

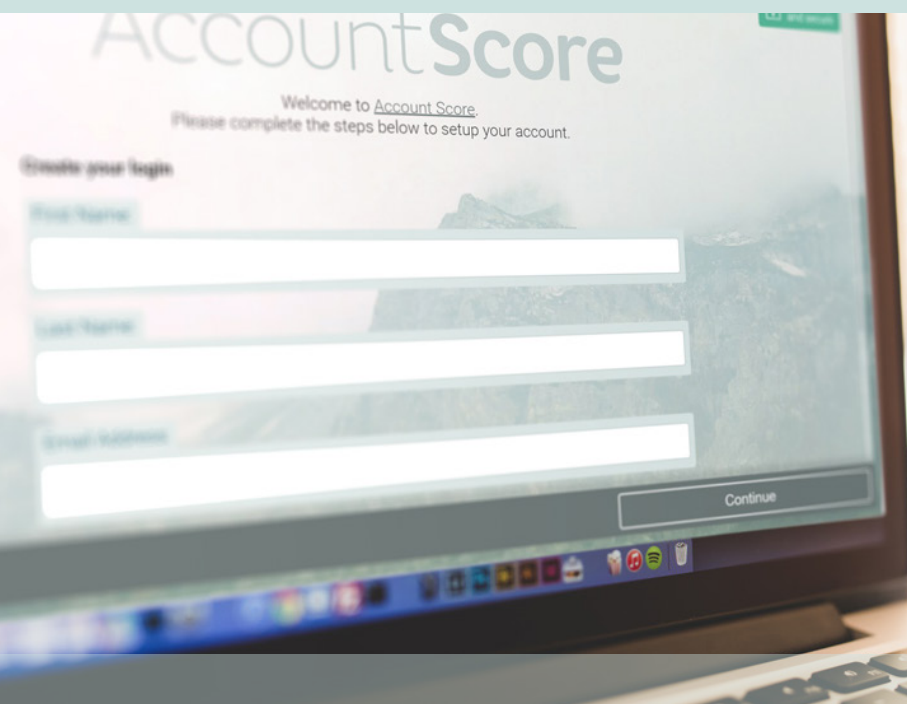
AccountScore

Verify Integration Guide

version 0.1 (25 July 2017)

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|--------------|-----------------|-----|--------------------|
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the latest version of this document can be found at
<https://www.accountscore.com/verifyintegrationguide.pdf>



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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 Verify allows client to Verify salary of a customer before pulling the rest of the customers data via the API.

The client will need to collect the customers internet banking credentials as described on pages 5 -11 of the AccountScore integration guide, found at <https://www.accountscore.com/integrationguide.pdf>

Once the customer has successfully signed up, the client will Verify the salary of the customer via API, before deciding whether to transfer that customer and pull the rest of their data and view their dashboard. See <https://www.accountscore.com/integrationguide.pdf> for all other available calls.

High level process & customer journey



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.

Customer lookup

The Customer Lookup API can be used to get Customer Identifiers from data about the requested customer.

```
/api/v1/verification/customerId
```

The customer lookup supports searching for a customer by their external reference as a GET parameter.

```
?request.externalReference=UniqueIdentifierHere
```

| Parameter | Data Type | Description |
|---------------------------|-----------|--|
| request.externalReference | String | The Customer's external reference as supplied to AccountScore during the signup process. |

The API will return the internal reference for that Customer, which should be used on any further calls to the Customer's data (except the customer url method below).

Data returned from customer lookup

| Parameter | Data Type | Description |
|------------|-----------|---|
| customerId | String | The Customer Identifier GUID in the format: fb0b44b7-ac7a-48b1-8596-3ffca2c9446d If no customer is found, will return the default GUID: 00000000-0000-0000-0000-000000000000 |

Income Verification

The API will return the income verification information, which summarises the Identified Salary for a customer.

```
/api/v1/verification/[[customerId]]/incomeVerification
```

[[customerId]]

GUID attained from the Customer Lookup API.

Data returned from income verification

Data is returned with the attached data table, as a JSON object named **calibrationInfo**.

| Parameter | Data Type | Description |
|---------------------|-----------|--|
| hasOutOfWorkBenefit | Boolean | Denotes wether there is an out of work benefit payment for this customer |
| incomeVerification | Array | Income information |

IncomeVerification array > element

| Parameter | Data Type | Description |
|-------------------------|----------------|---|
| employerName | String | Name of employer |
| salaryAmount | Decimal | The median amount of the salary transactions |
| payFrequency | String | The frequency of the salary transactions. (E.g. 'Rekurs Weekly') |
| nextExpectedPayDate | DateTimeOffset | The expected date of the next salary transaction, based on the pay frequency. Note: This can be in the past |
| possibleLossOfIncome | Boolean | Denotes wether there is a possible loss of income event for this customer |
| categorisedTransactions | Array | List of categorised transactions from the employer |

CategorisedTransactions array > element

| Parameter | Data Type | Description |
|----------------------------|----------------|---|
| accountId | String | GUID for the Account |
| primaryCategoryDescription | String | Primary Category for the transaction |
| subCategoryDescription | String | Sub-Category for the transaction |
| vendorDescription | String | Vendor for the transaction |
| description | String | Raw transaction description |
| postDate | DateTimeOffset | Transaction post date |
| direction | String | Defines if transaction is a credit or debit |
| amount | Decimal | Transaction amount |

Transfer Customer

The transfer customer call can be used to transfer the customer to another 'client', which once authenticated has the permissions to pull any other data from the API for the customer. See <https://www.accountscore.com/integrationguide.pdf> for the other available calls.

```
/api/v1/verification/[[customerId]]/transferCustomer
```