code (e.g., ReadAccountsDetail), it implies that access is also granted to the corresponding "Basic" permission code (e.g., ReadAccountsBasic)

The following combinations of permissions are disallowed and the ASPSP must not allow such account-requests to be created: -Account requests with an empty Permissions array -Account requests with a Permissions array that contains ReadTransactionBasic but does not contain at least one of

ReadTransactionCredits and ReadTransactionDebits. -Account requests with a Permissions array that contains ReadTransactionDetail but does not contain at least one of ReadTransactionCredits and ReadTransactionDebits. -Account requests with a Permissions array that contains ReadTransactionCredits but does not contain at least one of ReadTransactionBasic and ReadTransactionDetails. -Account requests with a Permissions array that contains ReadTransactionDebits but does not contain at least one of ReadTransactionBasic and ReadTransactionDetails.

- **ExpirationDateTime:** (*datetime*)

Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionFromDateTime:** (*datetime*)

Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionToDateTime:** (*datetime*)

Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **Risk:** *required(object)*

The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info. This is for future use and currently this would not contain any information and would be empty.

Annotations

- **oas-schema-title**

"Risk"

Example:

```
{
  "Data": {
    "Permissions": [
      "ReadAccountsBasic",
```

```
"ReadAccountsDetail",
"ReadBalances",
"ReadBeneficiariesBasic",
"ReadBeneficiariesDetail",
"ReadDirectDebits",
"ReadProducts",
"ReadStandingOrdersBasic",
"ReadStandingOrdersDetail",
"ReadTransactionsBasic",
"ReadTransactionsCredits",
"ReadTransactionsDebits",
"ReadTransactionsDetail"
],
"TransactionFromDateTime": "2016-05-03T00:00:00+05:30",
"TransactionToDateTime": "2017-12-03T00:00:00+05:30",
"ExpirationDateTime": "2019-12-03T00:00:00+05:30"
},
"Risk": {}
}
```

HTTP status code [201](#)

Account Request resource successfully created

Headers

- **x-jws-signature:** *required(string)*

Header containing a detached JWS signature of the body of the payload.

Example:

```
dadsad344sfd343dsfsffdf
```

- **x-fapi-interaction-id:** *(string)*

An RFC4122 UID used as a correlation id. This id is used to track end-to-end interaction between API request and response sent by the API platform.

Example:

```
93bac548-d2de-4546-b106-880a5018460d
```

- **Content-type:** *required(string)*

Represents the format of the payload in the response.

Example:

```
application/json
```

Body

Media type: application/json

Type: object

Properties

- **Data:** *required(object)*

Account Request Response

Annotations

- **oas-schema-title**

"Data"

- **AccountRequestId:** *required(string - minLength: 1 - maxLength: 128)*

Unique identification as assigned to identify the account request resource.

- **Status:** *(one of Authorised, AwaitingAuthorisation, Rejected, Revoked)*

Specifies the status of the account request resource.

- **CreationDateTime:** *required(datetime)*

Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **Permissions:** *required(array of string)*

Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP. The allowed permission codes are - ReadAccountsBasic, ReadAccountsDetail, ReadBalances, ReadBeneficiariesBasic, ReadBeneficiariesDetail, ReadDirectDebits, ReadProducts, ReadStandingOrdersBasic, ReadStandingOrdersDetail, ReadTransactionsBasic, ReadTransactionsCredits, ReadTransactionsDebits and ReadTransactionsDetail.

Permissions codes will be used to limit the data that is returned in response to a resource request. When a permission is granted for a "Detail" permission code (e.g., ReadAccountsDetail), it implies that access is also granted to the corresponding "Basic" permission code (e.g., ReadAccountsBasic)

The following combinations of permissions are disallowed and the ASPSP must not allow such account-requests to be created: -Account requests with an empty Permissions array -Account requests with a Permissions array that

contains ReadTransactionBasic but does not contain at least one of ReadTransactionCredits and ReadTransactionDebits. -Account requests with a Permissions array that contains ReadTransactionDetail but does not contain at least one of ReadTransactionCredits and ReadTransactionDebits. -Account requests with a Permissions array that contains ReadTransactionCredits but does not contain at least one of ReadTransactionBasic and ReadTransactionDetails. -Account requests with a Permissions array that contains ReadTransactionDebits but does not contain at least one of ReadTransactionBasic and ReadTransactionDetails.

- **ExpirationDateTime:** (*datetime*)

Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionFromDateTime:** (*datetime*)

Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionToDateTime:** (*datetime*)

Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **Risk:** *required(object)*

The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info. This is for future use and currently this would not contain any information and would be empty.

Annotations

- **oas-schema-title**

"Risk"

- **Links:** *required(object)*

Links relevant to the response data result set received in the API response payload

Annotations

- **oas-schema-title**
"Links"
- **Self:** *required*(string)
Link to the current result set

Annotations

- **oas-format**
"uri"
- **First:** (string)
Link to the first result set

Annotations

- **oas-format**
"uri"
- **Prev:** (string)
Link to the previous result set

Annotations

- **oas-format**
"uri"
- **Next:** (string)
Link to the next result set

Annotations

- **oas-format**
"uri"
- **Last:** (string)
Link to the last result set

Annotations

- **oas-format**

"uri"

- **Meta:** *required(object)*

Meta Data relevant to the payload

Annotations

- **oas-schema-title**

"MetaData"

- **TotalPages:** *(integer)*

- **FirstAvailableDateTime:** *(datetime)*

All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **LastAvailableDateTime:** *(datetime)*

All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

Example:

```
{
  "Data": {
    "AccountRequestId": "f2a188d6-5d7f-4b7e-bfef-928b14b0f43e",
    "Status": "AwaitingAuthorisation",
    "CreationDateTime": "2017-12-29T09:02:35+05:30",
    "Permissions": [
      "ReadAccountsBasic",
      "ReadAccountsDetail",
      "ReadBalances",
      "ReadBeneficiariesBasic",
      "ReadBeneficiariesDetail",
      "ReadDirectDebits",
      "ReadProducts",
      "ReadStandingOrdersBasic",
      "ReadStandingOrdersDetail",
      "ReadTransactionsBasic",
      "ReadTransactionsCredits",
      "ReadTransactionsDebits",
      "ReadTransactionsDetail"
    ],
    "TransactionFromDate": "2016-05-03T00:00:00+05:30",
    "TransactionToDate": "2017-12-03T00:00:00+05:30",
    "ExpirationDateTime": "2019-12-03T00:00:00+05:30"
  }
}
```

```
    },
    "Risk": {},
    "Links": {
      "Self": "/account-requests/f2a188d6-5d7f-4b7e-bfef-928b14b0f43e"
    },
    "Meta": {
      "TotalPages": 1
    }
  }
}
```

HTTP status code [400](#)

Bad Request, this error is returned if the input parameters are invalid or if one or more mandatory input is missing.

HTTP status code [401](#)

Unauthorized, this error is returned if client ID/Secret or Access token used in the request is invalid.

HTTP status code [403](#)

Forbidden, this error is returned if access to the requested resource is not permitted.

HTTP status code [405](#)

Method Not Allowed, this error is returned if the HTTP method used in the request is not supported.

HTTP status code [406](#)

Not Acceptable, this error is returned When the returned content-type is different from the Accept header in the request.

HTTP status code [415](#)

Unsupported Media Type, this error is returned when the payload is in a format not supported by this method.

HTTP status code [429](#)

Too Many Requests, this error is returned when the number of HTTP requests exceeds the SLA limit.

Headers

- **Retry-After:** (*integer*)

Number in seconds to wait

HTTP status code [500](#)

Internal Server Error, this error is returned if there is an internal error in the system.

[/account-requests/{AccountRequestId}](#) GET DELETE

GET

Get an account request

DELETE

Delete an account request

×

GET [/account-requests/{AccountRequestId}](#)

Get an account request

- [Request](#)
- [Response](#)

URI Parameters

- **AccountRequestId:** *required(string)*

Unique identification as assigned by the ASPSP to uniquely identify the account request resource.

Annotations

- **oas-summary**

"Get an account request"

Headers

- **x-fapi-financial-id:** *required(string)*

The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.

Example:

e3213dfd-435fgrd5-e4edr4

- **x-fapi-customer-last-logged-time:** (*string - pattern:*
`^(Mon/Tue/Wed/Thu/Fri/Sat/Sun), \d{2}`
`(Jan/Feb/Mar/Apr/May/June/Jul/Aug/Sep/Oct/Nov/Dec) \d{4} \d{2}:\d{2}:\d{2}`
`(GMT/UTC)$`)

The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC

Example:

```
Sun, 10 Sep 2017 19:43:31 UTC
```

- **x-fapi-customer-ip-address:** (*string*)

The PSU's IP address if the PSU is currently logged in with the TPP. This would be blank in case the PSU is not currently logged in.

Example:

```
234.213.323.123
```

- **x-fapi-interaction-id:** (*string*)

An RFC4122 UID used as a correlation id. This id is used to track end-to-end interaction between TPP request and response sent by the API platform. If this is passed in the request, then the response should contain the value passed in the request.

Example:

```
93bac548-d2de-4546-b106-880a5018460d
```

- **Authorization:** *required*(*string*)

An Authorization Token as per <https://tools.ietf.org/html/rfc6750> , It should be an OAuth based access token obtained by using Client-credential grant type. In the Sandbox environment for testing, a random string should be passed.

Example:

```
Bearer eyJhbGciOiJSUzI1NiIsInR5cCI6IkpXVCJ9.eyJhdWQiOiJ1IiwiaWF0IjoiYXNjaWkiY
```

- **Accept:** (*string*)

Determine the Content-Type that is required from the Server.

Example:

```
application/json
```

- **client_id:** *required*(*string*)

Your Client ID provided by this portal

- **client_secret:** *required(string)*

Your client secret provided by this portal

HTTP status code [200](#)

Account Request resource successfully retrieved

Headers

- **x-jws-signature:** *required(string)*

Header containing a detached JWS signature of the body of the payload.

Example:

```
dadsad344sfd343dsfsffdf
```

- **x-fapi-interaction-id:** *(string)*

An RFC4122 UID used as a correlation id. This id is used to track end-to-end interaction between TPP request and response sent by the API platform. If this is passed in the request, then the response should contain the value passed in the request.

Example:

```
93bac548-d2de-4546-b106-880a5018460d
```

Body

Media type: application/json

Type: object

Properties

- **Data:** *required(object)*

Account Request Response

Annotations

- **oas-schema-title**

"Data"

- **AccountRequestId:** *required(string - minLength: 1 - maxLength: 128)*

Unique identification as assigned to identify the account request resource.

- **Status:** *(one of Authorised, AwaitingAuthorisation, Rejected, Revoked)*

Specifies the status of the account request resource.

- **CreationDateTime:** *required(datetime)*

Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **Permissions:** *required(array of string)*

Specifies the Open Banking account request types. This is a list of the data clusters being consented by the PSU, and requested for authorisation with the ASPSP.

- **ExpirationDateTime:** *(datetime)*

Specified date and time the permissions will expire. If this is not populated, the permissions will be open ended. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionFromDateTime:** *(datetime)*

Specified start date and time for the transaction query period. If this is not populated, the start date will be open ended, and data will be returned from the earliest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **TransactionToDateTime:** *(datetime)*

Specified end date and time for the transaction query period. If this is not populated, the end date will be open ended, and data will be returned to the latest available transaction. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **Risk:** *required(object)*

The Risk payload is sent by the initiating party to the ASPSP. It is used to specify additional details for risk scoring for Account Info. This is for future use and currently this would not contain any information and would be empty.

Annotations

- **oas-schema-title**

"Risk"

- **Links:** *required(object)*

Links relevant to the response data result set received in the API response payload

Annotations

- **oas-schema-title**

"Links"

- **Self:** *required(string)*

Link to the current result set

Annotations

- **oas-format**

"uri"

- **First:** *(string)*

Link to the first result set

Annotations

- **oas-format**

"uri"

- **Prev:** *(string)*

Link to the previous result set

Annotations

- **oas-format**

"uri"

- **Next:** *(string)*

Link to the next result set

Annotations

- **oas-format**

- "uri"

- **Last:** (*string*)

- Link to the last result set

Annotations

- **oas-format**

- "uri"

- **Meta:** *required(object)*

- Meta Data relevant to the payload

Annotations

- **oas-schema-title**

- "MetaData"

- **TotalPages:** (*integer*)

- **FirstAvailableDateTime:** (*datetime*)

- All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

- **LastAvailableDateTime:** (*datetime*)

- All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00

Example:

```
{
  "Data": {
    "AccountRequestId": "f2a188d6-5d7f-4b7e-bfef-928b14b0f43e",
    "Status": "AwaitingAuthorisation",
    "CreationDateTime": "2017-12-29T09:02:35+05:30",
    "Permissions": [
      "ReadAccountsBasic",
      "ReadAccountsDetail",
      "ReadBalances",
      "ReadBeneficiariesBasic",
      "ReadBeneficiariesDetail",
      "ReadDirectDebits",
      "ReadProducts",
      "ReadStandingOrdersBasic",
```

```
    "ReadStandingOrdersDetail",
    "ReadTransactionsBasic",
    "ReadTransactionsCredits",
    "ReadTransactionsDebits",
    "ReadTransactionsDetail"
  ],
  "TransactionFromDate": "2016-05-03T00:00:00+05:30",
  "TransactionToDate": "2017-12-03T00:00:00+05:30",
  "ExpirationDate": "2019-12-03T00:00:00+05:30"
},
"Risk": {},
"Links": {
  "Self": "/account-requests/f2a188d6-5d7f-4b7e-bfef-928b14b0f43e"
},
"Meta": {}
}
```

HTTP status code [400](#)

Bad Request, this error is returned if the input parameters are invalid or if one or more mandatory input is missing.

HTTP status code [401](#)

Unauthorized, This error is returned if client ID/Secret or Access token used in the request is invalid.

HTTP status code [403](#)

Forbidden, this error is returned if access to the requested resource is not permitted.

HTTP status code [405](#)

Method Not Allowed, this error is returned if the HTTP method used in the request is not supported.

HTTP status code [406](#)

Not Acceptable, this error is returned when the returned content-type is different from the Accept header in the request.

HTTP status code [429](#)

Too Many Requests, This error is returned when the number of HTTP requests exceeds the SLA limit.

Headers

- **Retry-After:** (*integer*)

- **client_id:** *required(string)*

Your Client ID provided by this portal

- **client_secret:** *required(string)*

Your client secret provided by this portal

HTTP status code [204](#)

Account Request resource successfully deleted

Headers

- **x-fapi-interaction-id:** *(string)*

An RFC4122 UID used as a correlation id. This id is used to track end-to-end interaction between TPP request and response sent by the API platform. If this is passed in the request, then the response should contain the value passed in the request.

HTTP status code [400](#)

Bad Request, this error is returned if the input parameters are invalid or if one or more mandatory input is missing.

HTTP status code [401](#)

Unauthorized, This error is returned if client ID/Secret or Access token used in the request is invalid.

HTTP status code [403](#)

Forbidden, this error is returned if access to the requested resource is not permitted.

HTTP status code [405](#)

Method Not Allowed, this error is returned if the HTTP method used in the request is not supported.

HTTP status code [406](#)

Not Acceptable, this error is returned when the returned content-type is different from the Accept header in the request.

HTTP status code [429](#)

Too Many Requests, This error is returned when the number of HTTP requests exceeds the SLA limit.

Headers

- **Retry-After:** (*integer*)

Number in seconds to wait

HTTP status code [500](#)

Internal Server Error, this error is returned if there is an internal error in the system.

- [/account-requests](#)