

Sandbox Environment

Well known endpoint: <https://sandbox-openbanking.cumberland.co.uk/sandbox/.well-known/openid-configuration>

Sandbox Users

Username: 999999999998

Password: Passw0rd

Accounts:

Account Number: 03498000

Account Name: My Current Account

Account Number: 03498002

Account Name: Business Current Account

Username: 999999999997

Password: Passw0rd

Accounts:

Account Number: 02347830

Account Name: My Current Account

Customer Consent Journey

The sandbox users will go through a non-SCA consent journey, so TPPs can create consent tokens without the need for a 2nd factor.

1. Login Page

The Cumberland

Cumberland Secure Login

If you are logging on for the first time and you need to set up your Access Code or you need to reset it you can do this below. If you don't know your User Name and you use our Mobile Banking App you can find it there or you can call us on 01228 403141. You can change your User Name in Other Services once you've logged on.

User name

This field is required

Access code

This field is required

Your log in details will not be shared

Log On

What is Cumberland Secure Login?
I have forgotten my login details
What is Open Banking?
How long will my data be shared for?
How will my details be protected?

Hardware Authentication
Protecting Your Money

WSO₂

WSO₂ Open Banking | © 2019 Powered by Financial Solutions

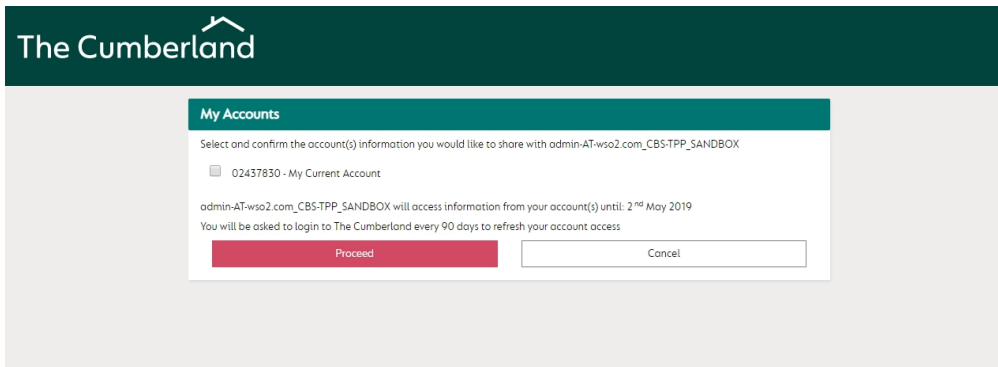
Find A Branch
Use Our Branch Finder

Email Us
help@cumberland.co.uk

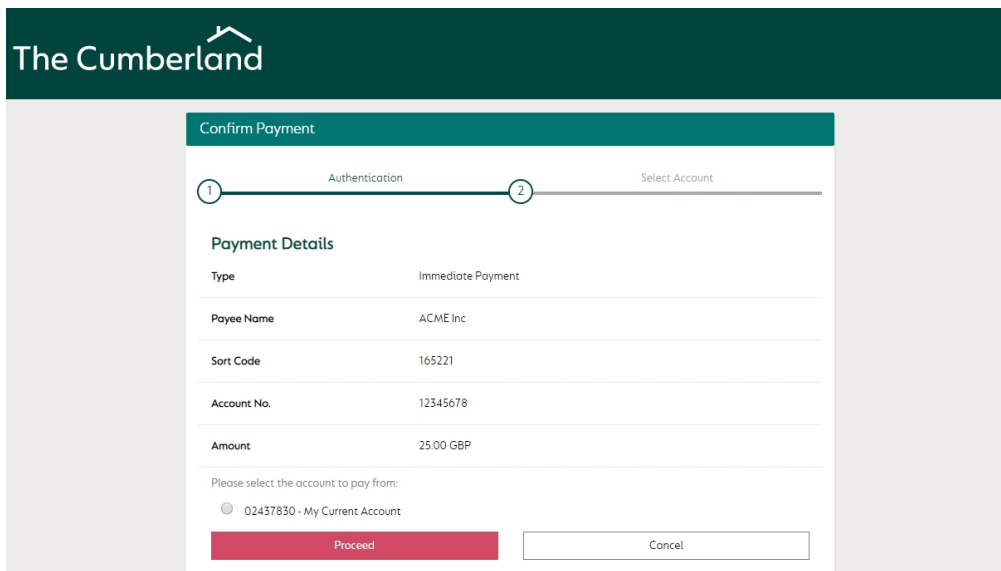
Call Us
01228 403141

2. Select Account

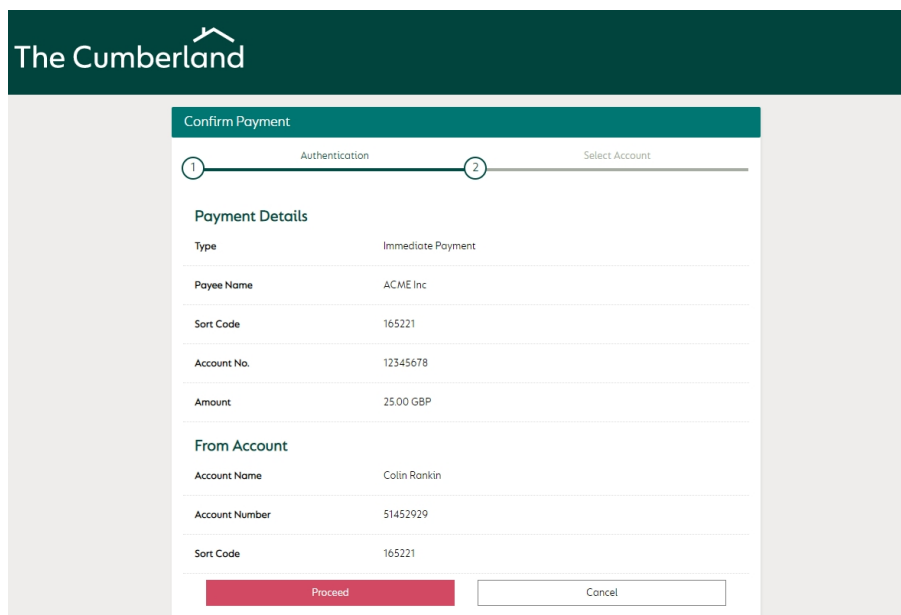
a. Account Information Request



b. Payment – Select Account



c. Payment – Confirm payment (only appears when the PISP provides debtor account details)



Available Endpoints

For details about our APIs, including the endpoints that are available, please see our API specification at <https://www.cumberland.co.uk/developers/api>.

Payment APIs

All our payment APIs are static, so you can go through a payment consent and submit a payment but cannot make GET calls using an identifier.

If a TPP would like to test The Cumberland's GET responses, then they can do so using '1' as the identifier. For example, GET domestic-payments/1 will return the following response:

```
{
  "Data": {
    "DomesticPaymentId": "a0f9ddc3-0076-439a-aa76-eeab1257adae",
    "ConsentId": "1",
    "CreationDateTime": "2019-02-27T10:44:54.168Z",
    "Status": "AcceptedSettlementCompleted",
    "StatusUpdateDateTime": "2019-02-27T10:44:54.168Z",
    "Initiation": {
      "InstructionIdentification": "ACME412",
      "EndToEndIdentification": "11203193",
      "InstructedAmount": {
        "Amount": "12500.00",
        "Currency": "GBP"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.SortCodeAccountNumber",
      "Identification": "11280001234567",
      "Name": "Andrea Frost"
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.SortCodeAccountNumber",
      "Identification": "080800021325698",
      "Name": "Tom Kirkman"
    },
    "RemittanceInformation": {
      "Reference": "DSR-037"
    }
  },
  "Links": {
    "Self": "https://tppopenbanking.cumberland.co.uk/open-banking/v3.0/pisp/domestic-payments/1"
  }
}
```