HaaS: Connector for DB (HCDB)

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See What's Changed

This Schedule outlines the functional requirements for the HaaS: Connector for DB (HCDB).

1. Definitions and Interpretations

1.1 This Schedule forms part of the Master Services Agreement between Biza and the Client (**MSA**) or the Consolidated Services Agreement (**CSA**), whichever applies. Terms defined in the MSA or the CSA have the same meaning when used in this Schedule.

1.2 This Schedule sets out the functional requirements of the HaaS: Connector for DB (HCDB) as provided to the Client under a Statement of Work or other ordering document issued under the MSA, or an Order Form issued under the CSA (**SOW**). The components, editions and add-ons of HCDB that the Client receives are those set out in the applicable SOW.

1.3 If this Schedule is inconsistent with the MSA, the CSA or a SOW, the order of precedence set out in the MSA or the CSA, as applicable, applies.

1.4 The following additional definitions apply:

Biza Guides
: refers to the technical documentation hosted at https://guides.biza.io

Brand
: refers to a brand the Client operates as a data holder, as set out in the SOW

CDR Rules
: refers to the Competition and Consumer (Consumer Data Right) Rules 2020, published and updated from time to time at https://www.legislation.gov.au/F2020L00094/latest/text

CSA
: has the meaning given in clause 1.1, being the Consolidated Services Agreement published in Biza Guides

Data Adapter
: refers to a set of endpoints that supplies Consumer Data to HaaS: Platform in accordance with the Data Adapter Specification

Data Adapter Specification
: refers to version 2.4.0 of the HaaS source system connectivity specification. The current version is published at https://guides.biza.io/haas/developer-resources/specifications/adapter

DHA
: refers to the HaaS: Date Horizon Aggregator, whose functional requirements are set out in HaaS: Date Horizon Aggregator

HaaS Minimum Requirements
: refers to the Data Adapter Minimum Requirements specified at https://guides.biza.io/haas/developer-resources/minimum-requirements

HCDB Database
: refers to the database, hosted by Biza and dedicated to the Client's environment, that holds the Imported Data

Historical Delegate

has the meaning given in the functional requirements of DHA

Import
: refers to the loading, by Biza, of data the Client provides into the HCDB Database

Imported Data
: refers to the data held in the HCDB Database as a result of an Import

MSA
: has the meaning given in clause 1.1

Realm
: refers to the realm name HaaS: Platform sends with each Data Adapter request, as described in Brand Separation

SOW
: has the meaning given in clause 1.2, and includes any other ordering document issued under the MSA, and any Order Form issued under the CSA, for HCDB

2. Preamble

The Holder as a Service environment provides a turnkey solution for delivering the Consumer Data Right requirements for mandated Data Holders. To make this functionality available, Biza requires the Client to deliver a *Data Adapter*. HaaS: Platform delivers the CDR endpoints; the Data Adapter supplies the data that delivery needs.

HCDB is a Data Adapter. It is a standalone database, hosted by Biza, with an import capability: Biza imports the data the Client provides into the HCDB Database, and HCDB serves the Imported Data to HaaS: Platform through the operations of the Data Adapter Specification. HCDB answers every request from the Imported Data alone and does not connect to the Client's systems to do so.

HCDB serves the Banking and Energy sectors. It can serve HaaS: Platform directly, or act as the Historical Delegate of DHA. Biza hosts and operates HCDB, and it is available with the Enterprise edition of HaaS: Platform only.

3. Functional Requirements

The following requirements apply for HCDB.

Requirement identifiers are stable and are not reused. Gaps in numbering are intentional.

3.1 Data Adapter API

HCDB **MUST** supply the following data to HaaS: Platform from the Imported Data, through the operations of the Data Adapter Specification, maintained to at least the *HaaS Minimum Requirements* except as clause 5 provides:

Functional Requirement	Sectors	Category	Data supplied to HaaS: Platform	Data Adapter operation
HCDB-DA1	Banking & Energy	Administration	The operations, flags and versions HCDB advertises	Get Endpoint Meta
HCDB-DA2	Banking & Energy	Administration	HCDB's status, as HCDB-R8 provides	Get Service Health Status
HCDB-DA3	Banking & Energy	Users and authentication	The authentication attributes of a username, matched without regard to case	Get Username Attributes

Functional Requirement	Sectors	Category	Data supplied to HaaS: Platform	Data Adapter operation
HCDB-DA4	Banking & Energy	Users and authentication	The Principals a user may act for	Get User Principals
HCDB-DA5	Banking & Energy	Users and authentication	A user's details for a Principal	Get User
HCDB-DA6	Banking & Energy	Users and authentication	A user's notification name and email address	Get User Notification Information
HCDB-DA7	Banking & Energy	Customer	A Principal's customer details	Get Customer
HCDB-DA8	Energy	Energy	A Principal's energy accounts and their plans, for all accounts or the accounts requested, filtered by open or closed status when requested	List Energy Accounts
HCDB-DA9	Energy	Energy	The balances of the accounts requested	List Energy Account Balances
HCDB-DA10	Energy	Energy	Invoices issued within a requested date range	List Energy Account Invoices
HCDB-DA11	Energy	Energy	Billing transactions within a requested time range	List Energy Account Billing Transactions
HCDB-DA12	Energy	Energy	An account's concessions	List Energy Account Concessions
HCDB-DA13	Energy	Energy	An account's agreed payment schedule	Get Energy Account Agreed Payment Schedule
HCDB-DA14	Energy	Energy	The FRMP details of the NMIs requested, as HCDB-R9 provides	Retrieve FRMP Details
HCDB-DA15	Banking	Banking	A Principal's banking accounts, for all accounts or the accounts requested	List Banking Accounts
HCDB-DA16	Banking	Banking	An account's transactions within a requested time range	List Banking Transactions
HCDB-DA17	Banking	Banking	Acceptance of a request for the transactions of several accounts	Request Banking Transaction Detail List
HCDB-DA18	Banking	Banking	The status of that request	Get Banking Transaction Detail List Status
HCDB-DA19	Banking	Banking	The transactions that request covers, as HCDB-R10 provides	Retrieve Banking Transaction Detail List
HCDB-DA20	Banking	Banking	A Principal's payees	List Payees

Functional Requirement	Sectors	Category	Data supplied to HaaS: Platform	Data Adapter operation
HCDB-DA21	Banking	Banking	A Principal's payments	List Payments
HCDB-DA22	Banking	Banking	The instalment plans of the accounts requested, filtered by plan status	List Instalment Plans

3.2 Data Adapter rules

The Data Adapter API **MUST** also apply the following rules. HCDB in Biza Guides describes how HCDB applies them.

Functional Requirement	Sectors	Category	Requirement
HCDB-R1	Banking & Energy	Brand separation	HCDB **MUST** resolve the Realm of each request to one Brand and answer only from that Brand's Imported Data. A request with no Realm, or with a Realm that is not mapped to a Brand, **MUST** be refused with HTTP 400. Data held for another Brand **MUST** be treated as not held.
HCDB-R2	Banking & Energy	Visibility	HCDB **MUST** return account-level data only for accounts linked to the requested Principal and, when the request names a user, to that user. Get Customer, List Payees and List Payments **MUST** be answered for the Principal, without narrowing to a user.
HCDB-R3	Banking & Energy	Records as imported	HCDB **MUST** return each record as imported, other than to select, order and paginate records, to convert them between versions of the Data Adapter Specification, and to set the values Biza Guides describes for a field the record leaves out.
HCDB-R4	Banking & Energy	Versions	For each operation in clause 3.1, HCDB **MUST** answer at the versions it advertises in Get Endpoint Meta. Other than for Get Endpoint Meta, which refuses an unsupported version with HTTP 400, HCDB **MUST** refuse with HTTP 422 a request for a version it cannot serve from the Imported Data.
HCDB-R5	Banking & Energy	Default ranges	Where a caller sends no start for a date or time range, HCDB **MUST** apply the default range of the Data Adapter Specification: 90 days for banking transactions, 12 months for energy billing transactions and 24 months for energy invoices, before the end of the range. Where a caller sends no end, the range **MUST** end at the time of the request.
HCDB-R6	Banking & Energy	Pagination	List Energy Account Invoices, List Energy Account Billing Transactions, List Banking Transactions, Retrieve Banking Transaction Detail List and List Instalment Plans **MUST** be paginated as the Data Adapter Specification provides. A page size below 1 or above 1,000 **MUST** be refused with HTTP 400, and a page below 1 or beyond the last page with HTTP 422, except that page 1 of an empty list is answered. The other operations return every matching record in one response.
HCDB-R7	Banking & Energy	Empty results	Where a date range or a status filter narrows a list to nothing, HCDB **MUST** answer HTTP 200 with no records, not an error.
HCDB-R8	Banking & Energy	Status	Get Service Health Status **MUST** report UP whenever HCDB answers it, and does not report the state of the HCDB Database.

Functional Requirement	Sectors	Category	Requirement
HCDB-R9	Energy	FRMP details	HCDB **MUST** hold FRMP details by NMI and Brand, not by Principal or account, and **MUST** return, for each NMI requested, the periods that have not ended before the requested date. An NMI with no such period **MUST** be left out of the response, and where no requested NMI has one, HCDB **MUST** answer HTTP 404.
HCDB-R10	Banking	Transaction detail lists	HCDB **MUST** accept a Request Banking Transaction Detail List as complete when it is made, and **MUST** make its transactions retrievable, read from the Imported Data at the time of retrieval, for 24 hours after the request, unless Biza configures another period for the Client's environment. After that period, retrieval **MUST** be refused with HTTP 422.

3.3 Integration Capabilities

Delivery of integration capabilities as follows:

Functional Requirement	Sectors	Category	Requirement
HCDB-INT1	Banking & Energy	Hosting	Biza **MUST** host HCDB in Biza's cloud environment in the Sydney region, with the HCDB Database in a managed database dedicated to the Client's environment. Every connection to the HCDB Database **MUST** use TLS.
HCDB-INT2	Banking & Energy	Import	HCDB **MUST** provide an import capability, separate from its Data Adapter interface, by which Biza loads the data the Client provides into the HCDB Database, each record against the Brand it belongs to.
HCDB-INT3	Banking & Energy	Access	The Data Adapter interface and the import interface **MUST** be reachable only on Biza's internal network, and **MUST** accept only requests carrying an OAuth 2.0 bearer token from the issuer configured for the Client's environment, checking its issuer, expiry and audience.
HCDB-INT4	Banking & Energy	Standalone	HCDB **MUST** answer every Data Adapter request from the Imported Data alone, and **MUST NOT** call any other system to do so.
HCDB-INT5	Banking & Energy	Availability	Each HCDB interface **MUST** run as two instances in different availability zones, each health-checked and restarted when it fails.
HCDB-INT6	Energy	DHA	HCDB **MAY** act as the Historical Delegate of DHA, in which case DHA, not HaaS: Platform, calls HCDB.

4. Client Obligations

The Client **MUST** provide the following for the delivery of HCDB:

Functional Requirement	Sectors	Category	Requirement
HCDB-CP1	Banking & Energy	Data to import	The data to import for each Brand, for the operations in clause 3.1 the Client requires, as records in the shape of the Data Adapter Specification responses and labelled with their version, as described in HCDB Configuration in Biza Guides.

Functional Requirement	Sectors	Category	Requirement
HCDB-CP2	Banking & Energy	Identifiers	For each record, the identifiers HaaS: Platform uses to request it, including its Principal, user and account identifiers and the links between each account and its Principals and users. Where HCDB is the Historical Delegate of DHA, these are the identifiers the Client's current Data Adapter uses. A record **MUST** carry the same identifiers each time it is provided: a record provided with changed identifiers is held as a separate record.
HCDB-CP3	Banking & Energy	Brands and Realms	Each Brand whose data HCDB holds, and the Realms HaaS: Platform uses for it.
HCDB-CP4	Banking & Energy	Accuracy	The accuracy of the data the Client provides for import is the Client's responsibility, as set out in the CSA.

5. Excluded Functionality

The following functionality is **not** delivered by the HaaS: Connector for DB (HCDB):

5.1 Consumer-managed authentication: *Init Login* and *Verify Login* are not served, and a request to either is answered with HTTP 404. HCDB is used with Biza Managed OTP consumer authentication.

5.2 Get Closed Principals: this endpoint is not served.

5.3 Notification delivery: HCDB acknowledges a *Send Notification* request with a receipt, but does not store or deliver the notification. HCDB is used with SendGrid notifications.

5.4 Source data quality: HCDB does not cleanse, correct or re-map Imported Data, and does not check it against the Client's systems.

5.5 Determination of required or voluntary consumer data: HCDB does not determine whether any data is required or voluntary consumer data for the purposes of the CDR Rules. HCDB serves the Imported Data it holds. The Client remains responsible for its own CDR obligations.

5.6 Client hosting: HCDB is not available for the Client to host.