

Accounts

Learn how to manage card account data

Once cards have been issued to your client, you can use this set of functionalities to manage the card account lifecycle and retrieve account-related information.

Get Card Account Information

When you want to retrieve detailed information about a specific client's account, including its current balance, status, and currency, use the request `GET /v2/api/accounts/{cardAccount}`. By providing the unique `{cardAccount}` identifier, you can instantly get a comprehensive overview of the selected account.

Get Card Account Transactions in Queue

If you want to check transactions that are currently in the processing stage, such as unsettled commissions, you can easily access this data by using the request `GET /v1/api/accounts/{cardAccount}/transactions-queue`.

Please note that pending transactions may affect the card account's available balance. These transactions are cleared from the queue once a day during the daily processing.

Change a Card Account Status

If your agreement with a client is terminated and you need to close their card account, use the request `POST /v2/api/accounts/{cardAccount}/state`. This endpoint allows you to manage the transition of an account from an active state to permanent closure.

Account Lifecycle Constraints and Rules

Please keep the following business rules in mind when changing account statuses:

- Once an account's status has transitioned to `MARKED_TO_CLOSE` or `CLOSED`, it cannot be reverted to `ACTIVE`.
- An account in a `CLOSED` state cannot be transitioned back to `MARKED_TO_CLOSE`.
- The account closure workflow is configurable. If you require any customizations for your specific setup, please contact your Account Manager.

Account Closure Workflow

Each stage of the account closure process should be initiated through this endpoint. Once the request is successfully received, the system executes the closure process according to the following logic:

Stage 1: Transition to MARKED_TO_CLOSE

- The system automatically updates all active cards linked to card account to `BLOCKED_TERMINATED` status.

Note: While standard account activity is restricted in this state, incoming card transactions can still be processed.

Stage 2: Transition to CLOSED

The logic for the final account balance adjustment depends on your authorization integration interface:

- **Native Interface Users** (Authorization responses and card account balances are managed on your side): The system automatically executes a balance adjustment transaction to zero.
- **Other Users** (Authorization responses and card account balances are managed on the DECTA side): You must manually bring the account balance to zero using the transactions API request before the account can be closed.

Note: Once the card account is closed, no further transactions can be processed. Any subsequent card transactions will be settled to an unrecognized transactions account. For TPP clients, transaction details will be included in the Transactions Report, accessible via SFTP. For WL clients, DECTA will provide separate notifications regarding unrecognized transaction details.
