SMART DATA FOUNDRY

Synthetic Data Package

Consumer Open Banking Factsheet

At a glance

- Synthetic Open Banking API responses for 20k people
- ~30Mn rows of synthetic UK bank transactions across four synthetic banks
- Multiple product lines
- 2 years of data history

Accelerate Product Development by:

- Kick-starting your Open Banking process and product development on realistic, large-scale data
- Developing customer facing AISP apps and services, data pipelines, and APIs – boosting your test/learn/iterate cycle
- Prototyping Propositions, POCs, and Product Demonstrations with 100% safe data, and fast-tracking your go-to-market roadmap
- Making this data available in internal/shared sandboxes, to drive collaboration and innovation

Core data attributes (see metadata for full details)

- 4 synthetic banks
- 2 AISP file types: accounts and transactions
- 20,000 customers' data records, with full transaction and account details
- ~30,000,000 current account and other account type transactions
- 100% synthetic with no precursor training data or lineage issues
- UK Open Banking spec compatibility
- Transaction ID, date, and description
- Pending or Booked Transaction and Balance status
- Bank-specific transaction codes, product names, and payment types
- Realistic data validation and hygiene issues
- Customer Name and Account details

Key features

Synthetic current account customers, with personal details
- Identities and Data for 20k data subjects
- Current, mortgage, and credit card accounts and transactions
- High utility, Open Banking compliant data – with zero privacy risk
- Wide range of modelled consumer attributes and behaviours including:
    - Real employers and merchants
    - Salaries paid on different cadences including Weekly and Monthly
    - Benefits & Pension payments
    - Mortgages and Rent
    - Household bills, Grocery shopping and essential spending: insurance, loans, council tax
    - Telecommunications: Mobile phones, Internet, TV, Streaming
    - Discretionary spending: major e-commerce sites, clothing
    - Account Open/Close/Switching

Key benefits

- Our synthetic data is generated from simulations, and contains the same properties as real-world data, removing any privacy issues by generating the data from scratch, meaning no real people, accounts, or transaction are contained in the output
- Available immediately with no need for Privacy Assessments or other Data Governance activity
- Can be tailored to meet exact requirements – please get in touch

Example Metadata of each file type

- Accounts

Name	Type	Min	Max	# nulls	Description
AccountId	int	0	9,445	0	unique account reference
AccountStatus	string	DELETED	PENDING	0	indicates the account status: enabled, disabled, deleted, pending
AccountStatusUpdateDateTime	date	2018-01-01 00:00:00	2020-01-01 00:00:00	0	date the status is valid from
AccountCurrency	string	GBP	GBP	0	currency of the account
AccountType	string	BUSINESS	PERSONAL	0	type of the account: business or personal
AccountSubType	string	CREDITCARD	SAVINGS	0	subtype: ChargeCard CreditCard CurrentAccount EMoney Loan Mortgage PrePaidCard Savings
AccountDescription	string	ACCESSSAVER	YOUNGISA	0	Account product name e.g. instant access saver
AccountNickname	string	ABBYHOLS	XYZ	18000	nickname the account owner has used, e.g. Bills, Holiday savings
AccountOpeningDate	date	2018-01-01	2020-01-01	0	date the account opened
AccountIdentification	string	01010100000001	99999976584657	0	concatenation of sortcode and account no
AccountName	string	ABBIE ALBERTS	ZOE WILLIAMS	0	name of the account holder
AccountSecondaryIdentification	int	123456	876543	0	unique customerID
AccountServicer	string	ALBION BANK	YORK BANK	0	operating bank

- Transactions

Name	Type	Min	Max	# nulls	Description
AccountId	Int	222222	333333	0	unique account reference
TransactionId	Int	123	456	0	unique transaction reference
TransactionReference	string	REF1	REF99	0	optional system generated reference, e.g. the FP ID of a fasterpayment
TransactionCreditDebitIndicator	string	CREDIT	DEBIT	0	indicates if txn is credit or debit
TransactionStatus	string	BOOKED	PENDING	0	status of the transaction (e.g. BOOKED)
TransactionBookingDateTime	date	2018-01-01 00:00:00	2020-12-31 23:59:59	0	date when the txn is booked, or planned to be booked. Formatted in CSV as naïve ISO8601 date YYY-MM-DD
TransactionInformation	string	ALDI	ZZZEDBEDS	0	transaction description/narrative
TransactionAmount	real	0.01	1,424,525.76	0	amount
TransactionCurrency	string	GBP	GBP	0	currency of the txn
BankTransactionCode	string	DirectDebit	ReceivedCreditTransfer	0	system generated code for the transaction type
BankTransactionSubCode	string	DD	DomesticCreditTransfer	10000	system generated subcode for the transaction type
ProprietaryBankTransactionCode	string	ATN	TFR	0	Bank's own code for the txn
ProprietaryBankTransactionCodeIssuer	string	ALBION BANK	YORK BANK	0	Bank who named the code
BalanceCreditDebitIndicator	string	Credit	Debit	0	if the balance is in credit or debit
BalanceType	string	BOOKED	PENDING	0	status of the balance e.g. booked or pending
BalanceAmount	real	0.00	43,079,634.19	0	Account Balance after booking the txn
BalanceCurrency	string	GBP	GBP	0	currency the balance is in

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