# MORNINGSTAR Wealth

# ByAllAccounts REST API - Connect Suite for Advisors

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| | |
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# Table of Contents

# About this document

This document describes endpoints of the Morningstar ByAllAccounts REST API within the ByAllAccounts Connect Suite to enable advisor aggregation.

This document assumes that you are familiar with setting up ByAllAccounts Connect Account Linking. Information is included here for using session-based Single Sign-on (SSO) using DataConnect.

## Changes in this release

For information about changes in this and prior releases, refer to [Cumulative Changes](#), page A-1.

## Related documentation

For information about the ByAllAccounts Connect Account Linking, including authentication for the component and incorporating it into your parent page, refer to the following document: : *[Introduction to ByAllAccounts Connect Account Linking](#)*.

# BAA REST API for Advisor Aggregation

## What it can do

This API provides REST API endpoints to:

- Monitor the status of asynchronous authentication or aggregation activities
- Get credential summaries
- Delete a credential and all associated accounts from the system
- Get financial institution information

This API guide is currently for use in conjunction with ByAllAccounts Connect Account Linking component.

## BAA Rest API URL

The BAA REST API is accessed by a URL invocation point. The following are for the production environment:

- BAA server                                    https://www.byallaccounts.net/api/v1
- With Morningstar Authentication      https://www.us-api.morningstar.com/aggapi/v1

## Authentication

Authentication is handled by the parent page before it invokes ByAllAccounts Connect Account Linking. Authentication can be accomplished via SSO (via DataConnect).

- Single Sign On (SSO) using the DataConnect API
    - Authenticate and obtain values for jsessionId and csrfToken by calling the DataConnect API SESSIONAUTHRQ request.
    - Use the jsessionId and csrfToken to invoke the REST API endpoint(s), sending the jsessionId in the URI and the csrfToken in a request header.
    - For details about SESSIONAUTHRQ and DataConnect SSO, refer to the *DataConnect V4 Ultra User Guide* at *[DataConnect V4 Ultra Guide](#)*.

- Refer to the *Introduction to ByAllAccounts Connect Account Linking* guide for basic information on authentication for Account Linking.

**Notes:**

- Only an Advisor user can authenticate to the REST AP Connect for Advisors.
- The Firm must be authorized to have Advisor access for Connect for Advisors.

### Request Headers

The following table contains information about headers that are applicable to all endpoints with exceptions noted. The X-CSRF-Token header is used only with certain forms of authentication.

| Name | Mandatory | Description | Usage |
|------|-----------|-------------|-------|
| X-CSRF-Token | Yes* | CSRF Token for REST API.<br>*Only used for SSO authentication model for endpoints requiring authentication. | Refer to Sample Code for SSO page 2. |
| Accept | Yes | Content type client is requesting. Supported type is application/json. | application/json |

### Sample Code for SSO using DataConnect

This example shows passing the credentials for the summary endpoint. In this example:

- var myCsrfToken = "AD30BFA5CD5B5450515A40ACAF852D66F7456D5432C4DA14"
- var myJsessionId = "CE2D0A6E7C60394ED1D9F46AFC02E632.s1a"
- The url shown as https://www.byallaccounts.net is for production environment

```
var xhttpGetSummary = new XMLHttpRequest();
.
.
.
function getSummaryState() {
    var href = "https://www.byallaccounts.net/api/v1/activities/summary;jsessionid=" + myJsessionId;
    xhttpGetSummary.open("GET", href, true);
    xhttpGetSummary.setRequestHeader("X-CSRF-TOKEN", myCsrfToken);
    xhttpGetSummary.setRequestHeader("Accept", "application/json");
    xhttpGetSummary.send();
}
```

# Activities Operations

## GET activities summary

GET /api/v1/activities/summary

**Implementation Notes**

Use this endpoint to determine whether any asynchronous activities for the authenticated advisor are in progress in the BAA service. The endpoint can monitor activities for just the current session, or it can include other sessions of the user depending on the scope parameter setting.

Asynchronous activities include:

- authenticating credentials
- discovering, adding, and aggregating accounts
- aggregating accounts

This endpoint returns a single Boolean value for *activityInProgress* that indicates whether asynchronous activities are in progress for the user.

The applicable scope of this endpoint is always a single authenticated advisor. This endpoint can provide information on asynchronous activity for the current session or for all activity in the system. Use the *scope* parameter with value *session* to request information about activity initiated during the current session. Use the *scope* parameter with value *global* to request information for all activity in the system. When scope is *global*, asynchronous activity progress will be available for terminated sessions up to 15 minutes after completion of that activity. If the scope parameter is not provided, the endpoint will report on activity for the current session if there is one. If there is no current session (Morningstar Authentication) then it will report on all activity for the authenticated advisor.

**Parameters**

| Parameter | Required? | Default Value | Description | Parameter Type | Data Type |
|-----------|-----------|---------------|-------------|----------------|-----------|
| scope | no | *session* for session-based users and *global* for users authenticated by Morningstar Authentication | Value can be *session*, to include only session-specific activity progress, or *global* to also include activity progress from other sessions for this user. Cannot be set to *session* for Morningstar Authentication users. Note: the *global* setting currently does not return status for accounts aggregating outside the current session. | query | String. Can be either *session* or *global*. |

**Response**

The JSON response for the endpoint is one of the following, depending on whether there is activity in progress or not:

{"activityInProgress":false}

OR

{"activityInProgress":true}

If scope is not set or is set to *session*, the value is true if any asynchronous activity is in progress for the session for at least one credential. If scope is set to *global*, the value is true if any asynchronous activity is in progress for the session for at least one credential or if authenticate or discovery/add/aggregate is in progress for accounts aggregating for at least one credential outside the current session.

When all activity completes then the value of activityInProgress will be false.

**Response Messages**

| HTTP Status Code | Reason | Response Model | Headers |
|---|---|---|---|
| 200 | Ok | See Response above. | |
| 401 | Not Authorized | | |
| 403 | Forbidden | | |
| 500 | Internal Server Error | | |

# Credential Operations

## GET credential summary

GET /api/v1/credentials/summary

**Implementation Notes**

This endpoint returns credentials for a single authenticated investor or advisor (when licensed for the firm) in a single list. Credentials that have no associated accounts are also included. The response additionally provides information on asynchronous activities related to the credential, along with a summary of all accounts linked to that credential including totalAccounts, totalFailed, and totalSuccessful.

The response is organized into the following groups to provide a comprehensive view *specifically for real-time display to an end user*:

- IN_PROGRESS group – credentials for currently aggregating new accounts
- NEEDS_USER_ACTION group – credentials that need user action
- MAIN_GROUP group – all other active credentials
- FI_REQUEST group – Financial Institution requests

This response also includes information about asynchronous activities that are in progress for the credentials and accounts. This endpoint can provide information on asynchronous activity for the current session or for all activity in the system. Use the *scope* parameter with value *session* to request information about activity initiated during the current session. Use the *scope* parameter with value *global* to request information for all activity in the system. When *scope* is *global*, asynchronous activity progress will be available for terminated sessions up to 15 minutes after completion of that activity. If the *scope* parameter is not provided, then the endpoint will report on activity for the current session if there is one. If there is no current session then it will report on all activity for the authenticated user.

You can specify the number of the page to return and the number of records per page.

**Parameters**

| Parameter | Required? | Default Value | Description | Parameter Type | Data Type |
|---|---|---|---|---|---|
| page | | 0 | Page number. | query | integer |
| scope | | | Scope of activity for the authenticated user. Values can be session, to include only session-specific information, or global to also include information from other sessions for this user. Default is session for session-based users and global for users authenticated by Morningstar Authentication. | query | string |
| size | | 25 | Number of records per page. | query | integer |

**Response Body**

The following is a simple sample response body that shows the overall structure of the response as well as the differing content in each of the separate data sections (IN_PROGRESS, NEEDS_USER_ACTION, MAIN_GROUP, FI_REQUEST).

```
{
    "pageSize": 25,
    "pageNumber": 0,
    "totalPages": 1,
    "totalElements": 5,
    "isFirst": true,
    "isLast": true,
    "activitySummary": {
        "activityInProgress": true
    },
    "summary": {
        "inProgressTotal": 1,
        "needsUserActionTotal": 1
    },
    "data": [
        {
            "id":  47031,
            "group": "IN_PROGRESS",
            "name": "Bank of America 1",
            "financialInstitution": {
                "id": 31243,
                "name": " Bank of America",
                "icon": "
https://www.byallaccounts.net/WebPortfolio/vendorResources/Default/assets/fi/icons/Banking_Icon.svg "
            }
        },
        {
            "id": 100076,
            "group": "NEEDS_USER_ACTION",
            "name": "Chase 2",
            "unifiedStatusInfoType": "cannotConnectBadLoginPw",
            "unifiedStatusInfoActionableType": "userActionable",
            "unifiedStatusInfoMiniType": "cannotConnect",
            "unifiedStatusInfoActionType": "reAuthenticate",
            "financialInstitution": {
                "id": 49892,
                "name": "Chase",
                "icon": "
https://www.byallaccounts.net/WebPortfolio/vendorResources/Default/assets/fi/icons/Banking_Icon.svg "
```

```json
      }
    },
    {
      "id": 100079,
      "group": "MAIN_GROUP",
      "name": " Wells Fargo Bank 3",
      "credentialComplete": true,
      "creationDate": "2026-02-17",
      "lastAuthenticationAttempt": "2026-02-17T15:33:48.000-05:00",
      "authenticationStatusErrorCode": 1005,
      "activityInProgressStatus": "In Progress",
      "totalAccounts": "5",
      "totalSuccessfulAccounts": "2",
      "totalFailedAccounts": "0",
      "financialInstitution": {
        "id": 31243,
        "name": " Wells Fargo Bank",
        "supportsOauth": false,
        "loginTerm": "Login",
        "pwTerm": "Password",
        "accountNumberTerm": "Account Number",
        "icon": "
https://www.byallaccounts.net/WebPortfolio/vendorResources/Default/assets/fi/icons/Banking_Icon.svg "
      }
    },
    {
      "id": 100076,
      "group": "MAIN_GROUP",
      "name": "Chase 4",
      "credentialComplete": true,
      "creationDate": "2026-02-17",
      "lastAuthenticationAttempt": "2026-02-17T15:28:19.000-05:00",
      "authenticationStatusErrorCode": 1007,
      "unifiedStatusInfoType": "cannotConnectBadLoginPw",
      "unifiedStatusInfoActionableType": "userActionable",
      "unifiedStatusInfoMiniType": "cannotConnect",
      "unifiedStatusInfoActionType": "reAuthenticate",
      "unifiedStatusInfoMsg": "We cannot connect to this institution. The Login or Password is incorrect.
Re-authenticate.",
      "activityInProgressStatus": "Complete",
      "totalAccounts": "0",
      "totalSuccessfulAccounts": "0",
      "totalFailedAccounts": "0",
```

```
        "financialInstitution": {
          "id": 49892,
          "name": "Chase",
          "supportsOauth": false,
          "loginTerm": "Login",
          "pwTerm": "Password",
          "accountNumberTerm": "Account Number",
          "icon": "
https://www.byallaccounts.net/WebPortfolio/vendorResources/Default/assets/fi/icons/Banking_Icon.svg "
        }
      },
      {
        "id": 100078,
        "group": "FI_REQUEST",
        "name": "Cornerstone Bank (MA) - Personal 2",
        "creationDate": "2026-02-17",
        "fiRequestName": "Cornerstone Bank (MA) - Personal",
        "maskedAccountNumbers": "x-3456"
      }
  ]
}
```

## Response Model

### Special Situations for Credentials and Accounts

Credentials in the aggregation system are complex objects for which the following statements are true:

▪ Credentials or accounts can be incomplete, meaning they do not contain enough information to access data from the Financial Institution.  This situation can occur if the user has not yet provided all necessary information (e.g. has not yet provided their password or completed OAUTH authorization).

▪ The aggregation system may encounter a variety of errors when attempting to use a credential or an account to access data from a Financial Institution. These errors can occur because the information in the object is incorrect (e.g. a wrong password), there are problems with the aggregation system's support (e.g. Financial Institution web site has changed and we need to update our support), or there are problems at the Financial Institution (e.g. site not available).

These conditions are not errors from an application perspective, but rather they are "normal" things that can happen in the day-to-day of aggregation activities.  It is important to properly represent these conditions to the end user and, whenever possible, help the user to understand when they must take action to resolve the condition or when the solution is not under their control.  Although these error conditions can be complex. ByAllAccounts is continually improving ways to present them clearly to users. This endpoint provides both organization of the information into groups as well as a concise field set that explains the status of the credential for presentation to the user.  The fields also include whether a user action is required to resolve the issue (or not), and also the specific recommended action.

In addition to these situations, the system may be asynchronously performing activities that the user requested, directly or indirectly, on credentials.  For example, if a request was made to obtain the latest data for an account, then an asynchronous aggregation process is going on in the background and we want the end user to understand that it is in process and when that process completes.  This endpoint includes information at the individual object level (credential) as well as the summary level (for the collection) to aid in the presentation of this information to the user.  Note also that any asynchronous activity can result in the clearing of an error condition or the encountering of a new condition, so that information should be queried and redisplayed upon completion of the asynchronous activity.

### Account and Credential Error Information

Credentials and Accounts can be incomplete (missing required information like a login, or an account number), or they can be complete and have errors as reported by the custodian when the credentials are used to attempt to access a customer's data at the custodian. These errors could include wrong login/password.

The unifiedStatusInfoType field indicates an error condition that should be relayed to the user.  If unifiedStatusInfoType is absent, then no error condition exists at the present time for that credential, but if the associated accounts have a problem then totalFailedAccounts will reflect it accordingly.   The unifiedStatusInfoMsg field will contain a suggested text form of the message for presentation to the user.

For more information about unifiedStatusInfoType, refer to Table of Authentication/Aggregation Status Messages on page 17.  Note that some errors listed may not occur frequently, but they are included for completeness.

There are other fields in the response that contain a variety of information about status, but these fields should not be used. They are present for historical reasons and are superseded by unifiedStatusInfoType. The following fields should NOT be used to determine whether a credential is incomplete or has another type of error:

- authenticationStatusErrorCode
- credentialComplete

### Activity in progress information

This endpoint includes details about asynchronous activities in progress for the credential and its linked accounts. It surfaces all activity types: Authentication, Discovery, Aggregation.

As described above, this endpoint can return information about server "activity in progress" for objects in the response collection.  Activity in progress includes:

- testing that a credential authenticates at a custodian
- discovering accounts available for a credential at a custodian
- aggregating data for accounts from the custodian

These operations are initiated and running in the ByAllAccounts server while the UI or API caller is awaiting the results of those operations. This activity information can be provided for two different scopes:  SESSION or GLOBAL.  The default is SESSION if you have a session, and GLOBAL if you do not (some forms of authentication do not use a session).  If you have a session, you can request GLOBAL using the scope query

parameter. For session scope, the progress information is reported for the above operations that were initiated during the current session. For global scope, the information will be reported for all activity initiated through the REST API for the target objects (regardless of who initiated that activity).

The activityInProgress field at the top of the response will have a value of "true" if there is activity in progress for any object in the collection, otherwise "false".

For each object, the activityInProgressStatus field:

- is absent if no activity occurred for the scope of the request (as determined by the query parameter *scope*).
- if present and value is:
  - "In Progress" then authentication or aggregation activity is currently occurring for this object within the ByAllAccounts Server for the scope of the request (as determined by the query parameter *scope*).
  - "Complete" then authentication or aggregation activity has completed for this object within the ByAllAccounts Server for the scope of the request (as determined by the query parameter *scope*).
  - "Canceled" the user has canceled out of the ISAC workflow when setting up the credential.

While asynchronous activity is occurring for objects in the response, the error status on objects can change multiple times and additional objects can be added to the response. For example, if a new credential was added and account discovery was initiated (e.g. by the BAA ConsumerUI), then as accounts are discovered they will appear in the response, and subsequently data for those accounts will be aggregated.

The IN_PROGRESS group will contain credential details when new accounts have just been added and are being aggregated for the first time. If there are no new accounts being aggregated but possibly existing accounts are being aggregated, then credential details for these accounts will be excluded from the IN_PROGRESS group.

**Tables of Response Model Contents**

The response model contents for this endpoint are shown in separate tables, with each one corresponding to a different group:

The response structure is as follows, with paging and summary information at the top followed by the four optional groups of credential/account information. Paging information applies to all the rows in the data section.

```
{
   "pageSize": 25,
   "pageNumber": 0,
   "totalPages": 1,
   "totalElements": 5,
   "isFirst": true,
```

```
  "isLast": true,
  "activitySummary": {
     "activityInProgress": true
  },
  "summary": {
     "inProgressTotal": 1,
     "needsUserActionTotal": 1
  },
   "data": [
 [IN_PROGRESS GROUP]
 [NEEDS_USER_ACTION GROUP]
 [MAIN_GROUP]
 [FI_REQUEST]
  ]
}
```

**Paging and Summary Fields**

| Paging and Summary Fields | | | |
|---|---|---|---|
| **Label** | **Required ?** | **Type** | **Description** |
| { | | | |
| pageSize | | integer | Number of records per page |
| pageNumber | | integer | Page number of this page |
| totalPages | | integer | Total number of pages in result set |
| totalElements | | integer | Total number of elements in result set |
| isFirst | | Boolean | True or false. True if and only if this is the first page of data in the result set |
| isLast | | Boolean | True or false. True if and only if this is the last page of data in the result set |
| activitySummary { | | | |
| activityInProgress | | Boolean | If scope=*session* (or not set), then true indicates aggregation or authentication is in-progress for at least one credential in the session. If scope=*global*, then true indicates aggregation or authentication is in-progress for at least one credential in the session or authentication or discover/add/aggregate is in progress for at least one credential outside the current session. |
| } | | | |
| summary { | | | |
| inProgressTotal | | integer | The total number of credentials that are in progress |
| needsUserActionTotal | | integer | The total number of credentials that need user action |
| } | | | |

**Group: In Progress**

| | | | Group: In Progress |
|---|---|---|---|
| **Label** | **Required ?** | **Type** | **Description** |
| data [{ | | array | Credential object. Includes the credential and a summarized view of any accounts linked to it. |
| id | yes | integer | ID of the account credential. |
| group | yes | string | Identifies the group in which the data is organized. Can be one of: NEEDS_USER_ACTION, MAIN_GROUP, IN_PROGRESS, or FI_REQUEST. For this data group the value will be IN_PROGRESS. |
| name | yes | string | Name of the credential. |
| } | | | |
| financialInstitution { | | | |
| id | yes | integer | The ID of the financial institution. |
| name | | string | Name of the financial institution. |
| icon | | string | The path to the icon for the financial institution. If the financial institution is requested (not supported) it is the path to a default icon. |
| }] | | | |

## Group: Needs User Action

| | Group: Needs User Action | | |
|---|---|---|---|
| **Label** | **Required ?** | **Type** | **Description** |
| data<br>[{ | | array | Credential object. Includes the credential and a summarized view of any accounts linked to it. |
| id | Yes | integer | ID of the account credential |
| group | Yes | string | Identifies the group in which the data is organized. Can be one of: NEEDS_USER_ACTION, MAIN_GROUP, IN_PROGRESS, or FI_REQUEST. For this data group the value will be NEEDS_USER_ACTION. |
| name | yes | string | Name of the credential. |
| unifiedStatusInfoType | | string | Type of status information from the combination of the latest authentication and aggregation attempt. See Table of Authentication/Aggregation Status Messages page 17. |
| unifiedStatusInfoActionableType | | string | If present, the value is userActionable which indicates that a user can act. |
| unifiedStatusInfoMiniType | | string | When present, this is a short message describing the error. Can be one of: cannotConnect, cannotProcess, or noAccountsConnected. |
| unifiedStatusInfoActionType | | string | This field provides the recommended user action for resolving the issue identified in unifiedStatusInfoType.  If present, can be one of: authenticate, completeRequest, connectAccounts, reauthenticate, reauthorize, or reConnect. |
| financialInstitution { | | | |
| id | yes | integer | The ID of the financial institution |
| name | | string | Name of the financial institution |
| icon | | string | The path to the icon for the financial institution. If the financial institution is requested (not supported) it is the path to a default icon. |
| }] | | | |

| Group: Main Group | | | |
|---|---|---|---|
| **Label** | **Required ?** | **Type** | **Description** |
| data [{ | | array | Credential object. Includes the credential and a summarized view of any accounts linked to it. |
| id | yes | integer | ID of the account credential. |
| group | yes | string | Identifies the group in which the data is organized. Can be one of: NEEDS_USER_ACTION, MAIN_GROUP, IN_PROGRESS, or FI_REQUEST. For this data group the value will be MAIN_GROUP. |
| name | yes | string | Name of the credential. |
| credentialComplete | yes | Boolean | True or false. Indicates whether the credential contains enough information to perform authentication. This field can be ignored. Instead refer to unifiedStatusInfoType and see Account and Credential Error Information page 9 regarding best practices on understanding the state of the accounts and credentials. |
| creationDate | | string | Date and time stamp of creation of the account credential. |
| lastAuthenticationAttempt | | string | Identifies when the last authentication attempt was made. |
| authenticationStatusErrorCode | | integer | Error code from the latest authentication attempt. *This field can be ignored.* Instead refer to unifiedStatusInfoType and see Account and Credential Error Information page 9 regarding best practices on understanding the state of the accounts and credentials. |
| unifiedStatusInfoType | | string | Type of status information from the combination of the latest authentication and aggregation attempt. See Table of Authentication/Aggregation Status Messages page 17. |
| unifiedStatusInfoActionableType | | string | Indicates whether and where a user can act. Can be one of: nonUserActionable, userActionable, externallyUserActionable. |
| unifiedStatusInfoMiniType | | string | When present, this is a short message describing the error. Can be one of: |

| Group: Main Group | | | |
|---|---|---|---|
| **Label** | **Required ?** | **Type** | **Description** |
| | | | cannotConnect, cannotProcess, or noAccountsConnected. |
| unifiedStatusInfoActionType | | string | This field provides the recommended user action for resolving the issue identified in unifiedStatusInfoType.  When present, can be one of: accountClosed, authenticate, checkBackLater, completeRequest, connectAccounts, contactProvider,, externalActionRequired, reauthenticate, reauthorize, or reConnect. |
| unifiedStatusInfoMsg | | string | Long message for unifiedStatusInfoType. See [Table of Authentication/Aggregation Status Messages](#) page 17. |
| totalAccounts | yes | | The total number of accounts. |
| totalSuccessfulAccounts | yes | | The total number of accounts that were successful. |
| totalFailedAccounts | yes | | The total number of failed accounts. |
| } | | | |
| financialInstitution { | | | |
| id | yes | integer | The ID of the financial institution. |
| name | | string | Name of the financial institution. |
| supportsOauth | yes | Boolean | True or false. Indicates whether the FI supports Oauth authorization |
| loginTerm | | string | Term used for the login at this financial institution. |
| pwTerm | | string | Term used for the password at this financial institution. |
| accountNumberTerm | | string | Term used for the account number at this financial institution. |
| icon | | string | The path to the icon for the financial institution. If the financial institution is requested (not supported) it is the path to a default icon. |
| }] | | | |

**Group: FI Request**

<table>
<tr><th colspan="4">Group: FI Request</th></tr>
<tr><th>Label</th><th>Required ?</th><th>Type</th><th>Description</th></tr>
<tr><td>data<br>[{</td><td></td><td>array</td><td>Credential object. Includes the credential and a summarized view of any accounts linked to it.</td></tr>
<tr><td>id</td><td>yes</td><td>integer</td><td>ID of the account credential.</td></tr>
<tr><td>group</td><td>yes</td><td>string</td><td>Identifies the group in which the data is organized. Can be one of: NEEDS_USER_ACTION, MAIN_GROUP, IN_PROGRESS, or FI_REQUEST. For this data group the value will be FI_REQUEST.</td></tr>
<tr><td>name</td><td>yes</td><td>string</td><td>Name of the credential.</td></tr>
<tr><td>creationDate</td><td></td><td>string</td><td>Date and time stamp of creation of the FI Request.</td></tr>
<tr><td>fiRequestName</td><td></td><td>string</td><td>Name of the requested financial institution.</td></tr>
<tr><td>maskedAccountNumbers</td><td></td><td>string</td><td>Comma-separated list of masked account numbers. The last four digits remain unmasked.</td></tr>
<tr><td>}]</td><td></td><td></td><td></td></tr>
</table>

**Table of Authentication/Aggregation Status Messages**

These status types and messages can be in the response of GET /api/v1/credentials/summary

| unifiedStatusInfoType | unifiedStatusInfoMsg |
|---|---|
| cannotConnectBadLoginPw | We cannot connect to this institution. The {{loginTerm}} or {{passwordTerm}} is incorrect. Re-authenticate. |
| cannotConnectBadLoginPwIsac | We cannot connect to this institution. The {{loginTerm}}, {{passwordTerm}}, or activation code is incorrect. Re-authenticate. |
| cannotConnectBadLoginPwSqa | We cannot connect to this institution. The {{loginTerm}}, {{passwordTerm}}, or answer to a security question is incorrect. Re-authenticate. |
| cannotConnectBadLoginPwSqaIsac | We cannot connect to this institution. The {{loginTerm}}, {{passwordTerm}}, answer to a security question, or security code is incorrect. Re-authenticate. |
| cannotConnectMissingLoginPW | Authenticate to connect. |
| cannotConnectNotAuthorized | We cannot connect to this institution. Authorize access to connect. |
| cannotConnectOauthNotConfigured | Further configuration is required to connect to this institution. Contact your aggregation provider for assistance. |
| cannotConnectUserActionOnetimeCode | To allow the aggregation service to access your accounts, please login on your institution website and turn off the setting that requires identity verification at every login. |
| cannotConnectUserActionPersonalInfo | This institution requires you to update or verify personal information or preferences on their website and then re-authenticate. |
| cannotConnectUserActionSecurity | This institution requires you to set up additional security features on their website and then re-authenticate. |
| cannotConnectUserActionUserAgreement | This institution requires you to accept a user agreement on their website and then re-authenticate. |
| cannotLoadDataCheckLater | We are having trouble accessing this institution. Check back later. |
| cannotVerifyFiLimitation | We cannot verify your credentials due to institution limitation. Check back later. |
| credHasNoAccounts | No accounts have been connected. Connect accounts. |
| fiBlocked | Institution unavailable. |
| fiRequestMissingElements | Additional inputs are required before this institution request can be processed. |
| fiSiteMoved | Fi is no longer available and has been replaced by another FI. Connect to a different institution. |

**Response Messages**

| HTTP Status Code | Reason | Response Model | Headers |
|---|---|---|---|
| 200 | Ok | See [Response Model](#) . | |
| 400 | Bad Request | | |
| 401 | Not Authorized | | |
| 500 | Internal Server Error | | |

## DELETE credentials

DELETE /api/v1/credentials/{id}

## Implementation Notes

This endpoint deletes the credentials specified by the *id* parameter. All accounts associated with the credentials are also deleted from the system.

## Parameters

| Parameter | Required? | Default Value | Description | Parameter Type | Data Type |
|---|---|---|---|---|---|
| id | yes | | Unique identifier of the credential | path | integer |

## Response Messages

| HTTP Status Code | Reason | Response Model | Headers |
|---|---|---|---|
| 204 | No Content | | |
| 401 | Not Authorized | | |
| 403 | Forbidden | | |
| 404 | Not Found | | |
| 500 | Internal Server Error | | |

# Financial Institution Operations

## GET Financial Institution

GET /api/v1/fis

## Implementation Notes

This operation retrieves the collection of Financial Institutions (FIs).

## Parameters

| Parameter | Required? | Default Value | Description | Parameter Type | Data Type |
|---|---|---|---|---|---|
| name | | | Financial institution name search. Search criteria is a contains-type match, meaning the search string is somewhere in the FI name. | query | string |
| nameUserLoginURL | | | Financial institution name plus the user login URL search. Search criteria is a contains-type match, meaning the search string is somewhere in the FI name. | query | string |
| page | | 0 | Page number. | query | integer |
| size | | 25 | Number of records per page. | query | integer |

**Response Body**

```
    {
      "pageSize": 25,
      "pageNumber": 0,
      "totalPages": 1,
      "totalElements": 1,
      "isFirst": true,
      "isLast": true,
      "summary": {},
      "data": [
{
    "id": 43154,
    "name": "Data Test 1 - 401(k)",
    "userLoginURL": http://localhost/,
    "popularity": 0,
    "popularityConsumer": 0,
    "loginTerm": "Login",
    "pwTerm": "Password",
    "accountNumberTerm": "Account Number",
    "loginTermDetails": "Enter any value",
    "pwTermDetails": "Enter any value",
    "accountNumberTermDetails": "This must be a non-blank value.",
    "accessInstructions": " This is a Test FI that contains sample 401(k) data for one account. ",
    "supportsAccountDiscovery": true,
    "supportsOAuth": false,
    "supportsTestCredential": true,
    "requiresInSessionActivation": false,
    "requiresSQA": false,
    "requiresSecondPW": false,
    "logo": https://localhost/WPDemo/vendorResources/Default/assets/fi/logos/DataTest1401k_logo.svg,
    "icon": https://localhost/WPDemo/vendorResources/Default/assets/fi/icons/DataTest1401k_icon.png,
     "blocked": false,
    "licensed": true
    "fiAccessAllowedNow": true,
    "siteMoved": false
    "supAAM": false,
    "supSettlement": false,
    "supTrade": true,
    "isBaaFeed": false
}
      ]
    }
```

## Response Model

| Label | Req'd? | Type | Description |
|---|---|---|---|
| { | | | |
| pageSize | | integer | Number of records per page. |
| pageNumber | | integer | Page number of this page. |
| totalPages | | integer | Total number of pages in result set. |
| totalElements | | integer | Total number of elements in result set. |
| isFirst | | Boolean | True or false. True if and only if this is the first page of data in the result set. |
| isLast | | Boolean | True or false. True if and only if this is the last page of data in the result set. |
| summary | | | |
| data [{ | | | Financial Institution list |
| id | yes | integer | ID of the Financial Institution |
| name | yes | string | Name of the Financial Institution |
| userLoginURL | yes | string | User login URL of the Financial Institution |
| websiteURL | | string | Home page of the Financial Institution |
| popularity | yes | integer | Popularity of the Financial Institution, with larger values indicating higher popularity level (currently always either 0 or 1, but other values possible in the future) |
| popularityConsumer | yes | integer | Popularity of the Financial Institution at Consumer UI, with larger values indicating higher popularity level (currently always either 0 or 1, but other values possible in the future) |
| loginTerm | yes | string | The term used for login at the Financial Institution |
| login2Term | | string | The term used for second login at the Financial Institution |
| pwTerm | yes | string | The term used for PIN at the Financial Institution |
| pw2Term | | string | The term used for second PIN at the Financial Institution |
| accountNumberTerm | yes | string | The term used for Account Number at the Financial Institution |
| accountNumber2Term | | string | The term used for second Account Number at the Financial Institution |
| loginTermDetails | yes | string | Detailed instructions for the login field at this Financial Institution |
| login2TermDetails | | string | Detailed instructions for the second login field at this Financial Institution |
| pwTermDetails | yes | string | Detailed instructions for the PIN field at this Financial Institution |
| pw2TermDetails | | string | Detailed instructions for the second PIN field at this Financial Institution |

| Label | Req'd? | Type | Description |
|---|---|---|---|
| accountNumberTermDetails | yes | string | Detailed instructions for the Account Number field at this Financial Institution |
| accountNumber2TermDetails | | string | Detailed instructions for the second Account Number at this Financial Institution |
| accessInstructions | yes | string | Detailed general access instructions for this Financial Institution |
| supportsAccountDiscovery | yes | Boolean | Indicates whether the Financial Institution supports automatic discovery of accounts at the Financial Institution. |
| supportsOAuth | yes | Boolean | Indicates whether the Financial Institution supports OAuth authentication. |
| supportsTestCredential | yes | Boolean | Indicates whether the Financial Institution supports testing access to the Financial Institution with only credential (and not account) data |
| requiresInSessionActivation | yes | Boolean | Indicates whether the Financial Institution whether the Financial Institution may potentially prompt for In-Session Activation Codes during Test Credential or Test Account operations |
| requiresSQA | yes | Boolean | Indicates whether the Financial Institution may require security questions and answer input from the user in order to access the site |
| requiresSecondPW | yes | Boolean | Indicates whether the Financial Institution requires the second PIN term |
| setupInstructions | | string | The financial institution instructions for setting up accounts at the FI for aggregation |
| knownConnectionIssue | | string | Known connectivity issue for the FI or third party |
| configuredOAuth | | Boolean | Indicates whether the OAuth Credential has been configured for the Financial Institution. |
| logo | | string | The name used for logo at the respective Financial Institution |
| icon | | string | The name used for icon at the respective Financial Institution |
| knownConnectionIssueLongTerm | | string | Known connectivity issue long term for the FI or third party |
| blocked | | Boolean | Indicates whether the Financial Institution is blocked in the system. Is either true or false. |
| licensed | | Boolean | Indicates whether the Financial Institution is licensed for the user's firm. Is either true or false. |
| fiAccessAllowedNow | | Boolean | Indicates whether FI access is allowed now. Is either true or false. |
| siteMoved | | Boolean | Indicates whether the Financial Institution has moved to a new site. Yes means it has, no means it has not. |

| Label | Req'd? | Type | Description |
|---|---|---|---|
| supAAM | yes | Boolean | Indicates whether the Financial Institution supports Automatic Account Management (AAM). |
| supSettlement | yes | Boolean | Indicates whether the Financial Institution supports settlement-based data retrieval. |
| supTrade | yes | Boolean | Indicates whether the Financial Institution supports trade-based data retrieval. |
| isBaaFeed | yes | Boolean | Indicates whether the Financial Institution provides data as a feed. True signifies a file set available over SFTP (versus a web site) whereas False indicates it is not. |
| }] | | | |
| } | | | |

## Response Messages

| HTTP Status Code | Reason | Response Model | Headers |
|---|---|---|---|
| 200 | OK | See Response Model on page 22 | |
| 400 | Bad Request | | |
| 401 | Not Authorized | | |
| 500 | Internal Server Error | | |

## GET Financial Institution by ID

GET /api/v1/fis/{id}

### Implementation Notes

This operation retrieves a financial institution by ID.

### Parameters

| Parameter | Required? | Default Value | Description | Parameter Type | Data Type |
|---|---|---|---|---|---|
| id | | | The ID of the Financial institution requested | query | integer |

**Response Body**

```
{
    "id": 43154,
    "name": "Data Test 1 - 401(k)",
    "userLoginURL": http://localhost/,
    "popularity": 0,
    "popularityConsumer": 0,
    "loginTerm": "Login",
    "pwTerm": "Password",
    "accountNumberTerm": "Account Number",
    "loginTermDetails": "Enter any value",
    "pwTermDetails": "Enter any value",
    "accountNumberTermDetails": "This must be a non-blank value.",
    "accessInstructions": " This is a Test FI that contains sample 401(k) data for one account. ",
    "supportsAccountDiscovery": true,
    "supportsOAuth": false,
    "supportsTestCredential": true,
    "requiresInSessionActivation": false,
    "requiresSQA": false,
    "requiresSecondPW": false,
    "logo": https://localhost/WPDemo/vendorResources/Default/assets/fi/logos/DataTest1401k_logo.svg,
    "icon": https://localhost/WPDemo/vendorResources/Default/assets/fi/icons/DataTest1401k_icon.png,
     "blocked": false,
    "licensed": true,
    "siteMoved": false,
    "supAAM": false,
    "supSettlement": false,
    "supTrade": true,
    "isBaaFeed": false

}
```

**Response Model**

| Label | Req'd? | Type | Description |
|---|---|---|---|
| { | | | |
| id | yes | integer | ID of the Financial Institution |
| name | yes | string | Name of the Financial Institution |
| userLoginURL | yes | string | User login URL of the Financial Institution |
| websiteURL | | string | Home page of the Financial Institution |
| popularity | yes | integer | Popularity of the Financial Institution, with larger values indicating higher popularity level (currently always either 0 or 1, but other values possible in the future) |
| popularityConsumer | yes | integer | Popularity of the Financial Institution at Consumer UI, with larger values indicating higher popularity level (currently always either 0 or 1, but other values possible in the future) |
| loginTerm | yes | string | The term used for login at the Financial Institution |
| login2Term | | string | The term used for second login at the Financial Institution |
| pwTerm | yes | string | The term used for PIN at the Financial Institution |
| pw2Term | | string | The term used for second PIN at the Financial Institution |
| accountNumberTerm | yes | string | The term used for Account Number at the Financial Institution |
| accountNumber2Term | | string | The term used for second Account Number at the Financial Institution |
| loginTermDetails | yes | string | Detailed instructions for the login field at this Financial Institution |
| login2TermDetails | | string | Detailed instructions for the second login field at this Financial Institution |
| pwTermDetails | yes | string | Detailed instructions for the PIN field at this Financial Institution |
| pw2TermDetails | | string | Detailed instructions for the second PIN field at this Financial Institution |
| accountNumberTermDetails | yes | string | Detailed instructions for the Account Number field at this Financial Institution |
| accountNumber2TermDetails | | string | Detailed instructions for the second Account Number at this Financial Institution |
| accessInstructions | yes | string | Detailed general access instructions for this Financial Institution |
| supportsAccountDiscovery | yes | Boolean | Indicates whether the Financial Institution supports automatic discovery of accounts at the Financial Institution. |
| supportsOAuth | yes | Boolean | Indicates whether the Financial Institution supports OAuth authentication. |

| Label | Req'd? | Type | Description |
|---|---|---|---|
| supportsTestCredential | yes | Boolean | Indicates whether the Financial Institution supports testing access to the Financial Institution with only credential (and not account) data |
| requiresInSessionActivation | yes | Boolean | Indicates whether the Financial Institution whether the Financial Institution may potentially prompt for In-Session Activation Codes during Test Credential or Test Account operations |
| requiresSQA | yes | Boolean | Indicates whether the Financial Institution may require security questions and answer input from the user in order to access the site |
| requiresSecondPW | yes | Boolean | Indicates whether the Financial Institution requires the second PIN term |
| setupInstructions | | string | The financial institution instructions for setting up accounts at the FI for aggregation |
| knownConnectionIssue | | string | Known connectivity issue for the FI or third party |
| configuredOAuth | | Boolean | Indicates whether the OAuth Credential has been configured for the Financial Institution. |
| logo | | string | The name used for logo at the respective Financial Institution |
| icon | | string | The name used for icon at the respective Financial Institution |
| knownConnectionIssueLongTerm | | string | Known connectivity issue long term for the FI or third party |
| blocked | | Boolean | Indicates whether the Financial Institution is blocked in the system. Is either true or false. |
| licensed | | Boolean | Indicates whether the Financial Institution is licensed for the user's firm |
| fiAccessAllowedNow | | Boolean | Indicates whether the Financial Institution can be accessed now. |
| siteMoved | | Boolean | Indicates whether the Financial Institution has moved to a new site; True means it has, False means it has not. |
| supAAM | yes | Boolean | Indicates whether the Financial Institution supports Automatic Account Management (AAM). |
| supSettlement | yes | Boolean | Indicates whether the Financial Institution supports settlement-based data retrieval. |
| supTrade | yes | Boolean | Indicates whether the Financial Institution supports trade-based data retrieval. |
| isBaaFeed | yes | Boolean | Indicates whether the Financial Institution provides data as a feed. True signifies a file set available over SFTP (versus a web site) whereas False indicates it is not. |
| }] | | | |
| } | | | |

## Response Messages

| HTTP Status Code | Reason | Response Model | Headers |
|---|---|---|---|
| 200 | OK | See [Response Model](#) on page 26 | |
| 400 | Bad Request | | |
| 401 | Not Authorized | | |
| 404 | Not Found | | |
| 500 | Internal Server Error | | |

## Appendix A.  Cumulative Changes

This appendix is a running list of changes to this guide, beginning with changes made on January 9, 2019.

| Date | Summary of Changes |
|---|---|
| February 19, 2026 | ▪ New guide, introducing the GET /api/v1/credentials/summary endpoint to facilitate Connect for Advisors. |