

DATA SANDBOX FAQ

FAQs - Data sandbox

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BNP PARIBAS

The bank
for a changing
world

CONFIDENTIAL

FAQ

API PACK INTERNAL

1. WHAT IS THE OPEN BANK PROJECT?

Led by Berlin-based TESOBÉ, The Open Bank Project is the leading open source API solution for banks. Our pioneering technology enables banks to offer an ecosystem of 3rd party apps and services - supplied by developers such as yourself - to their customers.

The Open Bank Project API provides RESTful interfaces to data and services offered by the bank and additional functionality (such as entitlements and metadata) that allows you to quickly build innovative applications and services.

2. WHAT DOES THE OPEN BANK PROJECT API OFFER?

The Open Bank Project provides over 120 API end points. Please see the API Explorer for the latest details. The main functionalities are:

- Authorization via OAuth or Direct Login
- Access account information and transaction history of bank accounts
- Transaction and Counterparty metadata enrichment (add tags, comments, urls and geolocation) - for example to link a receipt or video to a transaction.
- Flexible “views” on accounts. Each view grants access to a subset of the data and account actions allowed. Users can be granted access to zero or more views. For example, a customer could offer a read only view on his account to his accountants, auditors or regulators. A charity might open their accounts to the public and allow public comments on transactions.
- Initiate payments. In the sandbox, cross currency transfers can be made. See Transaction Requests in the API Explorer.
- On-board customers: e.g. Create a User, Customer and setup an on-boarding Meeting via the API
- Add “Know Your Customer” (KYC) resources including Media, Documents and Status
- Other PSD2 EU Regulation compliant features including Information about payment charges etc.
- Send messages to Customers
- Manage credit/debit cards (ask for a new pin, ask for a new card etc.)
- Open data for related to branches, ATMs or financial products.

3. WHAT SORT OF APPLICATIONS USE YOUR API? WHAT CAN WE DO WITH IT?

- In general, you can build Apps involving accounts, transactions, balances, metadata, entitlements, payments, on-boarding and KYC - such as Personal Finance Management Solutions, online accounting services, saving apps, P2P payment...etc. See a selection of these apps [here](#). More specifically, two broad categories of apps are possible:
 1. **Customer-facing Apps:** meant to be used by bank account holder, using data from this private account only.
 2. **Data Analysis apps:** meant to be used by analysts or bank employees. Leverage large set of data (+100k customers) to provide analytics and insights.

4. WHERE DOES THE DATA COME FROM?

We use real data and customer profiles which have been anonymized. The profiles and data is provided by the BNP Paribas teams from their test systems and is further anonymized. The Data Set contains about 100 000 Individual Clients profiles and 10 000 SME Clients profiles which have a list (approximately 13 months' worth) of contracts and transactions. No identifiable customer data will be exposed. Using a sandbox means:

1. There is no connection to BNP Paribas systems
2. Customer Data is real data but anonymized.
3. Payments can only occur between sandbox accounts.
4. Test accounts are provided which are shared with developers.

5. WHO ELSE HAS USED THE OPEN BANK PROJECT SANDBOX?

Tier one banks have used our cutting edge and field tested technology along with more than 5500 developers worldwide. In "sandbox" mode, the OBP API has been used in over 30 Fintech hackathons including ones for Rabobank, RBS and Emirates NBD.

6. CAN WE USE OUR OWN SET OF DATA?

It is possible to upload your own dataset to the sandbox if you have a specific requirement. Please do get in touch with the TESOBÉ team to enable that.

7. HOW MUCH DOES IT COST?

The sandbox is free to use for developers

ACCESS TO API

1. WHICH DOMAIN WILL THE SANDBOX USE?

<https://bnpparibas.openbankproject.com/>

2. DO I HAVE TO REGISTER IN ORDER TO USE THE API?

Yes. Each developer will have to register for a developer key before accessing the API

3. WHERE WILL THE DOCUMENTATION BE?

The API Documentation and registration details are here <https://github.com/OpenBankProject/OBP-API/wiki/BNP-Paribas-OBP-API-Sandbox>

4. HOW CAN I START TESTING THE API?

Use the API Explorer, a web application that application developers can use to discover and execute API against the sandbox. For instance, if they login as "Sam" (an example customer persona), they can retrieve all the accounts Sam has access to and executes a payment from one of Sam's accounts (with the relevant balances being updated). Developers can copy and paste the URLs and other parameters to get started in their own Apps using our SDKs or their own app code.

5. WHAT AUTHENTICATION MECHANISM DOES THE API USE?

Open Bank Project supports two authentication methods

- OAuth (industry standard, secure, used by Mastercard and Twitter)
- Direct Login (easier to use than OAuth, useful for hackathon contexts and trusted applications, uses JWT)

We recommend the use of Direct Login for the purpose of the hackathon as it's easier.

6. ARE THERE SOME SDKS I CAN USE?

Yes. The Open Bank Project provides starter kits for popular web and mobile development frameworks. The SDKs are open source (under apache license).

Available languages: iOS Android Python Django Node C# PHP Node

7. CAN I DO COMPLEX DATA ANALYSIS USING THIS SANDBOX?

Yes. We have a dataset of +100.000 customer data and related transactions that you can query. You can apply full-text search and analytical aggregations using advanced filters and queries through a RESTful API resembling the Elastic Search API

DATA SANDBOX CONTENT

1. CAN YOU SUMMARIZE THE RESOURCES PROVIDED BY THE OPEN BANK PROJECT API AND SANDBOX?

- Banks
- Users
- Customers
- Customer Messages
- Accounts
- Counterparties
- Transactions
- Payments & Transaction Requests
- Security challenges
- Branches
- ATMs
- Products
- Metadata (tagging, URLs, geo tags, comments...etc.)
- Entitlements / fine grained access control (supports corporate banking apps)
- KYC Media
- KYC Documents
- KYC Status (supports onboarding apps)

Please visit the API Explorer to check all available APIs

<https://bnpparibas-apiexplorer.openbankproject.com/>

2. WHAT IS THE STRUCTURE OF DATA?

Broadly speaking, the resources available in the sandbox are as follow:

2.1 DATA PROVIDED BY BNP PARIBAS

For Individual clients...

Customer

- Customer ID: unique identification number per customer
- First name and last name
- Age
- Gender
- Marital Status
- CSP: social-professional group category
- Economic Family: Bank, Company, sole proprietor, private individual, etc.
- Address details

- Number of children
- Annual revenue
- Wealth
- Communication Language
- Contact details: Mobile phone number, email
- Score of Profile investor
- Degree of knowledge of financial markets (BPF)
- Saving capacity
- Housing: nature of housing (rent or owner), and date of beginning of occupation

Income & Charges

- Customer ID
- Year of the income or charge
- Category: private or professional
- Indicator of forecast: established or forecasted
- Type: regular or exceptional income or charge
- Nature of income or charge: incomes could be salary, land income, pension, capital gain, etc. Charges could be: rent, maintenance, transport, taxes...
- Annual amount of income or charge
- Currency associated with the amount of the income or charge
- Update date of the income or charge

Assets

- Customer ID
- Category of the patrimonial good: private or professional
- Nature of the patrimonial good: Real estate, Movable, Financial, Financial or business
- Acquisition date of the good
- Intention of sale of the good: Yes, or no
- Estimated value of the good
- Rate of detention of the good

Taxes

- Customer ID
- Type of tax: Income tax, corporate tax, exempted, etc.
- Marginal tax rate
- Date of change of tax regime
- Taxation year

Declared Products

- Customer ID
- Type of declared product: debt, saving, insurance, etc.
- Covered risk (s)
- Guarantee type
- Amount of the due remaining product / capital
- Interest rate
- The annual amount of the terms
- Date of subscription & Date of the term
- Management type: without risk, careful, well-balanced or dynamic

For SME clients...

Company

- Customer ID: unique identification number per customer
- Commercial Name: Commercial name of the company
- Category: code and description of the category of business the company is operating in (correspondent to French INSEE codes)
- Creation date: founding date of the company
- Turnover: turnover of the company (pre-taxes) in kilo-euros & date the turnover was recorded
- Stated Capital: stated, or par value of the shares of stock issued by the company (in euro)
- Default Risk scoring and date: risk to be unable to pay debt obligations within a year expressed in levels from Very low to Prejudice confirmed / doubtful risk
- Financial Security scoring and date: Compliance risk scoring
- IGR Scoring and Date: Global risk management scoring calculated by the bank
- Number of employees
- Address details
- Infos about the Owner : First name and last name, age, gender and communication language

Contracts for Individual and SME Clients

- Customer ID
- Contract ID
- Date of subscription
- Product ID, name, category, family, supfamily
- Balance

Transactions for Individual and SME Clients

- Transaction ID
- Customer ID
- Contract ID
- Transaction date, type and name
- Amount
- Reference
- Counterparty name and account ID
- Credit card number
- MCC

2.2 DATA PROVIDED BY OPEN BANK PROJECT

Payments & Payment request

- Make Payment: send money to another account in the sandbox
- Create transaction request: as a third party you can initiate a transaction using this feature

Metadata

- Narrative
- Where_Tag (Geolocation)
- Category of spending
- Comment
- Image
- Free Tags

Entitlements

- Views: create, read, delete and update specific views on transaction list with different access rights
- Views on accounts and transactions filter the underlying data to redact certain fields for certain users

KYC

- Account opening
- Status: timeline of the KYC status of the customer
- Checks: store details of checks on a customer made by the KYC team, their comments and a satisfied status.
- Document: contains the document type (e.g. passport), place of issue, expiry etc.
- Media contain media urls for scans of passports, utility bills etc.

For more info, please visit the API Explorer to check all available APIs, description and latest field description
<https://bnpparibas-apiexplorer.openbankproject.com/>

3. WHERE CAN I GET MORE INFORMATION?

Open Bank Project general FAQ:

<https://www.openbankproject.com/faq/>

Email: bnpp@openbankproject.com

Slack: openbankproject.slack.com