

Skandiabanken

Technical documentation Open Banking

1 Background

The purpose of this document is to help TPP developers to understand our Open banking-solution. This documentation will be consciously updated.

This document contains static data representing live data. Information in this document will change over time, please check back to our documentation site for updates.

2 Test environment and sandbox

The test environment with sandbox is currently not available.

3 API

3.1 Security

In the production environment, to be able to invoke an API, you are required to obtain an access token following the Authorization Code Grant flow of the OAuth2 specification.

Security features and requirements will be clarified further shortly.

3.2 AIS

To call the AIS service you need an OAuth2 token which will contain the ID of the PSU.

The AIS will allow a TPP to access all payments accounts for a given PSU. Only the account owner can give consent to an account.

3.2.1 Get Accounts

Get Accounts will return a list of all payment accounts for a given PSU.

Request example

Note: this is an example and cannot currently be used by you.

```
GET https://api.developer.skandianet.org/open-banking/test/v1/accounts
Headers:
Accept: application/json
client_id: xx
X-Request-ID: 3819488975781888
Consent-ID: 2004090011779072
```

Response description

Name	Type	Description
accountList	list	The list of accounts
Parameters of accountList		
accountList		
resourceId	string	Id of an account
iban	string	Iban of an account
bban	string	Bban identifier (clearing + number)
currency	string	The currency code of the account ISO 4217
cashAccountType	string	CACC
Name	string	Product name of an account
bic	string	SKIASESS
Usage	string	PRIV = private personal account (natural person)
_links		linked resources
_links		
balances	string	link to get balances
transactions	string	link to get transactions

Response example

Body:

```
{
  "accounts" : [
    {
      "resourceId" : "957054871102373",
      "iban" : "SE0791500000091598570120",
      "bban" : "91598570120",
      "currency" : "SEK",
      "cashAccountType" : "CACC",
      "name" : "Allt i Ett-konto",
      "bic" : "SKIASESS",
      "usage" : "PRIV",
      "_links" : {
        "balances" : {
          "href" : "/v1/accounts/957054871102373/balances"
        },
        "transactions" : {
          "href" : "/v1/accounts/957054871102373/transactions"
        }
      }
    }
  ]
}
```

```
]
}
```

3.2.2 Get Transactions

Get Transaction will return a list of booked and pending transactions on a given account.

Request example

Note: this is an example and cannot currently be used by you.

```
GET https://api.developer.skandianet.org/open-
banking/test/v1/accounts/6011088076529691/transactions?bookingStatus=both
Headers:
Accept: application/json
client_id:
X-Request-ID: 8041369503268864
Consent-ID: 6168134098616320
PSU-Http-Method: GET
```

Response description

Name	Type	Description
transactions	list	list of transactions
Account		
iban	string	Iban of an account
currency	string	the currency code of the account
Transactions		
booked	list	list of booked transactions
pending	list	list of pending transactions
transactionsid	string	The Id of the payment initiation request
entryReference	string	
creditorAccount	list	
bban	string	Bban identifier (clearing + number)
debtorName	string	
debtorAccount	string	
iban	string	Iban of an account
currency	string	
amount	string	
Parameters of pending and booked list		
bookingDate	string	Date when entry was posted to the account
valueDate	string	Date when assets become available (credit)
remittanceInformation Unstructured	string	message to a payee

Response example**Body:**

```
{
  "account" : {
    "iban" : "SE079150000091598570120",
    "currency" : "SEK"
  },
  "transactions" : {
    "booked" : [
      {
        "transactionId" : "957054871102373@YGCB0169@2019-01-02@2019-01-02-20.57.38.059727",
        "entryReference" : "2019-01-02-20.57.38.059727",
        "creditorAccount" : {
          "bban" : "91598570120",
        },
        "debtorName" : "Eva Testsson",
        "debtorAccount" : {
          "iban" : "SE079150000091598570120", "currency" : "SEK"
        },
        "transactionAmount" : {
          "currency" : "SEK",
          "amount" : "-200"
        },
        "bookingDate" : "2019-01-02",
        "valueDate" : "2019-01-01",
        "remittanceInformationUnstructured" : "Avgift"
      },
      {
        "transactionId" : "957054871102373@YICB0149@2019-01-01@2019-01-02-15.03.22.103711",
        "entryReference" : "2019-01-02-15.03.22.103711",
        "creditorAccount" : {
          "bban" : "91598570120",
        },
        "debtorName" : "Eva Testsson",
        "debtorAccount" : {
          "iban" : "SE079150000091598570120",
          "currency" : "SEK"
        },
        "transactionAmount" : {
          "currency" : "SEK",
          "amount" : "-842.89"
        },
        "bookingDate" : "2019-01-01",
        "valueDate" : "2019-01-02",
        "remittanceInformationUnstructured" : "Kontraktsränta"
      },
      {
        "transactionId" : "957054871102373@YICB0149@2018-12-31@2019-01-02-15.03.22.095046",
        "entryReference" : "2019-01-02-15.03.22.095046",
        "creditorAccount" : {
          "bban" : "91598570120",
        },
        "debtorName" : "Eva Testsson",
        "debtorAccount" : {
```

```
    "iban" : "SE079150000091598570120",  
    "currency" : "SEK"  
  },  
  
  "transactionAmount" : {  
    "currency" : "SEK",  
    "amount" : "-7.07"  
  },  
  "bookingDate" : "2018-12-31",  
  "valueDate" : "2019-01-01",  
  "remittanceInformationUnstructured" : "Ränta på skuld"  
} ]  
}  
}
```

3.2.3 Get Balance

Get balance will return the balances of an account.

Request example

Note: this is an example and cannot currently be used by you.

```
GET https://api.developer.skandianet.org/open-banking/test/v1/accounts/4903062420146441/balances
Headers:
Accept: application/json
client_id: xx
X-Request-ID: 2068763459452928
Consent-ID: 6702399653675008
```

Response description

Name	Type	Description
Iban	String	Iban of an account
Currency	String	the currency code of the account ISO 4217
Balances		list of balances
BalanceType "closingBooked"	List	booked transactions
BalanceAmount		
Currency	String	The currency of the amount
Amount		Balance amount of booked credit and debit transactions when the request was initiated
Balances		
BalanceType "available"	List	booked transactions
BalanceAmount		
Currency	String	The currency of the amount
Amount		Balance amount of booked credit and debit transactions and reserved card authorization when the request was initiated
referenceDate	Date	Now

3.3 PIS

Documentation for PIS is currently not available.