Account Information Service API Aligned to v3.0 of Open Banking UK Standard

Version 1.1

17 June 2019

Cynergy Bank

Version History

Version	Implemented By	Revision Date	Reason
1.0	PSD2 Proj Team	13/03/2019	First Version
1.1	PSD2 Proj Team	17/06/2019	Amendments based on feedback. Change in x-fapi-financial-id.

TABLE OF CONTENTS

1. OVERVIEW

This document provides the technical specification and associated information required to access the Account Information API provided by Cynergy Bank to enable Account Information Service Providers ('AISP') access accounts information, account balances and transactional history of customer payment accounts.

The API end points described within this document will allow an Account Information Service Provider ('AISP') to access the account information facilities of a customer, including the initiation of appropriate customer authentication mechanism where required.

The document is intended for application and platform developers and is written accordingly. Further assistance in understanding the technical specification and with integration with Cynergy Bank's API is available by emailing obaccadmin@cynergybank.co.uk

A facility for developers is available at https://openbanking.cynergybank.co.uk/store which provides test facilities and certificate management.

The document assumes access to a previously created Cynergy Bank API portal account. If you require an account please click on https://openbanking.cynergybank.co.uk/store and 'Sign Up'.

2. DOCUMENT OVERVIEW

This document consists of the following:

Access to API portal – The section explains the steps involved in accessing the Cynergy Bank's – Open Banking API Portal and creating your first application.

Generate Access Keys – This section explains the technical steps involved in uploading the certificate to Cynergy Bank' API portal for generating access keys for sandbox and production environment usage.

List of Available API's Endpoint - This section provides list of the available API endpoints in Sandbox and Production.

List of Unavailable API's Endpoints – This section provides the unavailable API endpoints in Sandbox and Production.

Swagger Specification – The section explains the swagger specification for the Cynergy Banks Payment Initiation Service API's and the format of the expected responses.

Support Service - How to get support for issues faced with the Open Banking interface.

3. ACCESS TO API PORTAL

3.1. SIGN IN TO THE CYNERGY BANK API PORTAL.

Below are the steps for accessing Cynergy Bank's API portal
1. **Visit** https://openbanking.cynergybank.co.uk/store
2. **Click** Sign in and provide the user ID and Password to login

3.2. CREATE AN APPLICATION

Below are the steps for adding an application to your API Portal account.
1. **Click** on 'Application'
2. **Click** on 'Add Application'
3. **Enter** the details of the 'Application' fields as described in the Table below.

Field	Description
Name	Create a name for the application
Per token quota	The maximum number of API's request made with a time frame
Description	Reference for the application

Table 1 above describes the fields that are required to be filled by a 'PISP' user

3.3. SUBSCRIBE TO API'S

Below are the steps for subscribing to API's
1. **Click** on 'API'.
2. **Click** the required API.
3. **Select** the previously created application name from the drop down list.
4. It is advised to **select** the throttling policy 'Unlimited' unless you wish to select a different policy.
5. **Click** on 'Subscribe'

4. GENERATE ACCESS KEYS

4.1. GENERATE ACCESS KEYS IN SANDBOX

Below are the steps for uploading the certificate and generating access keys for the application in Sandbox. (These are used for Authorisation and Information Exchange of requests). As part of this process you will be required to upload a certificate which will be used to identify your organisation. RSA256 or PS256 certificates should be used.

1. **Click** on 'Application'.
2. **Select** Sandbox.
3. **Select** from the required grant types displayed.
4. **Type** the call back URL in the call back URL box.
5. **Click** on upload.

Alternatively the certificate can be copied directly in the certificate box and the Beginning and the End of the certificate statement needs to be removed.

6. **Click** on Generate Keys.

4.2. GENERATE ACCESS KEYS IN PRODUCTION

Below are the steps for uploading the certificate and generating access keys for the application in production. (These are used for Authorisation and Information Exchange of requests). As part of this process you will be required to upload a certificate which will be used to identify your organisation. RSA256 or PS256 certificates should be used.

1.   **Click** on 'Application'.
2.   **Select** Production.
3.   **Select** from the required grant types displayed.
4.   **Type** the call back URL in the call back URL box.
5.   **Click** on upload.

Alternatively the certificate can be copied directly in the certificate box and the Beginning and the End of the certificate statement needs to be removed.

6.   **Click** on Request access.

5.   LIST OF AVAILABLE API ENDPOINTS

5.1. AVAILABLE API ENDPOINTS WITHIN SANDBOX

Compared against the OBIE v3.0 specification, the following is a list of available API Sandbox API endpoints.

Link	Resource	Endpoints
Account Access Consent v3.0	account-access consents	POST /account-access-consents GET /account-access-consents/{ConsentId} DELETE /account-access-consents/{ConsentId}
Account v3.0	accounts	GET /accounts GET /accounts/{AccountId}
Balance v3.0	balances	GET /accounts/{AccountId}/balances GET /balances
Transaction v3.0	transaction	GET /accounts/{AccountId}/transactions GET /transactions
Beneficiaries v3.0	beneficiaries	GET /accounts/{AccountId}/beneficiaries GET /beneficiaries
Direct Debits V3.9	direct-debits	GET /accounts/{AccountId}/direct-debits GET /direct-debits
Scheduled Payments v3.0	scheduled payments	GET /accounts/{AccountId}/scheduled-payments GET /scheduled-payments
Standing Orders v3.0	Standing orders	GET /accounts/{AccountId}/standing-orders GET /standing-orders
Statements v3.0	Statements	GET /accounts/{AccountId}/statements GET /accounts/{AccountId}/statements/{StatementId} GET /accounts/{AccountId}/statements/{StatementId}/file GET /accounts/{AccountId}/statements/{StatementId}/transactions GET /statements
Transactions v3.0	transactions	GET /accounts/{AccountId}/transactions GET /transactions

5.2. AVAILABLE ENDPOINTS WITHIN PRODUCTION

Compared against the OBIE v3.0 specification, the following is a list of available Production API endpoints.

Link	Resource	Endpoints
Account Access Consent v3.0	account-access consents	POST /account-access-consents GET /account-access-consents/{ConsentId} DELETE /account-access-consents/{ConsentId}
Account v3.0	accounts	GET /accounts GET /accounts/{AccountId}
Balance v3.0	balances	GET /accounts/{AccountId}/balances GET /balances
Transaction v3.0	transaction	GET /accounts/{AccountId}/transactions GET /transactions
Beneficiaries v3.0	beneficiaries	GET /accounts/{AccountId}/beneficiaries GET /beneficiaries
Direct Debits V3.9	direct-debits	GET /accounts/{AccountId}/direct-debits GET /direct-debits
Standing Orders v3.0	Standing orders	GET /accounts/{AccountId}/standing-orders GET /standing-orders
Account Access Consent v3.0	account-access consents	POST /account-access-consents GET /account-access-consents/{ConsentId} DELETE /account-access-consents/{ConsentId}

6. LIST OF UNAVAILABLE API ENDPOINTS

6.1. UNAVAILABLE ENDPOINTS WITHIN SANDBOX

Compared against the OBIE v3.0 specification, the following is a list of unavailable Sandbox API endpoints.

Link	Resource	Endpoints	Expected Release
Products v3.0	products	GET /accounts/{AccountId}/product GET /products	Not proposed to be deployed
Offers v3.0	offers	GET /accounts/{AccountId}/offers GET /offers	Not proposed to be deployed
Party v3.0	party	GET /accounts/{AccountId}/party GET /party	Not proposed to be deployed

6.2. UNAVAILABLE API ENDPOINTS WITHIN PRODUCTION

Compared against the OBIE v3.0 specification, the following is a list of unavailable Production API endpoints.

Link	Resource	Endpoints	Expected Release
Scheduled Payments v3.0	scheduled payments	GET /accounts/{AccountId}/scheduled-payments GET /scheduled-payments	Future Release
Statements v3.0	Statements	GET /accounts/{AccountId}/statements GET /accounts/{AccountId}/statements/{StatementId} GET /accounts/{AccountId}/statements/{StatementId}/file GET /accounts/{AccountId}/statements/{StatementId}/transactions GET /statements	Future Release
Products v3.0	products	GET /accounts/{AccountId}/product GET /products	Not proposed to be deployed
Offers v3.0	offers	GET /accounts/{AccountId}/offers GET /offers	Not proposed to be deployed
Party v3.0	party	GET /accounts/{AccountId}/party GET /party	Not proposed to be deployed

7. SWAGGER SPECIFICATION

7.1. GET ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}} Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456
HTTP Method	GET

Headers	• Content-Type
	  application/json
	• charset
	  utf-8
	• x-fapi-financial-id
	  001580000103UB7AAM
	• Accept
	  application/json
	• Authorization
	  Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9

Body	-

Response	```json
	{
	  "Data": {
	    "Account": [
	      {
	        "AccountId": "30080012343456",
	        "Currency": "GBP",
	        "AccountType": "Personal",
	        "AccountSubType": "CurrentAccount",
	        "Nickname": "Bills",
	        "Account": {
	          "SchemeName": "SortCodeAccountNumber",
	          "Identification": "30080012343456",
	          "Name": "Mr Kevin",
	          "SecondaryIdentification": "00021"
	        }
	      }
	    ]
	  },
	  "Links": { "Self":
	"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456"
	  },
	  "Meta": {
	    "TotalPages": 1
	  }
	}```

7.2. GET TRANSACTION OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/transactions Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/transactions
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	
| Response | ```json
{
 "Data": {
  "Transaction": [
   {
    "AccountId": "30080012343456",
    "TransactionId": "123",
    "TransactionReference": "Ref 1",
    "Amount": {
     "Amount": "10.00",
     "Currency": "GBP"
    },
    "CreditDebitIndicator": "Credit",
    "Status": "Booked",
    "BookingDateTime": "2017-04-05T10:43:07+00:00",
    "ValueDateTime": "2017-04-05T10:45:22+00:00",
    "TransactionInformation": "Cash from Aubrey",
    "BankTransactionCode": {
     "Code": "ReceivedCreditTransfer",
     "SubCode": "DomesticCreditTransfer"
    },
    "ProprietaryBankTransactionCode": {
     "Code": "Transfer",
     "Issuer": "AlphaBank"
    },
    "Balance": {
     "Amount": {
      "Amount": "230.00",
      "Currency": "GBP"
     },
     "CreditDebitIndicator": "Credit",
     "Type": "InterimBooked"
    }
   }
  ]
 },
 "Links": {   "Self":
"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/accounts/30080012343456/transactions/"
 },
 "Meta": {
  "TotalPages": 1,
  "FirstAvailableDateTime":   "2017-05-03T00:00:00+00:00",        "LastAvailableDateTime":   "2017-12-
03T00:00:00+00:00"
 }
}
``` |

7.3. GET BENEFICIARIES OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/beneficiaries Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/beneficiaries
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	`{`
	`  "Data": {`
	`    "Beneficiary": [`
	`      {`
	`        "AccountId": "30080012343456",`
	`        "BeneficiaryId": "Ben1",`
	`        "Reference": "Towbar Club",`
	`        "CreditorAccount": {`
	`          "SchemeName": "SortCodeAccountNumber",`
	`          "Identification": "80200112345678",`
	`          "Name": "Mrs Juniper"`
	`        }`
	`      }`
	`    ]`
	`  },`
	`  "Links": {    "Self":`
	`"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/beneficiaries/"`
	`  },`
	`  "Meta": {`
	`    "TotalPages": 1`
	`  }`
	`}`

7.4. GET BALANCE OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/balances Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/balances
HTTP Method	GET
Headers	• Content-Type application/json • charset utf-8 • x-fapi-financial-id 001580000103UB7AAM • Accept application/json Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-
| Response | ```
{
 "Data": {
  "Balance": [
   {
    "AccountId": "30080012343456",
    "Amount": {
     "Amount": "1230.00",
     "Currency": "GBP"
    },
    "CreditDebitIndicator": "Credit",
    "Type": "InterimAvailable",
    "DateTime": "2017-04-05T10:43:07+00:00",
    "CreditLine": [
     {
      "Included": true,
      "Amount": {
       "Amount": "1000.00",
       "Currency": "GBP"
      },
      "Type": "Pre-Agreed"
     }
    ]
   }
  ]
 },
 "Links": {    "Self":
``` |

```
"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/accounts/30080012343456/balances/"
  },
  "Meta": {
    "TotalPages": 1
  }
}
```

7.5. GET DIRECT DEBITS OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/direct-debits Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/direct-debits
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	<pre>{
	  "Data": {
	    "DirectDebit": [
	      {
	        "AccountId": "30080012343456",
	        "DirectDebitId": "DD03",
	        "MandateIdentification": "Caravanners",
	        "DirectDebitStatusCode": "Active",
	        "Name": "Towbar Club 3 - We Love Towbars",
	        "PreviousPaymentDateTime": "2017-04-05T10:43:07+00:00",
	        "PreviousPaymentAmount": {
	          "Amount": "0.57",
	          "Currency": "GBP"
	        }
	      }
	    ]
	  },
	  "Links": { "Self":</pre>

```
      "https://openbanking.cynergybank.co.uk/API/open-
    banking/v3.0/aisp/accounts/30080012343456/direct-debits/"
     },
    "Meta": {
      "TotalPages": 1
    }
  }
```

7.6. GET STANDING ORDERS OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/standing-orders Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/standing-orders
HTTP Method	GET
Headers	• Content-Type application/json • charset utf-8 • x-fapi-financial-id 001580000103UB7AAM • Accept application/json • Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	```{
	  "Data": {
	   "StandingOrder": [
	    {
	     "AccountId": "30080012343456",
	     "StandingOrderId": "Ben3",
	     "Frequency": "EvryWorkgDay",
	     "Reference": "Towbar Club 2 - We Love Towbars",
	     "FirstPaymentDateTime": "2017-08-12T00:00:00+00:00",
	     "FirstPaymentAmount": {
	      "Amount": "0.57",
	      "Currency": "GBP"
	     },
	     "NextPaymentDateTime": "2017-08-13T00:00:00+00:00",
	     "NextPaymentAmount": {
	      "Amount": "0.56",
	      "Currency": "GBP"
	     },
	     "FinalPaymentDateTime": "2027-08-12T00:00:00+00:00",```

```json
          "FinalPaymentAmount": {
            "Amount": "0.56",
            "Currency": "GBP"
          },
          "StandingOrderStatusCode": "Active",
          "CreditorAccount": {
            "SchemeName": "SortCodeAccountNumber",
            "Identification": "80200112345678",
            "Name": "Mrs Juniper"
          }
        }
      ]
    },
  "Links": {    "Self":
"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/accounts/30080012343456/standing-orders/"
    },
  "Meta": {
    "TotalPages": 1
    }
  }
```

7.7. GET SCHEDULE PAYMENTS OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/scheduled-payments Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/scheduled-payments
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	{
	  "Data": {
	   "ScheduledPayment": [
	    {
	     "AccountId": "30080012343456",

```json
          "ScheduledPaymentId": "SP03",
          "ScheduledPaymentDateTime": "2017-05-05T00:00:00+00:00",
          "ScheduledType": "Execution",
          "InstructedAmount": {
            "Amount": "10.00",
            "Currency": "GBP"
          },
          "CreditorAccount": {
            "SchemeName": "SortCodeAccountNumber",
            "Identification": "23605490179017",
            "Name": "Mr Tee"
          }
        }
      ]
    },
  "Links": {   "Self":
"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/accounts/30080012343456/scheduled-payments/"
    },
  "Meta": {
    "TotalPages": 1
    }
  }
```

7.8. GET STATEMENT OF AN ACCOUNT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/{{AccountID}}/statements Ex: https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/30080012343456/statements
HTTP Method	GET
Headers	• Content-Type application/json • charset utf-8 • x-fapi-financial-id 001580000103UB7AAM • Accept application/json • Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	
| | ```json
Data": {
  "Statement": [
    {
      "AccountId": "30080012343456",
      "StatementId": "8sfhke-sifhkeuf-97813",
      "StatementReference": "002",
      "Type": "RegularPeriodic",
      "StartDateTime": "2017-08-01T00:00:00+00:00",
      "EndDateTime": "2017-08-31T23:59:59+00:00",
      "CreationDateTime": "2017-09-01T00:00:00+00:00",
      "StatementDescription": ["August 2017 Statement", "One Free Uber Ride"],
      "StatementAmount": [
        {
          "Amount": {
            "Amount": "400.00",
            "Currency": "GBP"
          },
          "CreditDebitIndicator": "Credit",
          "Type": "ClosingBalance"
        },
        {
          "Amount": {
            "Amount": "600.00",
            "Currency": "GBP"
          },
          "CreditDebitIndicator": "Credit",
          "Type": "PreviousClosingBalance"
        }
      ]
    }, {
      "AccountId": "30080012343456",
      "StatementId": "34hj24u-324h33-31i3p4",
      "StatementReference": "003",
      "Type": "RegularPeriodic",
      "StartDateTime": "2017-09-01T00:00:00+00:00",
      "EndDateTime": "2017-09-30T23:59:59+00:00",
      "CreationDateTime": "2017-10-01T00:00:00+00:00",
      "StatementDescription": ["September 2017 Statement"],     "StatementAmount": [
        {
          "Amount": {
            "Amount": "200.00",
            "Currency": "GBP"
          },
          "CreditDebitIndicator": "Credit",
          "Type": "PreviousClosingBalance"
``` |

```
          },
          {
            "Amount": {
             "Amount": "400.00",
             "Currency": "GBP"
            },
            "CreditDebitIndicator": "Credit",
            "Type": "PreviousClosingBalance"
          }
          ]
        }],
        "Links": {     "Self":
    "https://openbanking.cynergybank.co.uk/API/open-
    banking/v3.0/aisp/accounts/30080012343456/statements/"
        },
        "Meta": {
          "TotalPages": 1
        }
      }
    }
```

7.9. GET BULK ACCOUNT DETAILS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

| Response | ```json
{
  "Data": {
    "Account": [
      {
        "AccountId": "30080012343456",
        "Currency": "GBP",
        "AccountType": "Personal",
        "AccountSubType": "CurrentAccount",
        "Nickname": "Bills",
        "Account": {
          "SchemeName": "SortCodeAccountNumber",
          "Identification": "30080012343456",
          "Name": "Mr Kevin",
          "SecondaryIdentification": "00021"
        }
      }
    ]
  },
  "Links": {    "Self":
"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/accounts/"
  },
  "Meta": {
    "TotalPages": 1
  }
}
``` |
|---|---|

7.10. GET BULK ACCOUNT STANDING ORDERS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/standing-orders
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	
| | ```json
{
  "Data": {
    "StandingOrder": [
      {
        "AccountId": "22289",
        "StandingOrderId": "Ben3",
        "Frequency": "EvryWorkgDay",
        "Reference": "Towbar Club 2 - We Love Towbars",
        "FirstPaymentDateTime": "2017-08-12T00:00:00+00:00",
        "FirstPaymentAmount": {
          "Amount": "0.57",
          "Currency": "GBP"
        },
        "NextPaymentDateTime": "2017-08-13T00:00:00+00:00",
        "NextPaymentAmount": {
          "Amount": "0.56",
          "Currency": "GBP"
        },
        "FinalPaymentDateTime": "2027-08-12T00:00:00+00:00",
        "FinalPaymentAmount": {
          "Amount": "0.56",
          "Currency": "GBP"
        },
        "StandingOrderStatusCode": "Active",
        "CreditorAccount": {
          "SchemeName": "UK.OBIE.SortCodeAccountNumber",
          "Identification": "80200112345678",
          "Name": "Mrs Juniper"
        }
      },
      {
        "AccountId": "22289",
        "StandingOrderId": "Ben5",
        "Frequency": "WkinMnthDay(2)",
        "Reference": "Golf - We Love Golf",
        "FirstPaymentDateTime": "2017-06-12T00:00:00+00:00",
        "FirstPaymentAmount": {
          "Amount": "23.00",
          "Currency": "GBP"
        },
        "NextPaymentDateTime": "2017-07-12T00:00:00+00:00",
        "NextPaymentAmount": {
          "Amount": "23.00",
          "Currency": "GBP"
        },
        "FinalPaymentDateTime": "2018-06-12T00:00:00+00:00",
``` |

```
  "FinalPaymentAmount": {
   "Amount": "23.00",
   "Currency": "GBP"
  },
  "StandingOrderStatusCode": "Active",
  "CreditorAccount": {
   "SchemeName": "UK.OBIE.SortCodeAccountNumber",
   "Identification": "23605490179017",
   "Name": "Mr Tee"
  }
  }
 ]
},
"Links": {
 "Self":"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/standing-orders/"
},
"Meta": {
 "TotalPages": 1
}
}
```

7.11. GET BULK ACCOUNT DIRECT DEBITS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/direct-debits
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	```json
	{
	  "Data": {
	    "DirectDebit": [
	      {
	        "AccountId": "30080012343456",
	        "DirectDebitId": "DD03",
	        "MandateIdentification": "Caravanners",
	        "DirectDebitStatusCode": "Active",
	        "Name": "Towbar Club 3 - We Love Towbars",
	        "PreviousPaymentDateTime": "2017-04-05T10:43:07+00:00",
	        "PreviousPaymentAmount": {
	          "Amount": "0.57",
	          "Currency": "GBP"
	        }
	      }
	    ]
	  },
	  "Links": { "Self":
	"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/directdebits/"
	  },
	  "Meta": {
	    "TotalPages": 1
	  }
	}
	``

7.12. GET BULK ACCOUNT BENEFICIARIES

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/beneficiaries
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

| Response | ```json
{
  "Data": {
    "Beneficiary": [
      {
        "AccountId": "30080012343456",
        "BeneficiaryId": "Ben1",
        "Reference": "Towbar Club",
        "CreditorAccount": {
          "SchemeName": "SortCodeAccountNumber",
          "Identification": "80200112345678",
          "Name": "Mrs Juniper"
        }
      }
    ]
  },
  "Links": {
    "Self":
"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/beneficiaries/"
  },
  "Meta": {
    "TotalPages": 1
  }
}
``` |
|---|---|

7.13. GET BULK ACCOUNT TRANSACTION DETAILS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/transactions
HTTP Method	GET
Headers	- Content-Type application/json - charset utf-8 - x-fapi-financial-id 001580000103UB7AAM - Accept application/json - Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	

	``json
	{
	  "Data": {
	    "Transaction": [
	      {
	        "AccountId": "30080012343456",
	        "TransactionId": "123",
	        "TransactionReference": "Ref 1",
	        "Amount": {
	          "Amount": "10.00",
	          "Currency": "GBP"
	        },
	        "CreditDebitIndicator": "Credit",
	        "Status": "Booked",
	        "BookingDateTime": "2017-04-05T10:43:07+00:00",
	        "ValueDateTime": "2017-04-05T10:45:22+00:00",
	        "TransactionInformation": "Cash from Aubrey",
	        "BankTransactionCode": {
	          "Code": "ReceivedCreditTransfer",
	          "SubCode": "DomesticCreditTransfer"
	        },
	        "ProprietaryBankTransactionCode": {
	          "Code": "Transfer",
	          "Issuer": "AlphaBank"
	        },
	        "Balance": {
	          "Amount": {
	            "Amount": "230.00",
	            "Currency": "GBP"
	          },
	          "CreditDebitIndicator": "Credit",
	          "Type": "InterimBooked"
	        }
	      }
	    ]
	  },
	  "Links": { "Self":
	"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/transactions/"
	  },
	  "Meta": {
	    "TotalPages": 1
	  }
	}
	``

7.14. GET BULK ACCOUNT BALANCES

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/balances
HTTP Method	GET
Headers	• Content-Type application/json • charset utf-8 • x-fapi-financial-id 001580000103UB7AAM • Accept application/json • Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-

Response	```
	{
	  "Data": {
	    "Balance": [
	      {
	        "AccountId": "30080012343456",
	        "Amount": {
	         "Amount": "57.36",
	         "Currency": "GBP"
	        },
	        "CreditDebitIndicator": "Debit",
	        "Type": "InterimBooked",
	        "DateTime": "2017-05-02T14:22:09+00:00"
	      }
	    ]
	  },
	  "Links": { "Self":
	"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/balances/"
	  },
	  "Meta": {
	   "TotalPages": 1
	  }
	}
	``

7.15. GET BULK ACCOUNT STATEMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/aisp/statements
HTTP Method	GET
Headers	• Content-Type application/json

	• charset utf-8 • x-fapi-financial-id 001580000103UB7AAM • Accept application/json • Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9
Body	-
| Response | ```json
{
  "Data": {
    "Statement": [
    {
      "AccountId": "22289",
      "StatementId": "8sfhke-sifhkeuf-97813",
      "StatementReference": "002",
      "Type": "RegularPeriodic",
      "StartDateTime": "2017-08-01T00:00:00+00:00",
      "EndDateTime": "2017-08-31T23:59:59+00:00",
      "CreationDateTime": "2017-09-01T00:00:00+00:00",
      "StatementDescription": ["August 2017 Statement", "One Free Uber Ride"],
      "StatementAmount": [
      {
        "Amount": {
          "Amount": "400.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "ClosingBalance"
      },
      {
        "Amount": {
          "Amount": "600.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "PreviousClosingBalance"
      }
      ]
    },
    {
      "AccountId": "22289",
      "StatementId": "34hj24u-324h33-31i3p4",
      "StatementReference": "003",
      "Type": "RegularPeriodic",
      "StartDateTime": "2017-09-01T00:00:00+00:00",
      "EndDateTime": "2017-09-30T23:59:59+00:00",
``` |

```
      "CreationDateTime": "2017-10-01T00:00:00+00:00",
      "StatementDescription": ["September 2017 Statement"],
      "StatementAmount": [
      {
        "Amount": {
          "Amount": "200.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "ClosingBalance"
      },
      {
        "Amount": {
          "Amount": "400.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "PreviousClosingBalance"
      }
      ]
    },
    {
      "AccountId": "32389",
      "StatementId": "9034ee-4ewa4e-342er6",
      "StatementReference": "002",
      "Type": "RegularPeriodic",
      "StartDateTime": "2017-09-01T00:00:00+00:00",
      "EndDateTime": "2017-09-30T23:59:59+00:00",
      "CreationDateTime": "2017-10-01T00:00:00+00:00",
      "StatementAmount": [
      {
        "Amount": {
          "Amount": "2700.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "ClosingBalance"
      },
      {
        "Amount": {
          "Amount": "4060.00",
          "Currency": "GBP"
        },
        "CreditDebitIndicator": "Credit",
        "Type": "PreviousClosingBalance"
      }
```

```
        ]
      }
    ],
    "Links": {
      "Self":"https://openbanking.cynergybank.co.uk/API/open-
banking/v3.0/aisp/statements/"
    },
    "Meta": {
      "TotalPages": 1
    }
  }
}
```

8. SUPPORT SERVICE

Any technical queries relating to the Open Banking API's please email us at
obaccadmin@cynerygbank.co.uk

APPENDIX A – PLANNED UNAVAILABILITY OF PRODUCTION PAYMENT AND TRANSACTION API

Please note between the hours of 7:00 to 8:00 PM UK Time (Monday to Friday) production environment will not be available however the API portal and Sandbox can still be accessed.