



# Account Information Implementation Guidelines

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# 1 Account Information Implementation Guidelines

## 1.1 OpenBanking UK Endpoints Supported for Account Information by Permanent TSB

List of Endpoints Supported		
Account Information	Endpoints	Supported by Permanent TSB
Account Access Consents v3.1	POST /account-access-consents GET /account-access-consents/{ConsentId} DELETE /account-access-consents/{ConsentId}	Yes
Accounts v3.1	GET /accounts GET /accounts/{AccountId}	Yes
Balances v3.1	GET /accounts/{AccountId}/balances	Yes
Transactions v3.1	GET /accounts/{AccountId}/transactions	Yes
Beneficiaries v3.1	GET /accounts/{AccountId}/beneficiaries	Yes
Direct Debits v3.1	GET /accounts/{AccountId}/direct-debits	Yes
Standing Orders v3.1	GET /accounts/{AccountId}/standing-orders	Yes
Scheduled Payments v3.1	GET /accounts/{AccountId}/scheduled-payments	Yes
Statements v3.1	GET /accounts/{AccountId}/statements GET /accounts/{AccountId}/statements/{StatementId} GET /accounts/{AccountId}/statements/{StatementId}/transactions	Yes

List of Endpoints Not Supported		
Account Information	Endpoints	Supported by Permanent TSB
Balances v3.1	GET /balances	No
Transactions v3.1	GET /transactions	No
Beneficiaries v3.1	GET /beneficiaries	No
Direct Debits v3.1	GET /direct-debits	No
Standing Orders v3.1	GET /standing-orders	No
Products v3.1	GET /accounts/{AccountId}/product GET /products	No
Offers v3.1	GET /accounts/{AccountId}/offers GET /offers	No
Party v3.1	GET /accounts/{AccountId}/party GET /party	No
Scheduled Payments v3.1	GET /scheduled-payments	No
Statements v3.1	GET /accounts/{AccountId}/statements/{StatementId}/file GET /statements	No

## **1.2 Permission Codes Supported by Permanent TSB**

Permanent TSB will be supporting the following permission codes for Consent Setup Endpoint.

- ReadAccountsBasic
- ReadAccountsDetail
- ReadBalances
- ReadBeneficiariesBasic
- ReadBeneficiariesDetail
- ReadDirectDebits
- ReadPAN
- ReadScheduledPaymentsBasic
- ReadScheduledPaymentsDetail
- ReadStandingOrdersBasic
- ReadStandingOrdersDetail
- ReadStatementsBasic
- ReadStatementsDetail
- ReadTransactionsBasic
- ReadTransactionsCredits
- ReadTransactionsDebits
- ReadTransactionsDetail

## **1.3 Transactions V3.1**

### **1.3.1 Pagination**

Page size is nominally 25 transactions, but is variable according to circumstances, for example the final page of a set will almost always be smaller due to having fewer remaining transactions. AISPs should not rely upon any specific logic with regards to pagination nor should they rely upon the size of the returned page to determine whether there is another, but only use the next link if returned.

Pagination would be supported for the applicable endpoints as per OBIE standards.

### **1.3.2 Transaction Date Filtering and Truncation**

By default Permanent TSB will provide information within below range in-line with information available online.

- Pending transactions – up to last 5 transactions displayed. These are POS transactions.

- Recent transactions – up to 6 months of Visa transactions but only 3 months will be displayed by default to be in line with own channels.
- Recent transactions – up to 12 months of non-visa transactions available but only 3 months will be displayed by default to be in line with own channels.

The date ranges of the transactions returned by the GET /accounts/{AccountId}/transactions message depends upon two date ranges, indicating the consent and requested time periods. The behaviour of the API can change depending on how these are populated (or not) and how they overlap.

Date Filter for Transactions can be provided using the **From** and **To Date** at the following Endpoints.

1) POST /account-access-consents [TransactionFromDateTime, TransactionToDateTime]

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.

If the request doesn't have these fields, Permanent TSB defaults TransactionFromDateTime to 365 days prior (i.e. 12 months), TransactionToDateTime to the date the consent is setup.

2) GET /accounts/{AccountId}/transactions [fromBookingDateTime , toBookingDateTime ]

- These are the time-limits of the period of transactions that the AISP wants information for in that particular request.
- These can be for any duration.

If the requests doesn't have these fields, Permanent TSB defaults to transactionFromDate = 365 days prior (i.e. 12 months), transactionToDate = the date the request is sent in.

#### **Notes:-**

- If an AISP does not supply either of the date ranges, the default duration would be considered to be 90 days. (Please refer scenario 1.3.2.7)
- Permanent TSB does not support time for data filtering. Permanent TSB will accept a future-dated toBookingDateTime, but this will have the same net result as setting the date to today

Permanent TSB will apply Date filters in the below order

- 1) Default Date range for Permanent TSB – Always Applied. [ 6 months for VISA, 12 months for non-VISA)
- 2) Date Range in POST /account-access-consents.
- 3) Date Range in GET /accounts/{AccountId}/transactions.

The next section covers some of the scenarios for non-VISA transactions. For VISA transactions, the information will be similar but the default Permanent TSB filter will be for 6 months. Scenarios assume that consent has not expired when AISP is requesting the information.

### 1.3.2.1 Scenario - 1: GET/Transactions date range is outside of Consent date range.

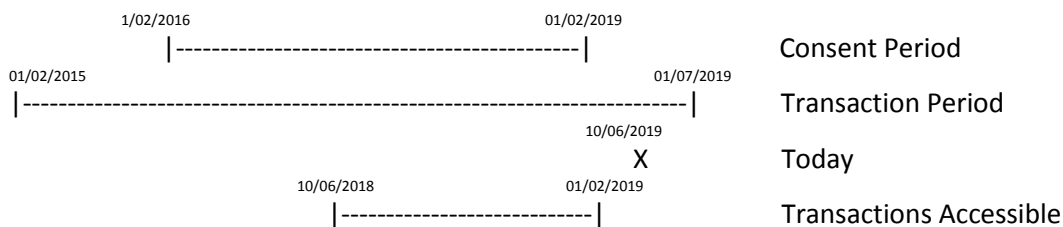
**Consent**

TransactionFromDateTime – 01/02/2016  
 TransactionToDateTime – 01/02/2019  
 Consent Setup Date – 01/05/2019

**Get/Transactions**

fromBookingDateTime – 01/02/2015  
 toBookingDateTime – 01/07/2019  
 Request Date – 10/06/2019

Transactions returned will be from 01/05/2018 to 01/02/2019



[Filter for Permanent TSB 12 months transaction applied, Filter of *TransactionToDateTime* of Consent Applied]

### 1.3.2.2 Scenario - 2: GET/Transactions date range is within Consent date range.

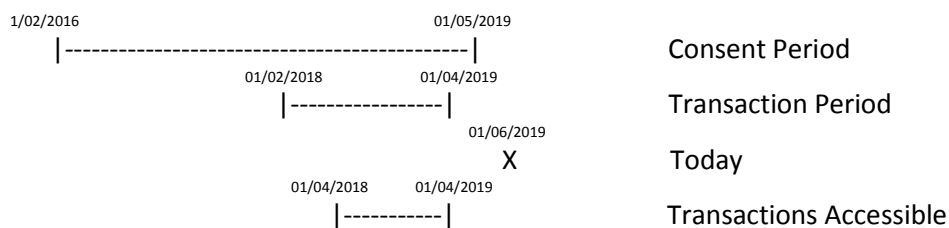
**Consent**

TransactionFromDateTime – 01/02/2016  
 TransactionToDateTime – 01/05/2019  
 Consent Setup Date – 01/05/2019

**Get/Transactions**

fromBookingDateTime – 01/02/2018  
 toBookingDateTime – 01/04/2019  
 Request Date – 01/06/2019

Transactions returned will be from 01/04/2018 to 01/04/2019



[Filter for Permanent TSB 12 months transaction applied, Filter of *toBookingDateTime* applied]

### 1.3.2.3 Scenario - 3: GET/Transactions date range has no *toBookingDateTime* field.

#### Consent

TransactionFromDateTime – 01/02/2016

TransactionToDateTime – 01/05/2019

Consent Setup Date – 01/05/2019

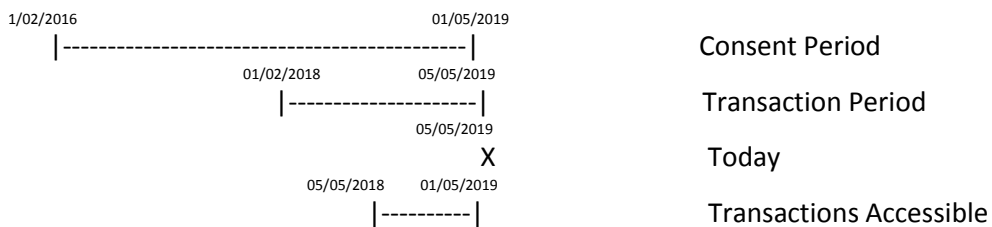
#### Get/Transactions

fromBookingDateTime – 01/02/2018

**toBookingDateTime** – Not Provided (defaulted to 05/05/2019)

Request Date – 05/05/2019

Transactions returned will be from Dates – 05/05/2018 to 01/05/2019



[Filter for Permanent TSB 12 month's transaction applied, Filter of *TransactionToDateTime* applied]

### 1.3.2.4 Scenario - 4: GET/Transactions date range has no *fromBookingDateTime* field.

#### Consent

TransactionFromDateTime – 01/02/2016

TransactionToDateTime – 01/05/2019

Consent Setup Date – 01/05/2019

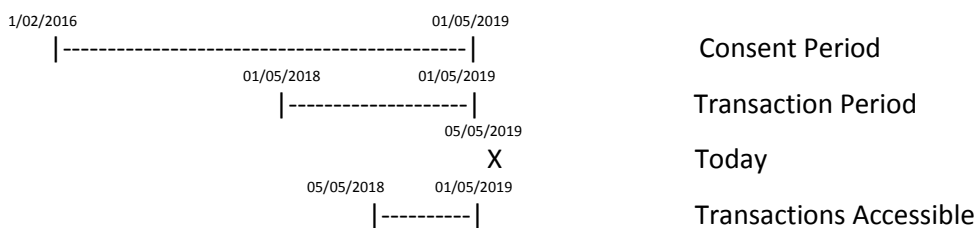
#### Get/Transactions

fromBookingDateTime – Not Provided (defaulted to 12 months from today)

toBookingDateTime – 01/05/2019

Request Date – 05/05/2019

Transactions returned will be from Dates – 01/05/2018 to 01/05/2019



[Filter for Permanent TSB 12 month's transaction applied, Filter of toBookingDateTime *applied*]

### 1.3.2.5 Scenarios - 5: No Date Range specified in Transaction, Date Range provided in Consent.

#### Consent

TransactionFromDateDateTime – 01/02/2016

TransactionToDateDateTime – 01/04/2019

Consent Setup Date – 01/05/2019

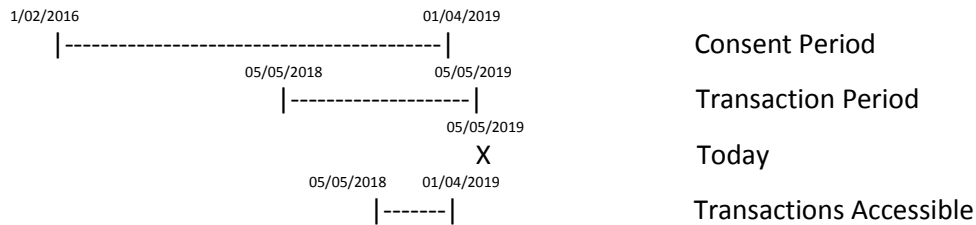
#### Get/Transactions

fromBookingDateDateTime – Not Provided (defaulted to 12 months from today)

toBookingDateDateTime – Not Provided (defaulted to 05/05/2019)

Request Date – 05/05/2019

Transactions returned will be from Dates – 05/05/2018 to 01/04/2019



[Filter for Permanent TSB 12 month's transaction applied, Filter of TransactionToDateDateTime *applied*]

### 1.3.2.6 Scenario - 6: No Date Range specified in Consent, Date Range provided in Transaction.

#### Consent

TransactionFromDateDateTime – Not Provided

TransactionToDateDateTime – Not Provided

Consent Setup Date – 01/05/2019

#### Get/Transactions

fromBookingDateDateTime – 01/07/2018

toBookingDateDateTime – 08/05/2019

Request Date – 05/05/2019

Transactions returned will be from Dates – 01/07/2018 to 05/05/2019





[Filter of fromBookingDateTime *applied*, Filter of today's date *applied for date in future*]

### 1.3.2.7 Scenario – 7: No Date Range specified anywhere.

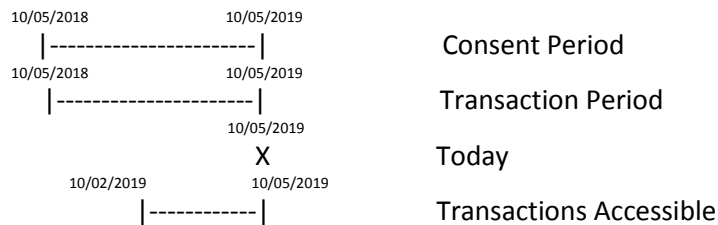
#### Consent

TransactionFromDateTime – *Not Provided*  
TransactionToDateTime – *Not Provided*  
Consent Setup Date – 01/05/2019

#### Get/Transactions

fromBookingDateTime – *Not Provided*  
toBookingDateTime – *Not Provided*  
Request Date – 10/05/2019

Transactions returned will be from Dates – 10/05/2018 to 10/05/2019



[90 days filter will be applied if not dates are provided, Filter of today's date *applied*]

### 1.3.2.8 Scenario – 8: Dates in consent and transaction out of range.

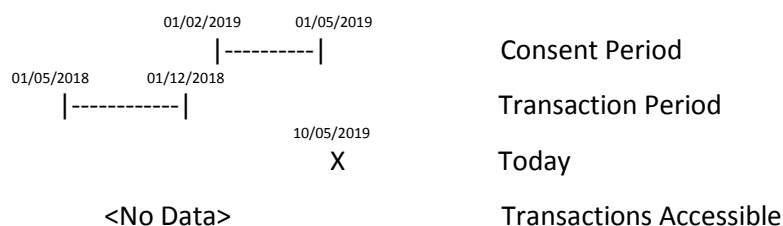
#### Consent

TransactionFromDateTime – 01/02/2019  
TransactionToDateTime – 01/05/2019  
Consent Setup Date – 01/05/2019

#### Get/Transactions

fromBookingDateTime – 01/05/2018  
toBookingDateTime – 01/12/2018  
Request Date – 10/05/2019

No Transactions would be returned



[Filter on TransactionFromDateTime applied, Filter of TransactionToDateTime *applied*]

#### **1.4 AISP Access Expiry**

Permanent TSB does not support Refresh of AISP access consent. Once the consent has expired, AISP will need to setup a brand new consent to get the required Account and Transaction Information.

#### **1.5 AISP Consent Management**

Permanent TSB will never revoke any AISP consent within its domain. If an AISP wants to revoke a consent authorisation, they will have to use the DELETE /account-access-consents/{ConsentId} endpoint.

#### **1.6 API Requests Limit**

If Permanent TSB receives more than 4 requests for data, where the customer is not actively requesting such information, from an AISP within a day, Permanent TSB will process requests on the understanding that the AISP has obtained consent from the customer to request data more frequently.