

Openbanking.nr

A library for proving bank account to bank account transfers. A proof can be verified onchain.



3rd Party Guarantors



Uber



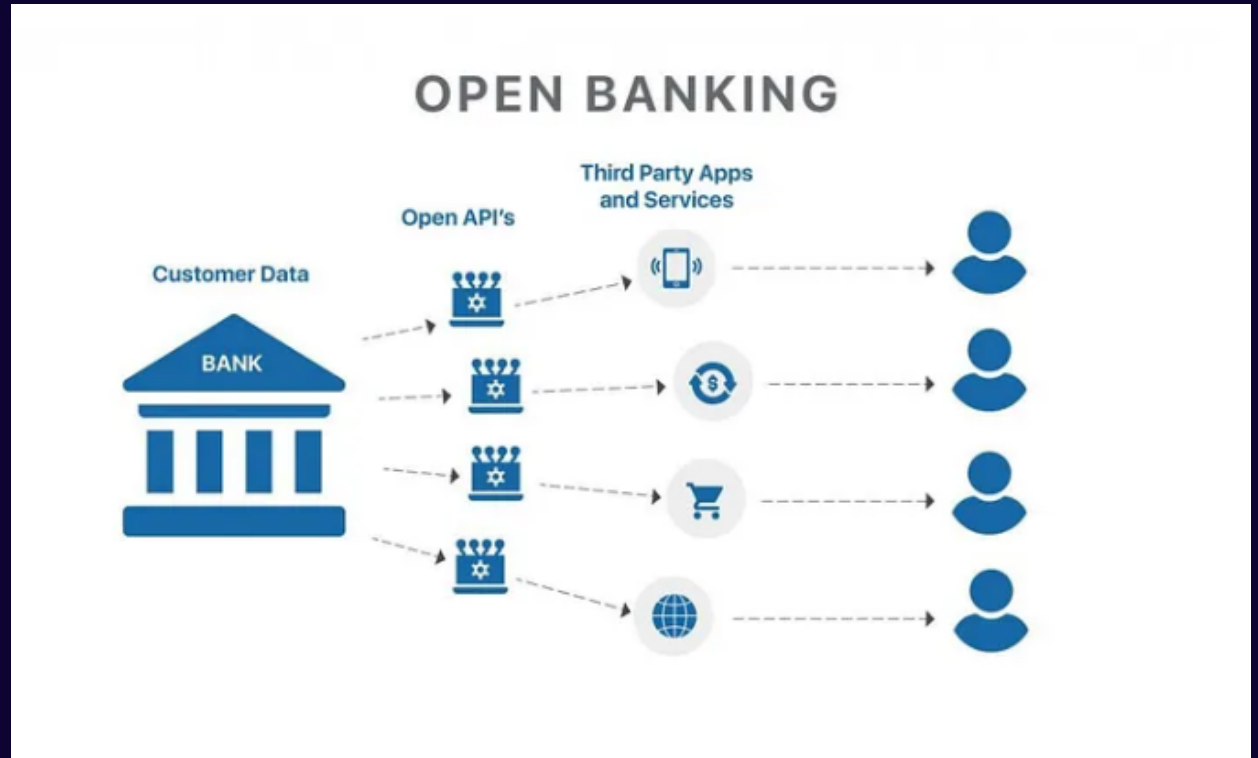
Programmable Commercial Agreements

- Letters of credit
- Credit Ideas
- Receivables
- Competitive credit
- Circle API. Monerium API



Openbanking API

- PSD2 (2015/2366)
- UK, EU, US, Nigeria....etc.



API Endpoints

Account and Transaction API

Account Access Consents

Accounts

Balances

Transactions

Beneficiaries

Direct Debits

Standing Orders

Products

Offers

Parties

Scheduled Payments

Statements

Payment Initiation API

Domestic Payments Consents

Domestic Payments

Domestic Scheduled Payment Consents

Domestic Scheduled Payment

Domestic Standing Order Consents

Domestic Standing Orders

International Payment Consents

International Payments

International Scheduled Payment
Consents

International Scheduled Payments

International Standing Order Consents

International Standing Orders

File Payment Consents

First Party Signatures

```
HTTP/1.1 201 Created
x-jws-signature: V2hhdCB3ZSBnb3QgaGVyZQ0K..aXMgZmFpbHVyZSB0byBjb21tdW5pY2F0ZQ0K
x-fapi-interaction-id: 93bac548-d2de-4546-b106-880a5018460d
Content-Type: application/json
```

```
{
  "Data": {
    "DomesticPaymentId": "7290-003",
    "ConsentId": "7290",
    "Status": "AcceptedSettlementInProgress",
    "CreationDateTime": "2017-06-05T15:15:22+00:00",
    "StatusUpdateDateTime": "2017-06-05T15:15:22+00:00",
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "FRESCO.21302.GFX.37",
      "InstructedAmount": {
        "Amount": "20.00",
        "Currency": "GBP"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.SortCodeAccountNumber",
      "Identification": "11280001234567",
      "Name": "Andrea Smith"
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.SortCodeAccountNumber",
```

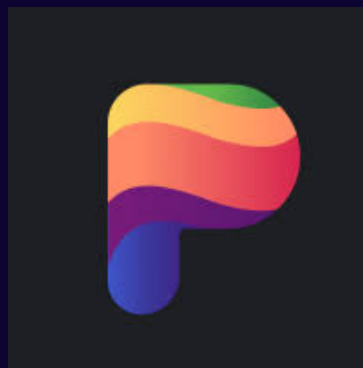
```
{
  "typ": "JOSE",
  "alg": "PS256",
  "kid": "<kid parameter of your signing certificate>",
  "crit": ["http://openbanking.org.uk/tan"],
  "http://openbanking.org.uk/tan": "<root domain of your JWKs URL>"
}
```

Trust Anchors:

- EIDAS certificates
- OB directory

Applications

- Programmable agreements with no onramps
- EU/UK wide zkp2p onramp market
- Verifiable credit scoring



Openbanking.nr

- Privacy vs Confidentiality
- Banking secrecy laws

Bank secrecy 🌐 23 languages

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From Wikipedia, the free encyclopedia

"Bank–client confidentiality" redirects here. For its scope as a confidentiality agreement, see [Non-disclosure agreement](#).

"Financial secrecy" redirects here. For the index measuring banking secrecy, see [Financial Secrecy Index](#).

Banking secrecy,^{[1][2]} alternatively known as **financial privacy**, **banking discretion**, or **bank safety**,^{[3][4]} is a [conditional agreement](#) between a bank and its clients that all foregoing activities remain secure, [confidential](#), and private.^[5] Most often associated with [banking in Switzerland](#), banking secrecy is prevalent in [Luxembourg](#), [Monaco](#), [Hong Kong](#), [Singapore](#), [Ireland](#), and [Lebanon](#), among other [off-shore banking institutions](#).

Otherwise known as **bank–client confidentiality** or **banker–client privilege**,^{[6][7]} the practice was started by [Italian merchants](#) during the 1600s near [Northern Italy](#) (a region that would become the [Italian-speaking region](#) of



[Switzerland](#) is known for its [bank secrecy](#) and strict bank–client confidentiality. *Picture*: the [Swiss Alps](#), the location of many [underground storage bunkers](#) for gold.^[*clarification needed*]



Openbanking.nr hackmd



Openbanking.nr telegram



Openbanking circuits