AccountScore

Enrich Integration Guide

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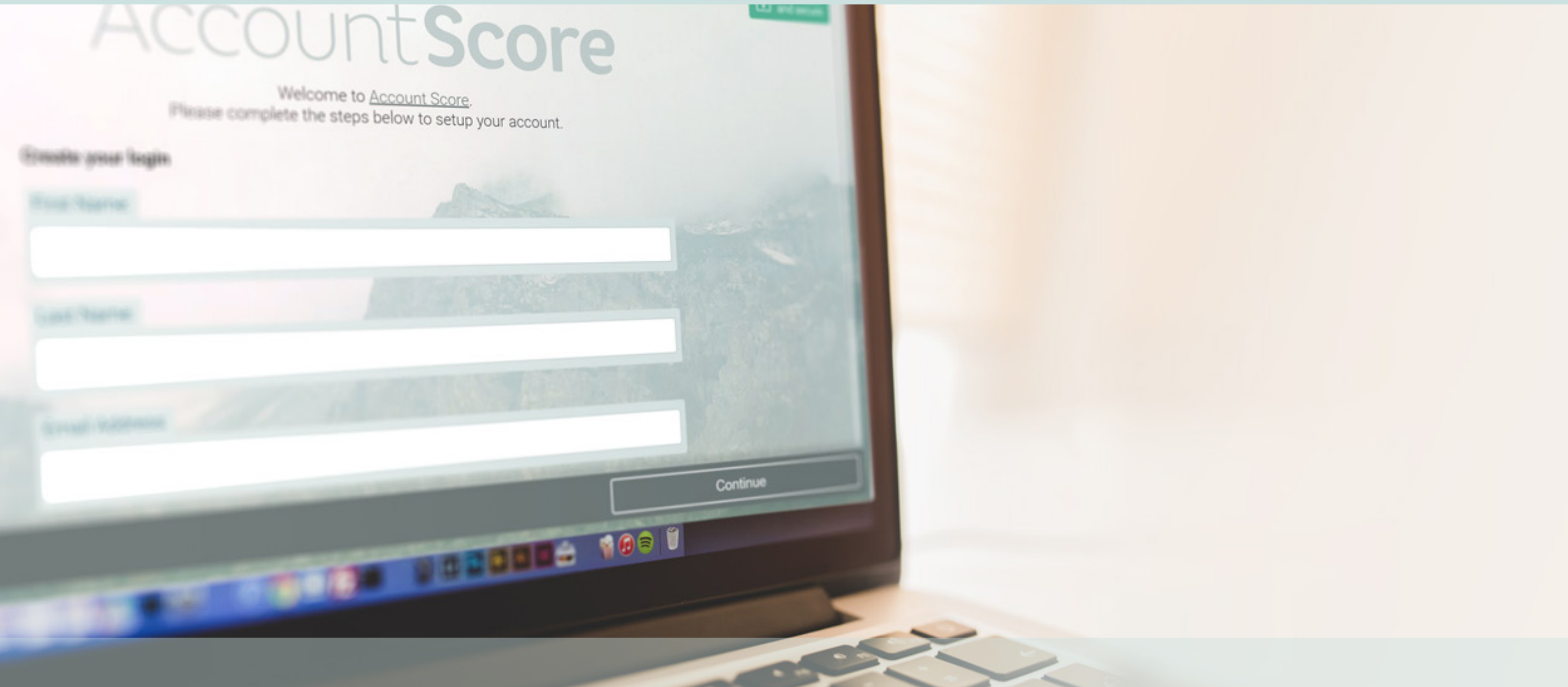
06 September 2017	Harvey Lawrence	0.1	First version

the latest version of this document can be found at
https://www.accountscore.com/enrichintegrationguide.pdf



Contents of this Document

Introduction 3
AccountScore REST API 4
Authenticate 5
Create Customer 6
Add Bank 7
Add Account 8
Add Transactions 9
Complete Import 10
Track Progress 11
Banks 12
Banks 12
Manual Import 13
Manual Import Fields 13

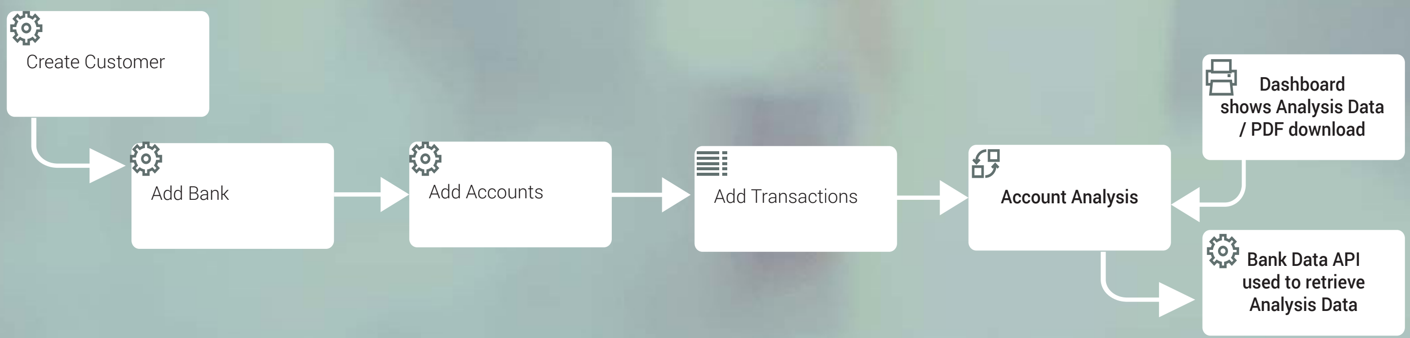
Introduction

The AccountScore platform is a data collection and analysis tool designed to take a set of Bank Transaction line items from a source and grouped by Bank Account, analyse them and return various metrics to create comprehensive overview of a customer's financial position.

AccountScore Enrich allows the client to pass transactional data straight to AccountScore, via API or online, which AccountScore will then analyse and return via API or dashboard.

This is a guide to explain how transactions can be sent to AccountScore for analysis via API. See https://www.accountscore.com/integrationguide.pdf for all information on how to pull the analysed data back from AccountScore.

Process



AccountScore REST API

The secure REST API can be used to extract data from AccountScore and manage Customer accounts, located at the following URI: https://api.accountscore.net/api/v1

Authenticate

This API can be used to authenticate against the AccountScore platform and generate a token which can be used against other parts of the API which require authentication. The token will expire after 120 minutes of inactivity at which point this API will need to be utilised again to generate a new token.

```
/api/v1/authenticate
```

To authenticate POST the following model:

```
{
  "username": "string",
  "password": "string",
  "clientId": "string"
}
```

Parameter	Data Type	Description
clientId	string	The unique identifier for your Client, supplied on the Client Configuration Sheet.
username	string	Username, set up in the Dashboard, with the 'Service' Role, or supplied by AccountScore separately.
password	string	Password for a user, set up in the Dashboard, with the 'Service' Role, or supplied by AccountScore separately.

Utilising the authentication token

Once the API has returned an Authentication Token this needs to be set in further calls to the API in a header named "Authorization" and prefixed with the term "Bearer".

Example curl command:

```
curl -X GET --header 'Accept: application/json' --header 'Authorization: Bearer 06d923e8-6252-4036-9ff8-2aad8502053d' 'https://api.accountscore.net/api/v1/customerId'
```

Where **06d923e8-6252-4036-9ff8-2aad8502053d** is the token returned from the Authentication API.

Create Customer

Creates a new customer.

```
/api/v1/enrich/createCustomer
```

To create a customer POST the following model:

```
{
  "customerRef": "string",
  "firstName": "string",
  "lastName": "string",
  “emailAddress”: “string”,
  “postCode”: “string”,
  “telephone”: “string”
}
```

Parameter	Data Type	Description
customerRef	string	Your chosen unique identifier for the customer
firstName	string	First name of the customer (optional)
lastName	string	Last name of the customer (optional)
emailAddress	string	Email address of the customer (optional)
postCode	string	Post code of the customer (optional)
telephone	string	Telephone of the customer (optional)

The API will then return the customerRef for the customer, as given by you.

Add Bank

Adds a bank for the customer, a customer can have multiple banks

```
/api/v1/enrich/addBank
```

To add a bank for a customer POST the following model:

```
{
  "customerRef": "string",
  "bankId": "integer"
}
```

Parameter	Data Type	Description
customerRef	string	Your chosen unique identifier for the customer
bankId	integer	Identifier for the bank (optional, defaults to 18 if not given), see end of guide for list of banks

The API will then return the bankId for the customer.

Add Account

Adds an account for the customer, a customer can have multiple accounts added under a bank.

```
/api/v1/enrich/addAccount
```

To add an account POST the following model:

```
{
  "bankId": "integer",
  "accountId": "string",
  “accountName”: “string”,
  “sortCode”: “string”,
  “accountNumber”: “string”,
  “currentBalance”: “decimal”,
  “availableBalance”: “decimal”,
  “customerRef”: “string”
}
```

Parameter	Data Type	Description
bankId	integer	Identifier for the bank (optional, defaults to 18 if not given), see Banks section
accountId	string	Your chosen identifier for the bank account
accountName	string	Name of the account (optional)
sortCode	string	Sort code of the account (optional)
accountNumber	string	Account number of the account (optional)
currentBalance	decimal (10.2)	Current balance for the account (optional, defaults to 0)
availableBalance	decimal (10.2)	Available balance for the account (optional, defaults to 0)
customerRef	string	Your chosen unique identifier for the customer

The API will then return AccountScore’s accountReference for the account.

Add Transactions

Adds transactions for a customer

```
/api/v1/enrich/addTransactions
```

To add transactions POST the following model:

```
{
  "bankId": "integer",
  "accountRef": "string",
  “customerRef”: “string”,
  “transactions”:
  [
    {
     “transactionId”: “integer”,
     “amount”: “decimal”,
     “description”: “string”,
     “postDate”: “datetimeoffset”
     “runningBalance”: “decimal”
     }
   ]
}
```

Parameter	Data Type	Description
bankId	integer	Identifier for the bank
accountRef	string	AccountScore’s account identifier
customerRef	string	Your chosen unique identifier for the customer
transactions	array	List of transactions to be analysed

transactions array > element

Parameter	Data Type	Description
transactionId	integer	Your chosen unique identifier for the transaction, cannot be 0
amount	decimal (10.2)	Amount for the transaction
description	string	Transaction description
postDate	datetimeoffset	Post date for the transaction

The API will then return a string confirmation ‘Transactions added’ or ‘Failed to add transactions’

Complete Import

Completes the import by analysing all the transactions

```
/api/v1/enrich/completeImport
```

To complete the import POST the following model:

```
{
  "accountId": "integer",
  "bankId": "string",
  "requestStartRange": "datetimeoffset",
  "requestEndRange": "datetimeoffset
  "customerRef": "string",
}
```

Parameter	Data Type	Description
accountId	string	Your chosen identifier for the bank account
bankId	integer	Identifier for the bank
requestStartRange	datetimeoffset	Starting post date of transactions to be analysed (optional)
requestEndRange	datetimeoffset	Ending post date of transactions to be analysed (optional)
customerRef	string	Your chosen unique identifier for the customer

The API will then return an import reference which can be used to track the process of the import.

Track Progress

Tracks progress of the import

```
/api/v1/enrich/trackProgress
```

To track progress POST the following model:

```
{
  "completeImportReference": "string",
}
```

Parameter	Data Type	Description
completeImportReference	string	Import reference as given by completeImport

The API will then return the string “true” or “false” depending on wether the import has completed

Banks

Banks

List of UK banks and corresponding bankId's

bankId	Bank
1	Barclays
2	Bank of Scotland (BOS)
3	Clydesdale Bank
4	The Co-operative Bank (COOP)
5	First Direct
6	Halifax Online
7	HSBC Bank
8	Lloyds
9	Metro Bank Retail
10	Nationwide Building Society
11	NatWest Bank (National Westminster Bank)
12	Royal Bank of Scotland (RBS)
13	Santander
14	Think Money
15	TSB
16	Ulster Bank
17	Yorkshire Bank
18	Default

Manual Import

Transactions can also be uploaded manually in a csv to to the system via the 'Create Customers' option on the AccountScore dashboard, this allows you to import multiple customers at once

Manual Import Fields

List of fields for a manual import

Field	Data Type	Description
CustomerRef	string	Your chosen unique identifier for the customer
AccountId	string	Your chosen unique identifier for the account
TransactionId	integer	Your chosen unique identifier for the transaction, cannot be 0
Postdate	datetimeoffset	Post date of the transaction
Description	string	Transaction description
Amount	decimal (10.2)	Amount for the transaction
Firstname	string	First name of the customer (optional)
Lastname	string	Last name of the customer (optional)
EmailAddress	string	Email address of the customer (optional)
PostCode	string	Post code of the customer (optional)
Telephone	string	Telephone number of the customer (optional)
AccountNumber	string	Account number of the account (optional)
SortCode	string	Sort code of the account (optional)
BankId	string	Identifier for the bank (optional, defaults to 18 if not given), see Banks section
LatestBalance	string	Balance for the account, should be the same value for all transactions in the account (optional)