# Confirmation of Funds 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 | Amended based on feedback. Change in x-fapi-financial-id. |
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## 1. OVERVIEW

This document provides the technical specification and associated information required to access the Confirmation of Funds API provided by Cynergy Bank to enable Card Based Payment Instrument Issuers ('CBPII') users to issue confirmation of funds.

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.

**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 |
|---|---|---|
| Funds Confirmation Consent v3.0 | funds-confirmation-consents | POST /funds-confirmation-consents<br>GET /funds-confirmation-consents/{ConsentId}<br>DELETE /funds-confirmation-consents/{ConsentId} |
| Funds Confirmation v3.0 | funds-confirmation | POST/funds-confirmation |

# 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 |
|---|---|---|---|
| Funds Confirmation Consent v3.0 | funds-confirmation-consents | POST /funds-confirmation-consents<br>GET /funds-confirmation-consents/{ConsentId}<br>DELETE /funds-confirmation-consents/{ConsentId} | Future Release |
| Funds Confirmation v3.0 | funds-confirmation | POST/funds-confirmation | Future Release |

# 7. SWAGGER SPECIFICATION

## 7.1. POST FUNDS CONFIRMATION CONSENT

| | |
|---|---|
| URL | https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmation-consents/ |
| HTTP Method | GET |
| Headers | <ul><li>Content-Type<br>application/json</li><li>charset<br>utf-8</li><li>x-fapi-financial-id<br>001580000103UB7AAM</li><li>Accept<br>application/json</li><li>Authorization<br>Bearer  bd663652-0904-3b11-9f43-b44c64767469</li></ul> |
| Body | ```json
{
 "Data": {
  "ExpirationDateTime": "2019-05-02T00:00:00+00:00",  "DebtorAccount":{
  "SchemeName": "UK.OBIE.SortCodeAccountNumber",
  "Identification": "080800021325698",
   "Name": "ACME Inc",
   "SecondaryIdentification": "0002"
  }
 }
}
``` |
| Response | ```json
{
        "Data": {
                "ConsentId":
"1b6482b1-3d3a-4f09-a54d-23ec17ea584d",
                "CreationDateTime": "2019-03-05T09:18Z",
                "Status": "AwaitingAuthorisation",
                "StatusUpdateDateTime": "2019-03-05T09:21Z",
                "ExpirationDateTime": "2019-05-02T00:00Z",
                "DebtorAccount": {
                        "SchemeName":
"UK.OBIE.SortCodeAccountNumber",
                        "Identification": "08080021325698",
                                "Name": "ACME Inc",
                                "SecondaryIdentification": "0002"
                }
        },
        "Links": {
                "self":
"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmation-consents/1b6482b1-3d3a-4f09-a54d-23ec17ea584d"
        },
        "Meta": {
``` |

```
                    "totalPages": 1
            }
    }
```

## 7.2. GET FUNDS CONFIRMATION CONSENT

| | |
|---|---|
| URL | https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmation-consents/{{AccountID}} <br><br> Ex: <br><br> https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmation-consents/1b6482b1-3d3a-4f09-a54d-23ec17ea584d |
| HTTP Method | GET |
| Headers | <ul><li>Content-Type <br> application/json</li><li>charset <br> utf-8</li><li>x-fapi-financial-id <br> 001580000103UB7AAM</li><li>Accept <br> application/json</li><li>Authorization <br> Bearer  bd663652-0904-3b11-9f43-b44c64767469</li></ul> |
| Body | |
| Response | <pre>{<br>    "Data": {<br>        "ConsentId":<br>"1b6482b1-3d3a-4f09-a54d-23ec17ea584d",<br>        "CreationDateTime": "2019-03-05T09:18Z",<br>        "Status": "Authorised",<br>        "StatusUpdateDateTime": "2019-03-05T09:21Z",<br>        "ExpirationDateTime": "2019-05-02T00:00Z",<br>        "DebtorAccount": {<br>            "SchemeName":<br>"UK.OBIE.SortCodeAccountNumber",<br>            "Identification": "08080021325698",<br>                "Name": "ACME Inc",<br>                    "SecondaryIdentification": "0002"<br>        }<br>    },<br>    "Links": {<br>        "self":<br>"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds -confirmation-consents/1b6482b1-3d3a-4f09-a54d-23ec17ea584d"<br>    },<br>    "Meta": {<br>        "totalPages": 1<br>    }<br>}</pre> |

## 7.3. POST FUNDS CONFIRMATION REQUEST

| | |
|---|---|
| URL | https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmations |
| HTTP Method | GET |
| Headers | <ul><li>Content-Type<br>application/json</li><li>charset<br>utf-8</li><li>x-fapi-financial-id<br>001580000103UB7AAM</li><li>Accept<br>application/json</li><li>Authorization<br>Bearer c1f34df6-da2f-3215-a040-c1a1bd385230</li></ul> |
| Body | ```json
{
"Data": {
  "ConsentId": "1b6482b1-3d3a-4f09-a54d-23ec17ea584d",
  "Reference": "08080021325698",
  "InstructedAmount": {
   "Amount": "10.00",
   "Currency": "GDP"
  }
 }
}
``` |
| Response | ```json
{
 "Data": {
  "FundsConfirmationId": "836403",
  "ConsentId":"1b6482b1-3d3a-4f09-a54d-23ec17ea584d",
  "CreationDateTime": "2017-06-02T00:00:00+00:00",
  "FundsAvailable": true,
  "Reference": "08080021325698",
  "InstructedAmount": {
    "Amount": "10.00",
    "Currency": "GDP"
   }
  },
 "Links": {   "Self":
"https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/cbpii/funds-confirmations/1b6482b1-3d3a4f09-a54d-23ec17ea584d
"
  }
 }
   }
   ]
``` |

## 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.