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ITO Give Developer Guide v1.2

Contents

The ITO Give service allows you to send us data.
To use any of the operations in the ITO Give service, you will need to supply two items of data, a *Client_Guid*, and a *Client_ID*. These are your company's credentials. We will supply these on request.

Order of Basic Operations

Before you start sending us information about the Fund (s), we need to set up the Fund (s) on our internal systems. Once we have done that, you can:

1. Tell us about the individual applicants to the Fund
2. Tell us about monies we can expect from individual applicants to the Fund into the bank
3. Tell us about assets you will purchase using the Fund
4. Instruct us to pay monies to acquire assets. Tell us how to allocate the shares in the asset to the investors
5. Tell us to expect monies into the bank from the disposal of assets. Tell us how to allocate the monies between investors
6. Instruct us to pay monies on behalf of applicants

We provide individual operations in the service to enable each of these steps. These are:

1. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=applicationInsertUpdate_Simplified
2. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=expectedInvestorReceipt
3. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=fundAndTrancheAsset_InsertUpdate
4. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=assetTransactionInvestorAllocation
5. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=assetTransactionInvestorAllocation
6. https://ttapi.thompsontaraz.co.uk/TTITO.asmx?op=miscellaneousInvestorTransaction

Operation Parameters

applicationInsertUpdate_Simplified

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Client_InvestorID*:	The unique ID you assign to the investor	String Max Length(50)
Client_ApplicationID*:	The unique ID you assign to an application	String Max Length(50)
Client_AppStatus*:	Possible values: • In Progress • To Take On • Not Suitable • Withdrew • Taken On • Deceased • Transferred In	String Max Length(50)
Client_FundAndTranche*:	We will provide this code when we set up the Fund on our internal systems	String Max Length(200)
InvestorType:	TBA	
Title:	Applicant's title	String Max Length(50)
FirstName*:	Applicant's first name	String Max Length(50)
MiddleName:	Applicant's middle name(s)	String Max Length(50)
Last name*:	Applicant's Lastname	String Max Length(300)
DateOfBirth:	Applicant's DOB.	Date format dd/MM/yyyy
InitialInvestment*:	The amount the investor has indicated the wish to invest in the Fund on their application	Decimal(18,2)
OneOffAdvisoryFee:	Any fees that need to be paid to the investor's advisor on fund launch	Decimal(18,2)

AnnualFee:	Any fees that need to be paid to the investor's advisor annually	Decimal(18,2)
AnnualFeeYears:	The number of years the annual advisor fee should be paid	Integer
ApplicationReceived:	TBA	
IdentityVerification:	Any details used to validate the identity of the applicant	String Max Length(200)
AddressVerification:	Any details used to validate the applicant's address	String Max Length(200)
DateEntered:	TBA	

The Operation will return information and errors in the field **sys_ProcessStatus.**

Notes

Client_ApplicationID: A large part of our work involves matching transactions in the Fund's banks to the investors' applications. We expect the Customer reference on the bank transaction for monies received to be the application reference. This allows us to automatically match receipts to the correct application. If you expect monies deposited against an application that will use another Customer Reference, use the *expectedInvestorReceipt* operation to tell us these references.

expectedInvestorReceipt

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Client_InvestorID*:	The unique ID you assign to the investor	String Max Length(50)
Client_ApplicationID*:	The unique ID you assign to an application	String Max Length(50)
ReceiptReference*:	All or part of the bank reference that appears on the bank statement	String Max Length(200). Please see our notes below.
AmountExpected*:	Expected value	Decimal(18,2)
DateExpected:	Date the payment should appear in the bank account	Date format dd/MM/yyyy
Currency:	ISO Currency code (default GBP)	String (see https://www.iban.com/currency-codes)
PaymentMethod:	TBA	String Max Length(50)

The Operation will return information and errors in the field **sys_ProcessStatus.**

Notes

ReceiptReference: A large part of our work involves matching transactions in the Fund's banks to the investors' applications. Surprisingly, the electronic statements the banks provide are basic. The description field is limited, and the banks will often change the description of a transaction between the issue of the statement. (Yes, you read that right), so on Tuesday, a statement might read "21-05-2021: CAT FOOD &12:99", and a day later "21-05-2021: Food for CAT £12.99."

Furthermore, they do not uniquely identify each transaction; we can only recognize the same transaction with our wit.

Banks do not provide unique identifiers to counter this problem.

To mitigate this, we need to accurately identify monies sent by your investors to their application money accounts.

You might collect monies in two ways.
A: via a payment portal
B: “Manually”, via bank transfer or cheque.

A: Portal payment. Please provide whatever reference the Payment Gateway uses as their reference, as this will almost certainly be on the transaction description on the Bank statement. Use this on the data you send to us.
B: Manual (e.g. bank transfers) when you instruct your applicant to pay, please ask them to add a known reference to their payment. This reference can be anything, but you must tell us what it is, or we will struggle to match monies received to the correct applicant.

Reference guidelines:

The application reference is unique, but may well just be a sequential number, so prone to errors in keying. We suggest:

<<ApplicationID>>_<<First 5 Characters of surname>>

So, if your application reference id ABC12345, and the applicant is Stephen Hawkings, then the Receipt Reference should be ABC12345_HAWKI

Having both the application reference and another unlikely data pair will allow us to cross-check. IF we just had the application reference, we could easily misallocate. E.g. Mrs Smith's application ABC12346.

fundAndTrancheAsset_InsertUpdate

This operation allows you tell us about Assets you intend to invest in. For companies we suggest you use the Companies House Company number or another similarly unique identifier.

You can then use that asset code in the *assetTransactionInvestorAllocation* operation where you instruct us to perform an Asset Transaction acquiring or disposing of shares in an asset.

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Client_FundAndTranche*:	We will provide this code when we set up the Fund on our internal systems	String Max Length(200)
Asset_Code*:	Your internal code for the asset (e.g. Companies House Number:	String Max Length(50)
Asset_Name*:	The name of the asset	String Max Length(400)

The Operation will return information and errors in the field **sys_ProcessStatus.**

assetTransactionInvestorAllocation

This operation allows you instruct us to perform an Asset Transaction acquiring or disposing of shares in an asset.

You will need to call the operation for each allocation of shares for any applicant participating in the Asset Transaction

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Client_InvestorID:	The unique ID you assign to the investor	String Max Length(50)
Client_ApplicationID*:	The unique ID you assign to an application	String Max Length(50)
Asset_Code*:	Your internal asset code	String Max Length(50)
AssetTransactionReference*:	Your internal transaction reference	String Max Length(50)
PurchaseOrSale	Options: • Purchase • Sale	String
DateDue:	Date of the transaction	Date format dd/MM/yyyy
Amount:	Amount investor is to pay for/receive from the purchase/sale of the shares	Decimal(18,2)
NumberOfShares:	Number of investor shares the investor is buying/selling	Decimal(18,2)
ShareCost:	The Share Cost (NumberOfShares/Capital)	Decimal(18,6)
CapitalValue	The capital value of the shares (typically the same as Amount)	Decimal(18,2)
Currency	ISO Currency code (default GBP)	String (see https://www.iban.com/currency-codes)

The Operation will return information and errors in the field **sys_ProcessStatus.**

miscellaneousInvestorTransaction

This operation allows you instruct us to perform a Miscellaneous Transaction where monies are paid to or received by an applicant. Examples of this might be a Distribution, Allocation of monies after the sale of an Asset, or Advisor Payments.

You will need to call the operation for each applicant participating in the Transaction

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Client_InvestorID:	The unique ID you assign to the investor	String Max Length(50)
Client_ApplicationID*:	The unique ID you assign to an application	String Max Length(50)
TransactionType:	Options: • Asset purchase • Asset sale • Management Fee • Other Fee • Distribution • Share transfer in • Share transfer out • Cash transfer in • Cash transfer out	String Max Length(50)
TransactionReference*:	Your internal transaction reference	String Max Length(50)
DateDue:	Date of the transaction	Date format dd/MM/yyyy
Amount*:	Amount investor is to pay for/receive from the purchase/sale of the shares	Decimal(18,2)
Currency	ISO Currency code (default GBP)	String (see https://www.iban.com/currency-codes)
PayeeReference:	The reference the payee will see on their bank statement	String Max Length(200)
AccountName:	The name of the account the Amount should be paid to	String Max Length(100)

SortCode:	Bank Account SortCode	String Max Length(10)
AcountNumber:	Bank Account Number	String Max Length(15)
IBAN	Bank IBAN code	String – see https://www.iban.com/structure
SWIFT Code	Bank Swift Code	First 4 characters - bank code (only letters) Next 2 characters - ISO 3166-1 alpha-2 country code (only letters) Next 2 characters - location code, passive participant will have "1" in the second character (letters and digits) Last 3 characters - branch code, optional - 'XXX' for primary office (letters and digits)

Transfers of Shareholdings and / or cash

There are several situations where an individual's shareholdings or the cash they retain in a fund might need to be transferred to someone else. For example, the investor might pass away or divorce their spouse.
We provide an operation to allow you to instruct us to make these transfers.

Regulations require us to document transfers meticulously, and we cannot simply change the person on the application.

A Scenario: An investor dies leaving assets in their will to their spouse and children

Fulān al-Fulani has sadly passed, leaving behind his spouse, Fulāna, and three children. Fulān is an applicant in your Fund and holds shares in two of the three assets in which the fund invests (assets A, B and C). He holds, in Asset A (10000 shares), and Asset C (500 shares). He has a small cash balance (£1000) left in the fund.

Fulān's spouse, Fulāna, is also an investor in the fund, and already holds shares and a cash balance in her own right.

In Fulān's will he has stipulated that his family members will be bequeathed:
Asset A:

- *Spouse: 9000 shares*
- *Child A: 400 shares*
- *Child B: 400 shares*
- *Child C: 200 shares*

Asset C:

- *Spouse: 400 shares*
- *Child A: 40 shares*
- *Child B: 40 shares*
- *Child C: 20 shares*

The remaining cash will be split as:

- *Spouse: £900*
- *Child A: £40*
- *Child B: £40*
- *Child C: £20*

Your responsibilities

Once you have finalized the requirements of the bequests, and probate has been completed, you will need to instruct us via the API to proceed with the transfers. To do this, you will need to call two TTAPI Give operations:

1. **applicationInsertUpdate_Simplified**
2. **TransferInsertUpdate**

Since we do not have a record of the children (though the spouse, Fulāna, is already an investor in the fund), you will need to create new Client_applicationIDs for the three children and submit them to us. You can do this using

the applicationInsertUpdate_Simplified operation (N.B. this is the same operation you have been using to inform us about the original fund applicants).
Three API calls will be required, one for each of Fulān's three children as new applicants. Fulāna is already an applicant.

Next, you will need to instruct us about each bequest. In the scenario above, there will be 12 instructions: four for Asset A transfers, four for Asset C transfers, and four for cash transfers. These should be made using the TransferInsertUpdate operation.

12 calls will be required

For the **asset holding** you will need to tell us:

- The `Client_applicationID` of the transferor (Fulān)
- The `Client_applicationID` of the transferee
- The date the transfer takes place
- The asset ID of the asset
- The number of shares to be transferred

For the **cash holdings** you will need to tell us:

- The `Client_applicationID` of the transferor (Fulān)
- The `Client_applicationID` of the transferee
- The date the transfer takes place
- The currency and amount to be transferred

TransferInsertUpdate

Parameter	Values	Format
Client_GUID*:	The GUID we supplied to you	GUID
Client_ID*:	The ID we supplied to you	Integer
returnJSON:	Set to 1 to receive the response as JSON rather than XML	Integer
Transferer_Investor_ID:	The unique ID you assign to the investor from whom the share or monies are to be transfered	String Max Length(50)
Transferer_Application_ID*:	The unique ID you assign to an application from	String Max Length(50)

	whom the share or monies are to be transfered	
Transferee_Investor_ID:	The unique ID you assign to the investor who will receive the share or monies	String Max Length(50)
Transferee_Application_ID*:	The unique ID you assign to the investor who will receive the share or monies	String Max Length(50)
Asset_Code:	The unique asset code of the asset from which the shares will be transferred. If this is a cash transfer, leave blank	String Max Length(50)
NoOfShares:	The number of shares to be transferred. If this is a cash transfer, zero.	Decimal(18,2)
ConsiderationMonies:	The consideration for a share transfer is the amount of money or other value paid by the buyer to the seller in exchange for the shares. The consideration is a key part of the stock transfer form, which must be completed to transfer shares in the UK. Note the is usually zero in the case of a divorce.	Decimal(18,2)
DateOfTransfer:	The Date recorded on the stock transfer form	Date format dd/MM/yyyy
CashTransferred:	A cash amount to be transferred. If this is a stock transfer, zero.	Decimal(18,2)