PSD2 - Documentation

For Savings & Loans

יישום בדיסקונט \ מרכנתיל

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1. כללי

מסמך זה מכיל את היישום עבור אחזור מידע לאשראי ופיקדונות לפי התקן שפורסם ע"י בנק ישראל -
BOI - IG Savings and Loans V1.5

במסמך זה מפורטים APIs נתמכים יחד עם נתוני הבקשה והתשובה בכל אחד מהם.

2. שירותי אחזור מידע - APIs נתמכים

סוג המידע	API
אחזור מוצרי אשראי	GET /v1/loans
אחזור פרטי מוצר אשראי	GET /v1/loans/{loan-account-id}
אחזור יתרות למוצר אשראי	GET /v1/loans/{loan-account-id}/balances
אחזור תנועות למוצר אשראי	GET /v1/loans/{loan-account-id}/transactions {query-parameters}
אחזור חסכונות/ פיקדונות	GET /v1/savings
אחזור פרטי חסכון/ פיקדון	GET /v1/savings/{savings-account-id}
אחזור יתרות לחסכון/ פיקדון	GET /v1/savings/{savings-account-id}/balances
אחזור תנועות לחסכון/ פיקדון	GET /v1/savings/{savings-account-id}/transactions {query-parameters}

3. אחזור מוצר אשראי

3.1. Request

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

3.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
loanAccounts	Array of Account Details	

Account Details	
Attribute	Type
resourceId	
iban	
other	Other
currency	
ownerName	
name	
displayName	
product	- Retail loan - Mortgage loan - Account guarantee - Postdated check - Account Credit Line
cashAccountType	LOAN
usage	
interest	Array of Interest
relatedDates	Related Dates

Other	
Attribute	Type
identification	

Interest	
Attribute	Type
type	
relatedIndices	Array of Index
rate	Array of AmountDependentRate
fromDateTime	
toDateTime	
changeMechanism	

Index	
Attribute	Type
Index	
rootIndexValue	
exchangeRate	AmountDependentRate
additionalInformation	

AmountDependentRate	
Attribute	Type
percentage	
fromAmount	Amount
toAmount	Amount

Amount	
Attribute	Type
currency	
amount	

Related Dates	
Attribute	Type
contractStartDate	
contractEndDate	
contractAvailabilityDate	

4. אחזור פרטי מוצר אשראי

4.1. Request

Path parameters

Attribute	Type	Description
loan-account-id		

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

4.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
loanAccount	Account Details	

Account Details	
Attribute	Type
resourceId	
iban	
other	Other
currency	
ownerName	
name	
displayName	
product	Supported values: - Retail loan - Mortgage loan - Account guarantee - Postdated check - Account Credit Line
cashAccountType	LOAN
usage	
interest	Array of Interest
relatedDates	Related Dates

Other	
Attribute	Type
identification	

Interest	
Attribute	Type
type	
relatedIndices	Array of Index
rate	Array of AmountDependentRate
fromDateTime	
toDateTime	
changeMechanism	

Index	
Attribute	Type
Index	
rootIndexValue	
exchangeRate	AmountDependentRate
additionalInformation	

AmountDependentRate	
Attribute	Type
percentage	
fromAmount	Amount
toAmount	Amount

Amount	
Attribute	Type
currency	
amount	

Related Dates	
Attribute	Type
contractStartDate	
contractEndDate	
contractAvailabilityDate	

5. אחזור יתרות למוצר אשראי

5.1. Request

Path parameters

Attribute	Type	Description
loan-account-id		

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

5.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
loanAccount	Account Reference	
balances	Array of Balance	

Account Reference	
Attribute	Type
iban	
other	Other
currency	
cashAccountType	LOAN

Other	
Attribute	Type
identification	

Balance	
Attribute	Type
balanceAmount	Amount סימן סכום היתרה (חיובי/ שלילי) מוחזר בפי שמוצג באתר הבנק
balanceType	Supported Types: - closingBooked for ○ Retail loan ○ Mortgage loan ○ Account guarantee ○ Postdated check ○ Account Credit Line - closingBooked (original value) for ○ Retail loan ○ Mortgage loan

	- expected for Account Credit Line - interimAvailable for Account Credit Line
creditLimitIncluded	
referenceDate	closingBooked (original value) for Mortgage loan - referenceDate is loan openingDate

Amount	
Attribute	Type
currency	
amount	

6. אחזור תנועות למוצר אשראי

6.1. Request

Path parameters

Attribute	Type	Description
loan-account-id		

Query parameters

Attribute	Type	Description
dateFrom		
dateTo		
bookingStatus	supported value: booked	

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

6.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
loanAccount	Account Reference	
transactions	Account Report	

Account Reference	
Attribute	Type
iban	
other	Other
currency	
cashAccountType	LOAN

Other	
Attribute	Type
identification	

Account Report	
Attribute	Type
booked	Array of Transactions חוזר מערך תנועות ריק.

7. אחזור חסכונות/ פיקדונות

7.1. Request

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

7.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
savingsAccounts	Array of Account Details	

Account Details	
Attribute	Type
resourceId	
iban	
other	Other
currency	
ownerName	
name	
displayName	
product	- Retail saving term deposit - Saving plan - Retail saving
cashAccountType	SVGS
usage	
interest	Array of Interest בפיקדון עם שני מסלולים (פיקדון בריבית ברירה), תוחזר ריבית אחת בלבד - לפי המסלול בעל התשואה הגבוהה יותר בנקודת הזמן.
relatedDates	Related Dates

Other	
Attribute	Type
identification	

Interest	
Attribute	Type
type	
relatedIndices	Array of Index
rate	Array of AmountDependentRate
fromDateTime	
toDateTime	

changeMechanism	

Index	
Attribute	Type
Index	
rootIndexValue	
exchangeRate	AmountDependentRate
additionalInformation	

AmountDependentRate	
Attribute	Type
percentage	
fromAmount	Amount
toAmount	Amount

Amount	
Attribute	Type
currency	
amount	

Related Dates	
Attribute	Type
contractStartDate	
contractEndDate	
contractAvailabilityDate	

8. אחזור פרטי חסכון/ פיקדון

8.1. Request

Path parameters

Attribute	Type	Description
savings-account-id		

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

8.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
savingsAccount	Account Details	

Account Details	
Attribute	Type
resourceId	
iban	
other	Other
currency	
ownerName	
name	
displayName	
product	- Retail saving term deposit - Saving plan - Retail saving
cashAccountType	SVGS
usage	
interest	Array of Interest בפיקדון עם שני מסלולים (פיקדון בריבית ברירה), תוחזר ריבית אחת בלבד - לפי המסלול בעל התשואה הגבוהה יותר בנקודת הזמן.
relatedDates	Related Dates

Other	
Attribute	Type
identification	

Interest	
Attribute	Type
type	
relatedIndices	Array of Index
rate	Array of AmountDependentRate
fromDateTime	
toDateTime	
changeMechanism	

Index	
Attribute	Type
Index	
rootIndexValue	
exchangeRate	AmountDependentRate
additionalInformation	

AmountDependentRate	
Attribute	Type
percentage	
fromAmount	Amount
toAmount	Amount

Amount	
Attribute	Type
currency	
amount	

Related Dates	
Attribute	Type
contractStartDate	
contractEndDate	
contractAvailabilityDate	

9. אחזור יתרות לחסבון/ פיקדון

9.1. Request

Path parameters

Attribute	Type	Description
savings-account-id		

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

9.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
savingAccount	Account Reference	
balances	Array of Balance	

Account Reference	
Attribute	Type
iban	
other	Other
currency	
cashAccountType	SVGS

Other	
Attribute	Type
identification	

Balance	
Attribute	Type
balanceAmount	Amount

balanceType	Supported Types:
	- closingBooked for
	  ○ Retail saving term deposit
	  ○ Saving plan
	  ○ Retail saving
	- closingBooked (original value) for Retail saving
	- expected for
	  ○ Retail saving term deposit
	  ○ Saving plan

creditLimitIncluded	

referenceDate	closingBooked (original value) for Retail saving - referenceDate is saving openingDate

Amount	
Attribute	Type
currency	
amount	

10. אחזור תנועות לחסכון/ פיקדון

10.1. Request

Path parameters

Attribute	Type	Description
savings-account-id		

Query parameters

Attribute	Type	Description
dateFrom		
dateTo		
bookingStatus	supported value: booked	

Request Header

Attribute	Type	Description
X-Request-ID		
PSU-IP-Address		
Consent-ID		
Authorization		

10.2. Response

Response Header

Attribute	Type	Description
X-Request-ID		

Response Body

Attribute	Type	Description
savingsAccount	Account Reference	
cardTransactions	Account Report	

Account Reference	
Attribute	Type
iban	
other	Other
currency	
cashAccountType	SVGS

Other	
Attribute	Type
identification	

Account Report	
Attribute	Type
booked	Array of Transactions חוזר מערך תנועות ריק.