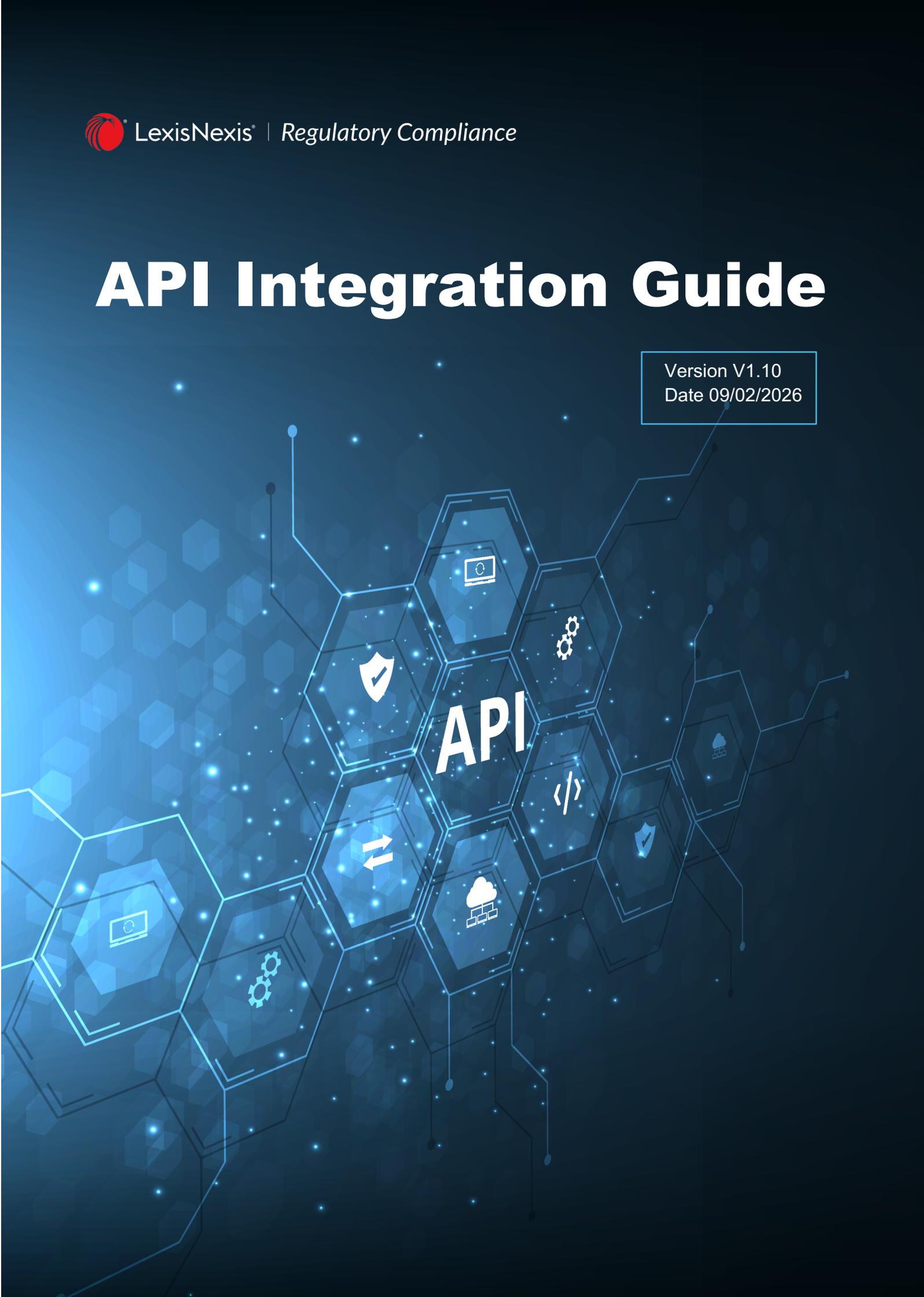


API Integration Guide

Version V1.10
Date 09/02/2026

The background of the cover is a dark blue gradient with a complex, glowing hexagonal pattern. The hexagons are interconnected by thin white lines, creating a network-like structure. Various white icons are scattered throughout the pattern, including a shield with a checkmark, a laptop, a gear, a double-headed arrow, a cloud with a server rack, and a code symbol (</>). The word "API" is prominently displayed in the center in a large, white, sans-serif font.

API

Table of Contents

Overview	4
Purpose	4
Background	4
Connection	4
API Endpoint	4
Environment Configuration	4
Module Structure	5
Module Components	5
Sub Modules	5
Overview	5
Core Obligations	5
Sub Obligations	6
Tools	6
Alerts	6
Fields within each module component	7
Functions	8
User Authentication	8
get request for user authentication	8
Example	8
Query Parameters	9
Response Demo	9
post request for user authentication NEW	10
Example	10
Input Parameters	13
Response Demo	13
User Subscription	14
get request for User Subscription	14
Example	14
Query Parameters	15
Response Demo	15

post request for User Subscription NEW	16
Example	16
Input Parameters	19
Response Demo	19
Subscribed Contents	20
get request for Subscribed Contents	20
Example	20
Query Parameters	21
Response Demo	27
post request for Subscribed Contents NEW	32
Example	32
Input Parameters	35
Response Demo	40
Subscribed Content	46
get request for Subscribed Content	46
Example	46
Query Parameters	47
Response Demo	50
post request for Subscribed Content NEW	72
Example	72
Input Parameters	75
Response Demo	79
Tool Link Document Download	96
get request for Tool link download NEW	96
Example	96
Path Parameters	96
Query Parameters	97
Response	97
post request for Tool link download NEW	97
Example	97
Path Parameters	98
Input Parameters	99
Response	99
Csv zip file	99

Appendix	99
Obligation.....	99
Tools	101
Alerts.....	102
modules	103
Topics	104

Overview

Purpose

The purpose of this document is to provide implementation details for the REST APIs that enable programmatic access to LexisNexis subscription data for API customers.

Background

The REST API will be provided, exposing endpoints for API customers with active subscriptions. Customers can retrieve their subscribed content in our defined format and consume it using their preferred systems. Token-based authentication will be used, with a token initialized upon successful authentication of the API client account. All subsequent API calls require the established token to be included in the request to proceed.

Connection

Using an email and password pair, users can authenticate and access the functions listed below.

The APIs will include the following functions:

1. User Authentication
2. User Subscriptions
3. Subscribed Contents
4. Get Single Subscribed Content

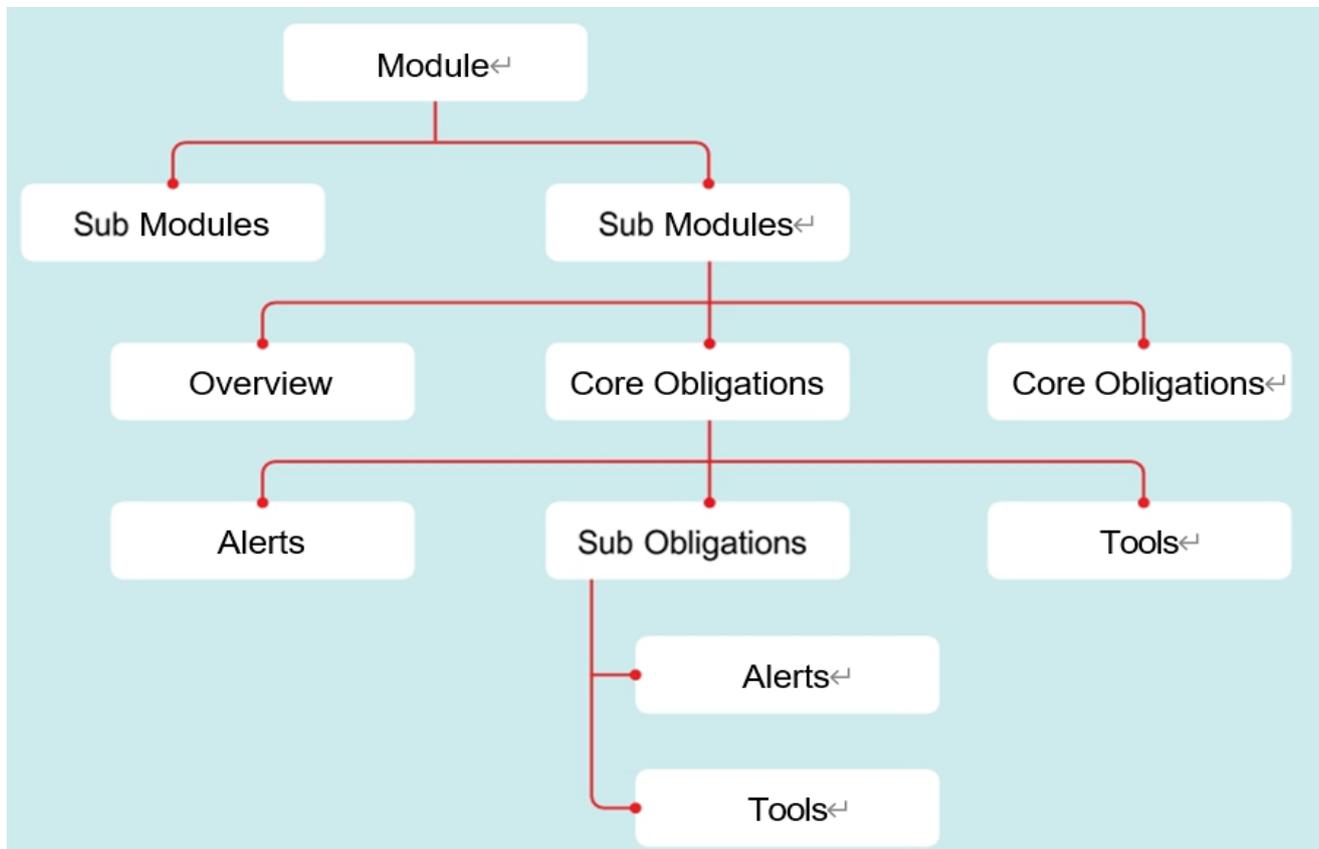
API Endpoint

Environment Configuration

The API is available in two environments:

1. **Cert4** Environment (for integration testing):
<https://cdc4c-la-sp-rcapi.route53.lexis.com> or <https://cert-rcapi-plus.lexis.com>
2. **Production** Environment:
<https://rcapi-plus.lexis.com>

Module Structure



Module Components

Sub Modules

A module can contain multiple submodules to organize business activities, entity types, and other related components.

Overview

Each module has only one overview record, which provides a comprehensive overview of the module, outlining its scope and coverage.

Core Obligations

A core obligation represents a compliance area for the module, and each module may have multiple core obligations.

Sub Obligations

A sub obligation represents specific actions an organization must undertake to comply with the compliance sources. Attestations are usually performed against sub obligations. Each core obligation may have multiple sub obligations.

Tools

A tool is something that can assist the user to comply with an obligation; it is usually a checklist, template, flowchart, or hyperlink to external government sites. A core obligation or sub obligation can have multiple tools, and each tool can be associated with multiple obligations.

Alerts

An alert record is created whenever there is a proposed or actual change in the compliance source relevant to the module. Since alerts depend on changes to the compliance source, there is no fixed publishing schedule—they are published as changes are announced. There are three types of alerts:

- FYI – the user needs to be informed of the change or upcoming change
- Action Required – the user must take action to ensure continued compliance
- News – the user receives a list of new or updated obligations and related alerts published throughout the month. A News alert also notifies users of changes to penalty units (typically annual) and is linked to the Overview record.

New obligations and updates to existing obligations are published monthly—on the second Tuesday of each month (if this falls on a public holiday, on the next business day). Note that an updated obligation record may include archived items, meaning the obligation is no longer applicable. A core obligation or sub obligation can have multiple alerts, and each alert can be associated with multiple obligations.

Fields within each module component

	Overview	Core Obligation	Sub Obligation	Tool	Alert
Id	X	X	X	X	X
Title	X	X	X	X	X
Archived	X	X	X	X	X
Practical_guidance	X	X	X		
Remedial_action	X	X	X		
Consequence	X	X	X		
Due_date	X	X	X		
Frequency	X	X	X		
Description_directional	X	X	X		
Description_questional	X	X	X		
Compliance_source	X	X	X		X
Definition	X	X	X		
Excerpt	X	X	X		
Sequence_id	X	X	X		
Parent_id	X	X	X	X	X
Jurisdictions	X	X	X	X	X
Historical_note	X	X	X		
Link				X	
Ext_link				X	
Category				X	
Type					X
Description					X
effectiveDate					X
Impact_on_obligation					X

Functions

User Authentication

get request for user authentication

Example

Title	User Authentication and Token Acquisition This function validates the email and password of an API user account and returns a token that enables the API client to establish connectivity. The system allows the use of this token to access other API functions within a specified period (24 hours by default).
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/Access/authtoken
Method	GET
Header	<p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none">• <code>`application/xml`</code> – returns data in XML format• <code>`application/json`</code> – returns data in JSON format <p>Supported output formats include:</p> <ul style="list-style-type: none">• JSON format• XML format <p>Additionally, it is recommended to include <code>`br`</code> (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>

Required:

- email=[string]
- password=[string]

Optional:

- format=[json|xml]

URL Parameters

If format is not specified, JSON will be returned.

For example:

https://cdc4c-la-sp-rcapi.route53.lexis.com/f/Access/authtoken?email=test@lexisnexis.com.au&password=1234&...

Query Parameters

Parameter	Sample	Mandatory	Default	Comments
email	email=test@lexisnexis.com.au	Yes		
password	password=123456	Yes		
format	format=json	no	json	Options: json, xml

Response Demo

title	content
format=json Accept=application/json (When both format and accept parameters are set, the format value takes precedence)	<pre>{ "success": true, "sq_api_user": true, "customer_id": "urn:user:CB204485611", "token": "08ddf1d3a51217cc17a9c46e-43f1-4f7e-88da-e9d9e4703ad9" }</pre>

format=xml|
Accept=
application/xml
| (When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
<?xml version="1.0"?>  
<LexisNexisRI xmlns="http://www.lexisNexis.org"  
version="1.1">  
  <AuthtokenResponse>  
    <success>true</success>  
    <token>08de4c2f69f0cafaac653c25-0105-4419-abcd-  
d289de5f1f9c</token>  
    <customer_id>urn:user:CB205732495</customer_id>  
    <sq_api_user>true</sq_api_user>  
  </AuthtokenResponse>  
</LexisNexisRI>
```

post request for user authentication NEW

Example

	User Authentication and Token Acquisition
Title	This function validates the email and password of an API user account and returns a token that enables the API client to establish connectivity. The system allows the use of this token to access other API functions within a specified period (24 hours by default).
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/Access/authtoken
Method	POST

Header	<p>Different request parameter formats are supported based on the `Content-Type` request header when using the POST method:</p> <ul style="list-style-type: none"> • <code>`application/json`</code> • <code>`application/xml`</code> • <code>`application/x-www-form-urlencoded`</code> <p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none"> • <code>`application/xml`</code> – returns data in XML format • <code>`application/json`</code> – returns data in JSON format <p>Supported output formats include:</p> <ul style="list-style-type: none"> • JSON format • XML format <p>Additionally, it is recommended to include `br` (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>
<p>request body in json (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)</p>	<p>Header Content-Type: application/json</p> <p>Required:</p> <ul style="list-style-type: none"> • email=[string] • password=[string] <p>Optional:</p> <ul style="list-style-type: none"> • format=[json xml] <p>If format is not specified, JSON will be returned.</p> <p>For parameter details, please refer to "Input parameters"</p> <p>For example:</p> <pre>{ "Email": "test@lexisnexis.com.au", "Password": "****" }</pre>

request body in x-www-form-urlencoded

(The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/x-www-form-urlencoded

For parameter details, please refer to "Input parameters"

For example:

email=test@lexisnexis.com.au

password=***

Params		Authorization	Headers (10)	Body ●	Scripts	Settings					
<input type="radio"/>	none	<input type="radio"/>	form-data	<input checked="" type="radio"/>	x-www-form-urlencoded	<input type="radio"/>	raw	<input type="radio"/>	binary	<input type="radio"/>	GraphQL
		Key			Value						
<input checked="" type="checkbox"/>		email			lp_compliance_ai_au_dtaon.cdc7c						
<input checked="" type="checkbox"/>		password			***						

request body in xml

(The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/xml

For parameter details, please refer to "Input parameters"

XML format parameter passing (Content-Type: application/xml) has special requirements and must comply with XML standard specifications

XML request parameter mapping rules:

- page[size] → page.size
- token → token
- filter[country] → filter.country

For example:

```
<LexisNexisRI xmlns="http://www.lexisNexis.org" version="2">
  <request>
    <Email>test@lexisnexis.com.au</Email>
    <Password >***</Password >
  </request>
</LexisNexisRI>
```

Input Parameters

Parameter	Sample	Mandatory	Default	Comments
email	email="test@lexisnexis.com.au"	Yes		
password	password="1234"	Yes		
format	format="json"	no	json	Options: json,xml

Response Demo

title	content
format=json Accept= application/json (When both format and accept parameters are set, the format value takes precedence)	<pre>{ "success": true, "sq_api_user": true, "customer_id": "urn:user:CB204485611", "token": "08ddf1d3a51217cc17a9c46e-43f1-4f7e-88da- e9d9e4703ad9" }</pre>
format=xml Accept= application/xml (When both format and accept parameters are set, the format value takes precedence)	<pre><?xml version="1.0"?> <LexisNexisRI xmlns="http://www.lexisNexis.org" version="1.1"> <AuthtokenResponse> <success>true</success> <token>08de4c2f69f0cafaac653c25-0105-4419-abcd- d289de5f1f9c</token> <customer_id>urn:user:CB205732495</customer_id> <sq_api_user>true</sq_api_user> </AuthtokenResponse> </LexisNexisRI></pre>

User Subscription

get request for User Subscription

Example

Title	User Subscriptions This function returns the active subscriptions for the user's account.
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/UserSubscription/subscriptions
Method	GET
Header	<p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none">• <code>`application/xml`</code> – returns data in XML format• <code>`application/json`</code> – returns data in JSON format <p>Supported output formats include:</p> <ul style="list-style-type: none">• JSON format• XML format <p>Additionally, it is recommended to include <code>`br`</code> (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>
URL Params	<p>Required:</p> <ul style="list-style-type: none">• <code>token=[string]</code>• <code>customerId=[string]</code> <p>Optional:</p> <ul style="list-style-type: none">• <code>format=[json xml]</code> <p>if format is not specified, JSON will be returned.</p> <p>For example:</p> <p>https://cdc4c-la-sp-rcapi.route53.lexis.com/f/UserSubscription/subscriptions?token=08ddf4e9835417b6405ea19e-9482-4859-89c4-42774bb3af0b&customerId=urn:user:CB204485611&...</p>

Query Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId=urn:user:CB204485611	Yes		
token	token=dafb5e5093a7159bdcbbb2dbfacc4f8a	Yes		
format	format=json	no	json	Options: json,xml

Response Demo

title	content
format=json Accept= application/js on (When both format and accept parameters are set, the format value takes precedence)	<pre>{ "success": true, "subscriptions": [{ "profile_id": null, "customer_id": "urn:user:CB204485611", "total_delegations": "0", "last_api_contact": "0000-00-00 00:00:00", "delegations_remaining": "0", "product_id": null, "status": "1", "ln_sku": "19366", "type_id": "bundle", "name": "Facilities Management", "is_core_module": false, "is_delegated": false, "is_free": false, "bundle_ln_skus": [], "delegations": [] }] }</pre>

format=xml|
Accept=
application/x
ml (When
both format and
accept
parameters are
set, the format
value takes
precedence)

```
<LexisNexisRI xmlns="http://www.lexisNexis.org"
version="1.1">
  <AuthtokenResponse>
    <subscriptions>
      <profile_id>7</profile_id>
      <customer_id>29</customer_id>
      <total_delegations>1</total_delegations>
      <last_api_contact>2016-04-13 01: 05:
20</last_api_contact>
      <delegations_remaining>0</delegations_remaining
>
      <product_id>1391</product_id>
      <status>1</status>
      <ln_sku>4565</ln_sku>
      <type_id>bundle</type_id>
      <name>Private Health Insurance - Test</name>
      <is_core_module>>false</is_core_module>
      <is_delegated>>false</is_delegated>
      <is_free>>false</is_free>
      <bundle_ln_skus>4570</bundle_ln_skus>
      <delegations/>
    </subscriptions>
    <success>>true</success>
  </AuthtokenResponse>
</LexisNexisRI>
```

post request for User Subscription NEW

Example

Title	User Subscriptions This function returns the active subscriptions for the user's account.
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/UserSubscription/subscriptions
Method	POST

Header	<p>Different request parameter formats are supported based on the <code>Content-Type</code> request header when using the POST method:</p> <ul style="list-style-type: none"> <code>application/json</code> <code>application/xml</code> <code>application/x-www-form-urlencoded</code> <p>The new API supports multiple response data formats based on the <code>Accept</code> request header:</p> <ul style="list-style-type: none"> <code>application/xml</code> – returns data in XML format <code>application/json</code> – returns data in JSON format <p>Supported output formats include:</p> <ul style="list-style-type: none"> JSON format XML format <p>Additionally, it is recommended to include <code>br</code> (Brotli) as the first value in the <code>Accept-Encoding</code> request header to achieve better compression ratios.</p>
request body in json (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)	<p>Header Content-Type: application/json</p> <p>Required:</p> <ul style="list-style-type: none"> <code>token=[string]</code> <code>customerId=[string]</code> <p>Optional:</p> <ul style="list-style-type: none"> <code>format=[json xml]</code> <p>if format is not specified, JSON will be returned. For parameter details, please refer to "Input parameters"</p> <p>For example:</p> <pre>{ "token": "08ddf4e9835417b6405ea19e-9482-4859-89c4-42774bb3af0b", "customerId": "urn:user:CB204485611" }</pre>

request body in x-www-form-urlencoded

(The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/x-www-form-urlencoded

For parameter details, please refer to "Input parameters"

For example:

token=08ddf4e9835417b6405ea19e-9482-4859-89c4-42774bb3af0b
customerId=urn:user:CB204485611

Params Authorization Headers (8) **Body** Scripts Settings

none form-data x-www-form-urlencoded raw binary GraphQL

	Key	Value
<input checked="" type="checkbox"/>	customerId	urn:user:CB204255718
<input checked="" type="checkbox"/>	token	08de1dbf2c46593b9d075891-a843-4b44-ba24-b0f

request body in xml (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/xml

For parameter details, please refer to "Input parameters"

XML format parameter passing (Content-Type: application/xml) has special requirements and must comply with XML standard specifications

XML request parameter mapping rules:

- page[size] → page.size
- token → token
- filter[country] → filter.country

For example:

```
<LexisNexisRI xmlns="http://www.lexisNexis.org" version="2">
  <request>
    <token>08de1aa8d0d337e94a82eee4-7851-4604-81d9-32db52ae12ee</token>
    <customerId>urn:user:CB204255718</customerId>
  </request>
</LexisNexisRI>
```

Input Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId="urn:user:CB204485611"	Yes		
token	token="dafb5e5093a7159bdcbb2dbfacc4f8a"	Yes		
format	format="json"	no	json	Options: json, xml

Response Demo

title	content
format=json Accept=application/json (When both format and accept parameters are set, the format value takes precedence)	<pre> { "success": true, "subscriptions": [{ "profile_id": null, "customer_id": "urn:user:CB204485611", "total_delegations": "0", "last_api_contact": "0000-00-00 00:00:00", "delegations_remaining": "0", "product_id": null, "status": "1", "ln_sku": "19366", "type_id": "bundle", "name": "Facilities Management", "is_core_module": false, "is_delegated": false, "is_free": false, "bundle_ln_skus": [], "delegations": [] }] } </pre>

format=xml|
Accept=
application/x
ml (When
both format and
accept
parameters are
set, the format
value takes
precedence)

```
<LexisNexisRI xmlns="http://www.lexisNexis.org"
version="1.1">
  <AuthtokenResponse>
    <subscriptions>
      <profile_id>7</profile_id>
      <customer_id>29</customer_id>
      <total_delegations>1</total_delegations>
      <last_api_contact>2016-04-13 01: 05:
20</last_api_contact>
      <delegations_remaining>0</delegations_remaining
>
      <product_id>1391</product_id>
      <status>1</status>
      <ln_sku>4565</ln_sku>
      <type_id>bundle</type_id>
      <name>Private Health Insurance - Test</name>
      <is_core_module>>false</is_core_module>
      <is_delegated>>false</is_delegated>
      <is_free>>false</is_free>
      <bundle_ln_skus>4570</bundle_ln_skus>
      <delegations/>
    </subscriptions>
    <success>>true</success>
  </AuthtokenResponse>
</LexisNexisRI>
```

Subscribed Contents

get request for Subscribed Contents

Example

<p>Title</p>	<p>Subscribed Contents</p> <ul style="list-style-type: none"> • This function returns the subscription content based on the user-specified `subscription id`. • The content may include one or multiple subscribed modules. • The function allows the API client to specify whether the response should return full content or updated content from a specific date.
<p>URL</p>	<p>https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Contents</p>

Method	GET
Header	<p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none"> • <code>`application/xml`</code> – returns data in XML format • <code>`application/json`</code> – returns data in JSON format • <code>`text/event-stream`</code> – used for Server-Sent Events (SSE) <p>Supported output formats include:</p> <ul style="list-style-type: none"> • JSON format • XML format • CSV format <p>Additionally, it is recommended to include `br` (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>
Sample Request	<pre>https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Contents?token=08ddf41b9a335821729dde1e-63d9-4ef9-894a-ce37cdf77a63&customerId=urn:user:CB204255718&page=1&items_per_page=1</pre>

Query Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId=urn:user:CB204485611	Yes		
token	token=dafb5e5093a7159bdcbb b2dbfacc4f8a	Yes		
page	page=1	no	1	page number
items_per_page	items_per_page=2	no	5	page size
bom	bom=true	no		Only for CSV output files in order for BOM

				character to be included
from_date	from_date=24FEB2015	no		ddMMMyyyy Filter based on the `date_changed` field in the response field
end_date	end_date=24FEB2015	no		ddMMMyyyy Filter based on the `date_changed` field in the response field
format	format=json	no	json	Options: json, xml, csv
jurisdictions	jurisdictions=ACT NSW	no		Options: ACT, NSW, NT, QLD, SA, TAS, VIC, WA, COMMONWEALTH Field parameters support multiple values, concatenated with " " separator when there are multiple values
 type	type=obligation tool	no	obligation	Options: obligation, subobligation, notice (alerts query), tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
 parent_id	parent_id=7151 7156	no		Field parameters support multiple values,

				concatenated with " " separator when there are multiple values
NEW from_date_created	from_date_created=24FEB2015	no		ddMMMyyyy Filter based on the `date_created` field in the response field
NEW end_date_created	end_date_created=24FEB2015	no		ddMMMyyyy Filter based on the `date_created` field in the response field
NEW module_id	module_id=7151 7156	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW topic_id	topic_id=7199 7190	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW obligation_id	obligation_id=149811 149815	no		Valid when type=subobligation notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW sub_obligation_id	sub_obligation_id=162277 162279	no		Valid when type=notice tool Field parameters support multiple values, concatenated with " " separator

				when there are multiple values
NEW from_submission_date	from_submission_date=24FEB2015	no		ddMMMyyyy Valid when type=obligation subobligation notice
NEW end_submission_date	end_submission_date=24FEB2015	no		ddMMMyyyy Valid when type=obligation subobligation notice
NEW material_type	material_type=material	no		Valid when type=obligation subobligation
NEW tool_function	tool_function=Hyperlink	no		Valid when type=tool Options: Hyperlink, Flowchart, Form/Template, Checklist/Audit
NEW business_function	business_function=Risk Management	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW compliance_requirement_level	compliance_requirement_level=Mandatory (Legally Binding)	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW compliance_area_topic	compliance_area_topic=Licensing & Registration	no		Valid when type=obligation subobligation notice Supports multiple values input

NEW risk_penalty_level	risk_penalty_level=Criminal Offence - Individual	no		Valid when type=obligation subobligation Supports multiple values input
NEW regulatory_update_type	regulatory_update_type=New Legislation / Regulation	no		Valid when type=notice Supports multiple values input
NEW industry	Industry=Cross-Industry	no		Valid when type=obligation subobligation notice Supports multiple values input When industry is entered, the system will search based on the `industry` and `sub_industries` fields in the response data
NEW category	category=ext	no		Valid when type=tool Options: ext, doc, xls, pdf
NEW verbose_parents	verbose_parents=true	no		verbose_parents = true returns the entire structure for all the linked elements. verbose_parent = false parameter not passed returns the structure as per current state

				Controls how to handle display information for parent nodes that do not meet conditions: true displays all information, false displays partial information
NEW order_by	order_by=id	no	id	<p>The current sorting rule does not affect the sorting at the module level.</p> <p>Fields used for sorting: id title date_created date_changed submission_date:Valid when type=obligation subobligation notice sequence_id:Valid when type=obligation subobligation topic</p>
NEW order	order=asc	no	asc	Options: desc, asc

Response Demo

title	content
description	<p>Some fields in the response support multiple values, which are concatenated using the pipe character ` ` as a delimiter. Please refer to the appendix for details</p> <p>For example: `module_id`, `module_code`, `parent.id`, `topic_id`, `sub_obligation_id`, `obligation_id`</p>

format=json|
Accept=
application/js
on

(When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
{
  "results": {
    "page": 1,
    "items_per_page": 5,
    "num_pages": 1,
    "total_items": 1,
    "isSuccess": true,
    "modules": [
      {
        "id": "988501",
        "title": "United Kingdom - Payment Services",
        "date_created": "20240510210646",
        "date_changed": "20250620221432",
        "lineage": "988501",
        "archived": "FALSE",
        "type": "module",
        "is_core": "false",
        "description": "<p></p>",
        "apiOnly": "false",
        "hot": "false",
        "banner": "",
        "bannerAlt": "",
        "topicListDescription": "",
        "coreModuleListDescription": "",
        "sequence_id": "0",
        "country": [
          "United Kingdom"
        ],
        "topics": [
          {
            "id": "988508",
            "title": "United Kingdom - Payment
Services",
            "date_created": "20240510210811",
            "date_changed": "20250819200434",
            "lineage": "988508|988501",
            "archived": "FALSE",
            "type": "topic",
            "sequence_id": "0",
            "description": "<p></p>",
            "hot": "false",
            "parent": {
              "id": "988501"
            },
            "module_id": "988501",
            "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030",
            "alerts": [
              {
                "id": "1100894",
                "title": "December 2024
Monthly Summary - United Kingdom Payment Services",
                "date_created":
"20241209230031",
```

```

        "lineage":
"988680|988648|988508|988501,1100894|988548|988536|988508|9885
01,1100894|988514|988508|988501,1100894|988604|988508|988501,1
100894|988518|988508|988501,1100894|988644|988632|988508|98850
1,1100894|988596|988588|988508|988501,1100894|988664|988648|98
8508|988501,1100894|988588|988508|988501,1100894|988696|988508
|988501,1100894|988648|988508|988501,1100894|988556|988552|988
508|988501,1100894|853032|852803|852798,1100894|853054|852803|
852798,1100894|853067|852803|852798,1100894|852908|852803|8527
98,1100894|482939|474358|474351,1100894|482875|474358|474351,1
100894|477212|474358|474351",
        "archived": "FALSE",
        "type": "News",
        "submission_date":
"17/12/2024",
        "description": "<p>Please see
below for a list of changes associated with the UK Payment
Services module for the month of December
2024:</p><p><strong>Alert ID</strong></p><p><strong>Update
Description</strong></p><p><strong>Related
Obligation</strong></p><p><strong>Obligation
Status</strong></p><p>N/A</p><p>This obligation has been
updated as part of a general review of the module to provide
more targeted practical guidance and to maintain data
above</p><p>988720</p><p>Updated</p><p>N/A</p><p>This
obligation has been updated as part of a general review of the
module to provide more targeted practical guidance and to
maintain data currency. The name has been changed to better
reflect the coverage of the
above</p><p>988588</p><p>Updated</p><p>N/A</p><p>This
obligation has been updated so safeguarding requirements for
authorised payment institutions and electronic money
institutions are dealt with in a single obligation
issuers.</p>110164<p>New</p><p>N/A</p><p>This obligation has
been archived to streamline content, keeping a tight focus on
Payment Services.</p><p>988522</p><p>Archived</p>",
        "author": "Beant Dhillon",
        "compliance_source": "",
        "impact_on_obligation":
"<p>Please review the obligations above to determine the
impact of the updates and changes. </p>",
        "effectiveDate": "This is in
regards to the two integration guides dated 27/11 and 12/01,
which we will refer to as v1.1 and v1.2 respectively for ease
of reference.: 01/01/2025; The Payment Services (Amendment)
Regulations 2024 came into force.: 30/10/2024",
        "business_functions": [
            "Compliance",
            "Legal",
            "Operations"
        ],
        "compliance_requirement_levels": [
            "Mandatory (Legally
Binding)"

```

```

    ],
    "compliance_area_topics": [
      "Licensing &
Registration",
      "Consumer Protection"
    ],
    "regulatory_update_types": [
      "Public Announcement /
General Notification",
      "Guidance &
Interpretation"
    ],
    "industries": [
      {
        "industry": "Financial
Services",
        "sub_industries": [
          "Payment Services"
        ]
      }
    ],
    "jurisdictions": [
      "United Kingdom"
    ],
    "parent": {
      "id":
"988680|988548|988514|988604|988518|988644|988596|988664|98858
8|988696|988648|988556|1101653|988620|988632|988672|988668|988
704|988636|988628|988684|988568|988560|988592|988676|988656|98
8522|988564|988584|988530|988600|988576|988544|988640|988616|1
101641|988526|988540|988552|988624|988652|988536|988660|988700
|988708|988572|988720|988580|852811|852880|853032|853054|85306
7|852908|482939|482875|477212"
    },
    "module_id":
"988501|852798|474351|988501|852798|474351",
    "topic_id":
"988508|852803|474358",
    "obligation_id":
"988648|988536|988514|988604|988518|988632|988588|988696|98855
2|988620|988684|988564|988708|988720|852811|852880|853032|8530
54|853067|852908|482939|482875|477212",
    "sub_obligation_id":
"988680|988548|988644|988596|988664|988556|1101653|988672|9886
68|988704|988636|988628|988568|988560|988592|988676|988656|988
522|988584|988530|988600|988576|988544|988640|988616|1101641|9
88526|988540|988624|988652|988660|988700|988572|988580",
    "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030|urn:krm:77F36DCE30F3
4A60A8ED71A8CD18450B|urn:krm:26AA3869793A4ABABC5469B6F0069C37|
urn:krm:90EA9EBD0FFF42DE8132EE89D384D030|urn:krm:77F36DCE30F34
A60A8ED71A8CD18450B|urn:krm:26AA3869793A4ABABC5469B6F0069C37"
  }
]
}

```

```
    ],
    "alerts": []
  }
]
},
"subscriptions": [
  {
    "profile_id": null,
    "customer_id": "urn:user:CB205732495",
    "total_delegations": "0",
    "last_api_contact": "0000-00-00 00:00:00",
    "delegations_remaining": "0",
    "product_id": null,
    "status": "1",
    "ln_sku": "7136",
    "type_id": "bundle",
    "name": "Aged Care",
    "is_core_module": false,
    "is_delegated": false,
    "is_free": false,
    "bundle_ln_skus": [],
    "delegations": []
  }
],
"time": "1.838 secs",
"success": true
}
```

<p>format=xml Accept=application/xml (When both format and accept parameters are set, the format value takes precedence)</p>	<pre><LexisNexisRI xmlns="http://www.lexisNexis.org" version="1.1"> <response> <results> <page>1</page> <items_per_page>2</items_per_page> <num_pages>82</num_pages> <total_items>164</total_items> <isSuccess>>true</isSuccess> <modules /> </results> <subscriptions> <profile_id p4:nil="true" xmlns:p4="http://www.w3.org/2001/XMLSchema-instance" /> <customer_id>urn:user:CB204255718</customer_id> <total_delegations>0</total_delegations> <last_api_contact>0000-00-00 00:00:00</last_api_contact> <delegations_remaining>0</delegations_remaining> <product_id p4:nil="true" xmlns:p4="http://www.w3.org/2001/XMLSchema-instance" /> <status>1</status> <ln_sku>7136</ln_sku> <type_id>bundle</type_id> <name>Aged Care</name> <is_core_module>>false</is_core_module> <is_delegated>>false</is_delegated> <is_free>>false</is_free> <bundle_ln_skus /> <delegations /> </subscriptions> <time>5.614 secs</time> <success>>true</success> </response> </LexisNexisRI></pre>
<p>Accept=text/event-stream</p>	<p>When the data type is Server-Sent Events (SSE), the received data needs to be manually assembled by module. The returned data format supports XML, JSON, and you can specify the return data type by setting the format field.</p>

post request for Subscribed Contents NEW

Example

<p>Title</p>	<p>Subscribed Contents</p> <ul style="list-style-type: none"> • This function returns the subscription content based on the user-specified `subscription id`. • The content may include one or multiple subscribed modules. • The function allows the API client to specify whether the response should return full content or updated content from a specific date.
---------------------	--

URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Contents
Method	POST
Header	<p>Different request parameter formats are supported based on the `Content-Type` request header when using the POST method:</p> <ul style="list-style-type: none"> • <code>`application/json`</code> • <code>`application/xml`</code> • <code>`application/x-www-form-urlencoded`</code> <p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none"> • <code>`application/xml`</code> – returns data in XML format • <code>`application/json`</code> – returns data in JSON format • <code>`text/event-stream`</code> – used for Server-Sent Events (SSE) <p>Supported output formats include:</p> <ul style="list-style-type: none"> • JSON format • XML format • CSV format <p>Additionally, it is recommended to include <code>`br`</code> (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>
Request body in json (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)	<p>Header Content-Type: application/json For parameter details, please refer to "Input parameters"</p> <p>For example:</p> <pre>{ "token": "08ddf41b9a335821729dde1e-63d9-4ef9-894a- ce37cdf77a63", "customerId": "urn:user:CB204255718", "page[size]": "10", "page[after]": "1" }</pre>

Request body in xml (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/xml

For parameter details, please refer to "Input parameters"

XML format parameter passing (Content-Type: application/xml) has special requirements and must comply with XML standard specifications

XML request parameter mapping rules:

- page[size] → page.size
- token → token
- filter[country] → filter.country

Fields risk_penalty_levels, compliance_area_topics, compliance_requirement_levels, business_functions and industries support multiple parameter values, requiring collection format for passing parameters

For example:

```
<LexisNexisRI xmlns="http://www.lexisNexis.org"
version="2">
  <request>
    <customerId>urn:user:CB204255718</customerId>
    <token>08de1dbf2c46593b9d075891-a843-4b44-ba24-
b0fd09d6e2fa</token>
    <type>obligation</type>
    <obligation_id>58894</obligation_id>
    <industry>
      <item>Cross-Industry</item>
    </industry>
    <business_function>
      <item>Compliance</item>
    </business_function>
    <compliance_requirement_level>
      <item>Mandatory (Legally
Binding)</item>
    </compliance_requirement_level>
    <compliance_area_topic>
      <item>Governance / Board Duties</item>
    </compliance_area_topic>
    <risk_penalty_level>
      <item>Risk Management</item>
      <item><risk_penalty_level>Risk Management</item>
    </risk_penalty_level>
  </request>
</LexisNexisRI>
```

Request body in x-www-form-urlencoded
(The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/x-www-form-urlencoded

For parameter details, please refer to "Input parameters"

For example:

```
token=08ddf41b9a335821729dde1e-63d9-4ef9-894a-ce37cdf77a63
customerId=urn:user:CB204255718
page=1
items_per_page=1
```

Params Authorization Headers (10) **Body** Scripts Settings

none form-data x-www-form-urlencoded raw binary GraphQL

<input checked="" type="checkbox"/>	customerId	urn:user:CB204255718	
<input checked="" type="checkbox"/>	token	08de1dbf2c46593b9d075891-a843-4b...	
<input checked="" type="checkbox"/>	type	obligation	
<input checked="" type="checkbox"/>	obligation_id	58894	

Input Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId="urn:user:CB204485611"	Yes		
token	token="dafb5e5093a7159bdcbbb2dbfacc4f8a"	Yes		
page	page="1"	no	1	page number
items_per_page	items_per_page="2"	no	5	page size
bom	bom=true	no		only for csv output file in order for BOM character to be included
from_date	from_date="24FEB2015"	no		ddMMMyyyy Filter based on the `date_changed`

				field in the response field
end_date	end_date="24FEB2015"	no		ddMMMyyyy Filter based on the `date_changed` field in the response field
jurisdictions	jurisdictions="ACT NSW"	no		Options: ACT, NSW, NT, QLD, SA, TAS, VIC, WA, COMMONWEALTH Field parameters support multiple values, concatenated with " " separator when there are multiple values
format	format="json"	no	json	Options: json, xml, csv
 type	type="obligation tool"	no	obligation	Options: obligation, subobligation, notification(alerts query), tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
 parent_id	parent_id="7151 7156"	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values

NEW from_date_created	from_date_created="28FEB2023"	no		ddMMMyyyy Filter based on the `date_created` field in the response field
NEW end_date_created	end_date_created="28FEB2023"	no		ddMMMyyyy Filter based on the `date_created` field in the response field
NEW module_id	module_id="7151 7154"	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW topic_id	topic_id="7199 7190"	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW obligation_id	obligation_id="149811 149819"	no		Valid when type=subobligation notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW sub_obligation_id	sub_obligation_id="162277 162270"	no		Valid when type=notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values

NEW from_submission_date	from_submission_date="28 FEB2023"	no		ddMMMyyyy Valid when type=obligation subobligation notice
NEW end_submission_date	end_submission_date="28 FEB2023"	no		ddMMMyyyy Valid when type=obligation subobligation notice
NEW material_type	material_type="material"	no		Valid when type=obligation subobligation
NEW tool_function	tool_function="Hyperlink"	no		Valid when type=tool Options: Hyperlink, Flowchart, Form/Template, Checklist/Audit
NEW category	category="ext"	no		Valid when type=tool Options: ext, doc, xls, pdf
NEW business_function	business_function="Risk Management"	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW compliance_requirement_level	compliance_requirement_level="Mandatory (Legally Binding) "	no		Valid when type=obligation subobligation notice Supports multiple values input

NEW <code>compliance_area_topic</code>	<code>compliance_area_topic="Licensing & Registration"</code>	no		Valid when <code>type=obligation subobligation notice</code> Supports multiple values input
NEW <code>risk_penalty_level</code>	<code>risk_penalty_level="Criminal Offence - Individual"</code>	no		Valid when <code>type=obligation subobligation</code> Supports multiple values input
NEW <code>regulatory_update_type</code>	<code>regulatory_update_type="New Legislation / Regulation"</code>	no		Valid when <code>type=notice</code> Supports multiple values input
NEW <code>industry</code>	<code>Industry="Cross-Industry"</code>	no		Valid when <code>type=obligation subobligation notice</code> Supports multiple values input When industry is entered, the system will search based on the <code>`industry`</code> and <code>`sub_industries`</code> fields in the response data
NEW <code>verbose_parents</code>	<code>verbose_parents=true</code>	no		verbose_parents = true returns the entire structure for all the linked elements. verbose_parent = false parameter not passed returns the structure

				as per current state Controls how to handle display information for parent nodes that do not meet conditions: true displays all information, false displays partial information
NEW order_by	order_by="id"	no	id	Fields used for sorting: id title date_created date_changed submission_date: Valid when type=obligation subobligation notice sequence_id: Valid when type=obligation subobligation topic
NEW order	order="asc"	no	asc	Options: desc, asc

Response Demo

title	content
description	<p>Some fields in the response support multiple values, which are concatenated using the pipe character ` ` as a delimiter. Please refer to the appendix for details</p> <p>For example: `module_id`, `module_code`, `parent.id`, `topic_id`, `sub_obligation_id`, `obligation_id`</p>

format=json|
 Accept=
 application/jso
 n
 (When both
 format and
 accept
 parameters are
 set, the format
 value takes
 precedence)

```
{
  "results": {
    "page": 1,
    "items_per_page": 5,
    "num_pages": 1,
    "total_items": 1,
    "isSuccess": true,
    "modules": [
      {
        "id": "988501",
        "title": "United Kingdom - Payment
Services",
        "date_created": "20240510210646",
        "date_changed": "20250620221432",
        "lineage": "988501",
        "archived": "FALSE",
        "type": "module",
        "is_core": "false",
        "description": "<p></p>",
        "apiOnly": "false",
        "hot": "false",
        "banner": "",
        "bannerAlt": "",
        "topicListDescription": "",
        "coreModuleListDescription": "",
        "sequence_id": "0",
        "country": [
          "United Kingdom"
        ],
        "topics": [
          {
            "id": "988508",
            "title": "United Kingdom - Payment
Services",
            "date_created": "20240510210811",
            "date_changed": "20250819200434",
            "lineage": "988508|988501",
            "archived": "FALSE",
            "type": "topic",
            "sequence_id": "0",
            "description": "<p></p>",
            "hot": "false",
            "parent": {
              "id": "988501"
            },
            "module_id": "988501",
            "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030",
            "alerts": [
              {
                "id": "1100894",
                "title": "December 2024
Monthly Summary - United Kingdom Payment Services",
                "date_created":
"20241209230031",
```

```

        "lineage":
"988680|988648|988508|988501,1100894|988548|988536|988508|98
8501,1100894|988514|988508|988501,1100894|988604|988508|9885
01,1100894|988518|988508|988501,1100894|988644|988632|988508
|988501,1100894|988596|988588|988508|988501,1100894|988664|9
88648|988508|988501,1100894|988588|988508|988501",
        "archived": "FALSE",
        "type": "News",
        "submission_date":
"17/12/2024",
        "description": "<p>Please
see below for a list of changes associated with the UK
Payment Services module for the month of December
2024:</p><p><strong>Alert ID</strong></p><p><strong>Update
Description</strong></p><p><strong>Related
Obligation</strong></p><p><strong>Obligation
Status</strong></p><p>N/A</p><p>This obligation has been
updated as part of a general review of the module to provide
more targeted practical guidance and to maintain data
currency.</p><p>988514</p><p>Updated</p><p>N/A</p><p>See
summary
above</p><p>988648</p><p>Updated</p><p>N/A</p><p>This
obligation has been created to cover the specific
information requirements arising from the Conduct of
Business requirements.</p>1101653<p>New</p><p>N/A</p><p>This
obligation has been created to cover the specific rights and
obligations arising from the Conduct of Business
requirements. It also covers additional conduct of business
requirements for e-money
issuers.</p>110164<p>New</p><p>N/A</p><p>This obligation has
been archived to streamline content, keeping a tight focus
on Payment Services.</p><p>988522</p><p>Archived</p>",
        "author": "Beant Dhillon",
        "compliance_source": "",
        "impact_on_obligation":
"<p>Please review the obligations above to determine the
impact of the updates and changes. </p>",
        "effectiveDate": "01/01/2025;This is in regards to the two
integration guides dated 27/11 and 12/01, which we will
refer to as v1.1 and v1.2 respectively for ease of
reference.: 01/01/2025",
        "business_functions": [
            "Compliance",
            "Legal",
            "Operations"
        ],
        "compliance_requirement_levels": [
            "Mandatory (Legally
Binding)"
        ],
        "compliance_area_topics": [
            "Licensing &
Registration",

```

```

        "Consumer Protection"
    ],
    "regulatory_update_types": [
        "Public Announcement /
General Notification",
        "Guidance &
Interpretation"
    ],
    "industries": [
        {
            "industry":
"Financial Services",
            "sub_industries": [
                "Payment
Services"
            ]
        }
    ],
    "jurisdictions": [
        "United Kingdom"
    ],
    "parent": {
        "id":
"988680|988548|988514|988604|988518|988644|988596|988664|988
588|988696|988648|988556|1101653|988620|988632|988672|988668
|988704|988636|988628|988684|988568|988560|988592|988676|988
656|988522|988564|988584|988530|988600|988576|988544|988640|
988616|1101641|988526|988540|988552|988624|988652|988536|988
660|988700|988708|988572|988720|988580|852811|852880|853032|
853054|853067|852908|482939|482875|477212"
    },
    "module_id":
"988501|852798|474351|988501|852798|474351",
    "topic_id":
"988508|852803|474358",
    "obligation_id":
"988648|988536|988514|988604|988518|988632|988588|988696|988
552|988620|988684|988564|988708|988720|852811|852880|853032|
853054|853067|852908|482939|482875|477212",
    "sub_obligation_id":
"988680|988548|988644|988596|988664|988556|1101653|988672|98
8668|988704|988636|988628|988568|988560|988592|988676|988656
|988522|988584|988530|988600|988576|988544|988640|988616|110
1641|988526|988540|988624|988652|988660|988700|988572|988580
",
    "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030|urn:krm:77F36DCE30
F34A60A8ED71A8CD18450B|urn:krm:26AA3869793A4ABABC5469B6F0069
C37|urn:krm:90EA9EBD0FFF42DE8132EE89D384D030|urn:krm:77F36DC
E30F34A60A8ED71A8CD18450B|urn:krm:26AA3869793A4ABABC5469B6F0
069C37"
    }
}
],
},
],

```

```
        "alerts": []
      }
    ]
  },
  "subscriptions": [
    {
      "profile_id": null,
      "customer_id": "urn:user:CB205732495",
      "total_delegations": "0",
      "last_api_contact": "0000-00-00 00:00:00",
      "delegations_remaining": "0",
      "product_id": null,
      "status": "1",
      "ln_sku": "7136",
      "type_id": "bundle",
      "name": "Aged Care",
      "is_core_module": false,
      "is_delegated": false,
      "is_free": false,
      "bundle_ln_skus": [],
      "delegations": []
    }
  ],
  "time": "1.838 secs",
  "success": true
}
```

format=xml|
Accept=
application/xml
| (When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
<LexisNexisRI xmlns="http://www.lexisNexis.org"
version="1.1">
  <response>
    <results>
      <page>1</page>
      <items_per_page>2</items_per_page>
      <num_pages>82</num_pages>
      <total_items>164</total_items>
      <isSuccess>true</isSuccess>
      <modules />
    </results>
    <subscriptions>
      <profile_id p4:nil="true"
xmlns:p4="http://www.w3.org/2001/XMLSchema-instance" />
      <customer_id>urn:user:CB204255718</customer_id>
      <total_delegations>0</total_delegations>
      <last_api_contact>0000-00-00
00:00:00</last_api_contact>
      <delegations_remaining>0</delegations_remaining>
      <product_id p4:nil="true"
xmlns:p4="http://www.w3.org/2001/XMLSchema-instance" />
      <status>1</status>
      <ln_sku>7136</ln_sku>
      <type_id>bundle</type_id>
      <name>Aged Care</name>
      <is_core_module>false</is_core_module>
      <is_delegated>false</is_delegated>
      <is_free>false</is_free>
      <bundle_ln_skus />
      <delegations />
    </subscriptions>
    <time>5.614 secs</time>
    <success>true</success>
  </response>
</LexisNexisRI>
```

Accept=
text/event-
stream

When the data type is Server-Sent Events (SSE), the received data needs to be manually assembled by module. The returned data format supports XML, JSON, and you can specify the return data type by setting the format field.

Subscribed Content

get request for Subscribed Content

Example

Title	Subscribed Content <ul style="list-style-type: none">• This function returns the content of a single module within the user's subscription.• The function allows the API client to specify a module within their subscription.
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Content
Method	GET
Header	<p>The new API supports multiple response data formats based on the `Accept` request header:</p> <ul style="list-style-type: none">• <code>`application/xml`</code> – returns data in XML format• <code>`application/json`</code> – returns data in JSON format• <code>`text/event-stream`</code> – used for Server-Sent Events (SSE) <p>Supported output formats include:</p> <ul style="list-style-type: none">• JSON format• XML format• CSV format <p>Additionally, it is recommended to include <code>`br`</code> (Brotli) as the first value in the `Accept-Encoding` request header to achieve better compression ratios.</p>
Sample Request	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Content?token=08ddf41b9a335821729dde1e-63d9-4ef9-894a-ce37cdf77a63&customerId=urn:user:CB204255718&page=1&items_per_page=1&ln_sku=7136

Query Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId=urn:user:CB204485611	Yes		
token	token=dafb5e5093a7159bdcbbb2dbfacc4f8a	Yes		
ln_sku	ln_sku=7136	Yes		The specified moduleId
from_date end_date	from_date=24FEB2015 end_date=29FEB2015	no		ddMMMyyyy Filter based on the `date_changed` field in the response field
jurisdictions	jurisdictions=ACT NSW	no		Options: ACT, NSW, NT, QLD, SA, TAS, VIC, WA, COMMONWEALTH Field parameters support multiple values, concatenated with " " separator when there are multiple values
id	id=61503 61506	no		Optimized version: Supports input containing: moduleId, obligationId, toolId, noticeId Field parameters support multiple values, concatenated with " " separator when there are multiple values
type	type=obligation tool	no	obligation	Options: obligation, subobligation, notice(alerts query), tool Field parameters support multiple values, concatenated with " " separator when there are multiple values

record_type	record_type=active	no		Options: active, archived
bom	bom=true	no		only for csv output file in order for BOM character to be included
format	format=json	no	json	Options: json, xml, csv
NEW page	page=1	no	1	page number
NEW items_per_page	items_per_page=2	no	5	page size
NEW parent_id	parent_id=7151 7156	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW from_date_created end_date_created	from_date_created=24FEB2015 end_date_created=25FEB2015	no		ddMMMyyyy Filter based on the `date_created` field in the response field
NEW topic_id	topic_id=7199 7197	no		Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW obligation_id	obligation_id=149811 149812	no		Valid when type=subobligation notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW sub_obligation_id	sub_obligation_id=162277 162274	no		Valid when type=notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW from_submission_date	from_submission_date=24FEB2015 end_submission_date=27FEB2015	no		ddMMMyyyy

end_submission_date				Valid when type=obligation subobligation notice
NEW material_type	material_type=material	no		Valid when type=obligation subobligation
NEW tool_function	tool_function=Hyperlink	no		Valid when type=tool Options: Hyperlink, Flowchart, Form/Template, Checklist/Audit
NEW category	category=ext	no		Valid when type=tool Options: ext, doc, xls, pdf
NEW business_function	business_function=Risk Management	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW compliance_requirement_level	compliance_requirement_level=Mandatory (Legally Binding)	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW compliance_area_topic	compliance_area_topic=Licensing & Registration	no		Valid when type=obligation subobligation notice Supports multiple values input
NEW risk_penalty_level	risk_penalty_level=Criminal Offence - Individual	no		Valid when type=obligation subobligation Supports multiple values input
NEW regulatory_update_type	regulatory_update_type=New Legislation / Regulation	no		Valid when type=notice Supports multiple values input
NEW industry	industry=Cross-Industry	no		Valid when type=obligation subobligation notice Supports multiple values input When industry is entered, the system

				will search based on the `industry` and `sub_industries` fields in the response data
NEW verbose_parents	verbose_parents=true	no		<p>verbose_parents = true</p> <p>returns the entire structure for all the linked elements.</p> <p>verbose_parent = false</p> <p>parameter not passed returns the structure as per current state</p> <p>Controls how to handle display information for parent nodes that do not meet conditions: true displays all information, false displays partial information</p>
NEW order_by	order_by=id	no	id	<p>Fields used for sorting:</p> <p>id title date_created date_changed submission_date: Valid when type=obligation subobligation notice sequence_id: Valid when type=obligation subobligation topic</p>
NEW order	order=asc	no	asc	Options: desc, asc

Response Demo

title	content
description	<p>Some fields in the response support multiple values, which are concatenated using the pipe character ` ` as a delimiter. Please refer to the appendix for details</p> <p>For example: `module_id`, `module_code`, `parent.id`, `topic_id`, `sub_obligation_id`, `obligation_id`</p>

format=json|
Accept=
application/js
on
(When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
{
  "results": {
    "page": 1,
    "items_per_page": 5,
    "num_pages": 1,
    "total_items": 1,
    "isSuccess": true,
    "modules": [
      {
        "id": "988501",
        "title": "United Kingdom - Payment Services",
        "date_created": "20240510210646",
        "date_changed": "20250620221432",
        "lineage": "988501",
        "archived": "FALSE",
        "type": "module",
        "is_core": "false",
        "description": "<p></p>",
        "apiOnly": "false",
        "hot": "false",
        "banner": "",
        "bannerAlt": "",
        "topicListDescription": "",
        "coreModuleListDescription": "",
        "sequence_id": "0",
        "country": [
          "United Kingdom"
        ],
        "topics": [
          {
            "id": "988508",
            "title": "United Kingdom - Payment
Services",
            "date_created": "20240510210811",
            "date_changed": "20250819200434",
            "lineage": "988508|988501",
            "archived": "FALSE",
            "type": "topic",
            "sequence_id": "0",
            "description": "<p></p>",
            "hot": "false",
            "parent": {
              "id": "988501"
            },
            "module_id": "988501",
            "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030",
            "obligations": [
              {
                "id": "988514",
                "title": "Overview",
                "date_created":
"20240510210959",
                "date_changed":
"20241217155718",
```

```

"lineage": "988508|988501",
"archived": "FALSE",
"type": "obligation",
"submission_date":
"02/05/2024",
"author": "Andrew Masters",
"sequence_id": "0.001",
"due_date": "",
"frequency": "",
"material_type":
"immaterial",
"practical_guidance": "<p>The
regulation of payment services derives from EU Payment
Services Directives (there have been two). Since Brexit, the
regulation of UK payments services remains aligned with EU
regulations and directives. These rules and standards are
administered in the UK by:</p><ul><li>•<p>The Financial
Conduct Authority (FCA), which focused on protecting consumer
interests</p></li><li>•<p>The Prudential Regulation Authority
(PRA), an arm of the Bank of England focused on protecting
the health of the UK economy</p></li></ul><p>After Brexit,
the UK initially continued to apply existing EU legislation
with retained-law acts. These retained laws are being
replaced over a period of time with UK regulations,
directions and standards.</p><p>This module describes and
explains the obligations of Payment Service Providers.
Organisations that already provide, operate, or administer
payment systems in the UK can use the module to confirm the
adequacy of existing compliance measures and gauge the
compliance burden of proposed expansions.</p><p>Organisations
that are new to the UK payments industry can use the module
to achieve compliance at every step of their entry into the
market.</p><p>This module addresses the question: What are
the obligations of a Payment Service Provider in the
UK?</p><p><em>Regulation of Payment Systems</em></p><p>The
Payment Systems Regulator (PSR) became fully operational on 1
April 2015. The PSR is an independent component of the FCA
responsible for the regulation of payment systems operating
in the UK.</p><p>A payment system is defined under the
Financial Services (Banking Reform) Act 2013 as "<em>a system
which is operated by one or more persons in the course of
business for the purpose of enabling persons to make
transfers of funds and includes a system which is designed to
facilitate the transfer of funds using another payment
system</em>". A payment system is effectively a set of rules
designed to enable transfers of funds e.g. the BACS and CHAPS
systems.</p><p>The PSR's rules, decisions and guidance apply
to the participants of the payment systems it regulates,
defined as:</p><ul><li>•<p>Operators of regulated payment
systems</p></li><li>•<p>Payment systems providers;
and</p></li><li>•<p>Infrastructure
providers</p></li></ul><p>The PSR's statutory objectives
are:</p><ul><li>•<p>To ensure that payment systems are
operated and developed in a way that considers and promotes
the interests of all the businesses and consumers that use

```

them

- To promote effective competition in the markets for payment systems and services - between operators, PSPs and infrastructure providers, e.g., Vocalink;
- To promote the development of and innovation in payment systems, in particular the infrastructure used to operate those systems, e.g., CHAPS

Obligations of Payment Service Providers

The Payment Services module (in the following 13 core obligations) addresses the requirements on Payment Service Providers that provide payment services.

1. Authorisation and Licensing Requirements

Payment Service Providers must obtain authorisation from the FCA before providing payment services or issuing E-money - as either a Payment Institution or E-money Institution. An assessment must be undertaken as to whether and what payment (and/or e-money) services are being carried on. To obtain FCA authorisation, the Payment Service Provider must demonstrate that the institution:

- Possesses prescribed levels of initial capital
- Is a corporate body subject to UK law with headquarters in the UK
- Intends to conduct part of its payment services business within the UK, and
- Has established robust governance, effective risk management, and adequate internal controls tailored to the scale of its services

2. Systems and Controls and Risk Management

Payment Service Providers must meet prescribed risk management requirements, including capital requirements, safeguarding requirements, and other risk management arrangements.

Payment Service Providers must also implement a framework of prescribed security measures for operational and security risks, with the level of detail proportional to the size, nature, scope, complexity, and riskiness of its services.

3. Outsourcing and Use of Agents

Payment Service Providers must comply with relevant regulation when outsourcing its functions including the EBA's guidelines on outsourcing arrangements as appropriate. PSPs must also notify the FCA of its intent to outsource operational functions, including a description of the function and the identity of the outsourcing provider. Payment institutions can only provide payment services through agents listed on the Financial Services Register maintained by the FCA.

Before entering an outsourcing arrangement, Payment Service Providers must conduct thorough due diligence on potential outsourcing providers to ensure they have the capacity, capability, and authorisation to reliably and professionally perform the outsourced functions.

In certain circumstances, and subject to particular obligations, PSPs may use agents (and e-money institutions may also use distributors).

4. Conduct of Business Requirements - Rights and Obligations

PSPs must comply with the regulations on the detailed rights and obligations of both PSP and customer in relation to payment transactions including the various

provisions on legal liability.

FCA guidelines also require Payment Service Providers to communicate with customers honestly and transparently. Other FCA rules govern how Payment Service Providers must:

- Carry out distance marketing and sales
- Perform electronic commerce activity, and
- Treat customers after they enter a sales contract

5. Conduct of Business Requirements - Information Requirements for Payment Services

The Payment Service Provider must provide prescribed and detailed information to customers at various stages of the payment process. The information must be tailored to the type of transaction and the communication method used.

In addition, the Payment Service Providers must enable customers to cancel a contract for a retail banking service free of charge and without giving any reason within a prescribed cooling-off period.

6. Authorisation and Execution of Payment Transactions

The PSR sets standards and rules that govern the authorisation, execution, and liability associated with payment transactions. To achieve compliance with these standards and rules, Payment Service Providers must, inter alia:

- Obtain explicit consent from the payer before executing a transaction
- Debit payment accounts only in accordance with a payment order, and
- Complete transactions within prescribed timeframes

The payment institution must also accept liability for non-executed, unauthorised, or incorrectly executed payment transactions.

7. Access to payment systems and bank accounts

The UK payments industry is supported by a network of access arrangements between PSPs and indirect access providers (IAPs) who provide PSPs with access to interbank payment systems. PSPs must meet the applicable requirements for enabling access to payment systems and their bank accounts.

The industry has developed an IAP Code of Practice in collaboration with the PSR. The code governs access arrangements made between IAPs and PSPs. Compliance with the code is compulsory for subscribing IAPs. However, subscription to the code is voluntary.

Payment systems designated by the Bank of England are subject to the access rule. The access rule requires the operator to:

- Maintain appropriate access requirements
- Disclose access requirements publicly
- Notify the PSR of changes to access requirements, and
- Lodge annual access rule compliance reports with the PSR

8. Interchange fees & surcharging

The Interchange Fee Regulation (IFR) is a piece of onshored EU legislation that governs card-based payment transactions in the European Economic Area (EEA).

The IFR places caps on the interchange fees payable for card-based payment transactions.

An interchange fee is a small payment made by an acquirer to an issuer after each debit and credit transaction. The IFR also creates a range of business rules applicable to Payment Service Providers that provide card-based payment services (see Definitions). These rules

- Territorial licensing
- Separation of payment and processing functions
- Co-badging of multiple payment brands
- Unblending of fee structures
- The Honour All Cards rule
- Steering prohibitions, and
- The provision of information to payees

UK legislation carries IFR business rules into the local jurisdiction. UK legislation also applies IFR interchange fee caps to domestic interchange fees. However, no caps currently apply to cross-border interchange fees between the UK and the EEA (although this is under review).

In addition, consumer protection legislation in the UK prohibits payees from applying surcharges to cover the costs of completing a transaction using a credit or debit card.

9. Consumer Protection

The FCA has issued numerous directions and guidelines designed to protect consumers. The Payment Service Provider must:

- Establish and maintain a Confirmation of Payee (CoP) system
- Comply with the authorised push payment (APP) scams reimbursement scheme
- Provide a switching service, and
- Treat vulnerable customers fairly.

In addition, the Payment Service Provider must act in accordance with the Consumer Duty. The Consumer Duty consists of:

- The Consumer Principle, which is an overall standard of behaviour
- The cross-cutting rules, which are three requirements designed to ensure the Consumer Principle will be applied, and
- The four outcomes, which are a set of rules and guidelines that reflect four key areas of a financial firm's relationship with its retail customers

10. Competition

Competition legislation in the UK creates two key prohibitions. The goal of these prohibitions is to prevent any dominant company or group from damaging the economy through market distortion or cartel behaviour.

As a company operating in the UK, the Payment Service Provider must not:

- enter into an anti-competitive agreement, or
- abuse a dominant market position

The Competition and Markets Authority (CMA) is the government authority responsible for investigating potential breaches of competition law and taking enforcement action. The CMA has a range of legislated powers designed to enable it to perform its functions. These powers can create legal obligations for Payment Service Providers under

11. Standards and Interoperability

Payment Service Providers

must protect customers from fraud using strong customer authentication (SCA) in accordance with the SCA technical standard (SCA-RTS) issued by the FCA.

Unless an exemption applies, Payment Service Providers must apply SCA each time a customer:

- Initiates an electronic payment
- Carries out any other action by a remote channel that carries a risk of payment fraud, or
- Accesses a payment account online, either directly or through an account information service provider

The SCA-RTS also contains design, performance, and security standards related to open banking. The Payment Service Provider must maintain at least one SCA-RTS-compliant interface allowing secure communication with third-party providers.

12. Cross-Border Payments

Different parts of the PSRs have varying jurisdictional scope (and an application affected by the currency of the payment transaction), whether they are 'Intra UK transactions'; 'One leg transactions'; or 'Qualifying area transactions'.

In connection with a currency conversion, the PSRs require that a PSP must disclose the exchange rate to be used and all charges must be disclosed to the customer before the transaction is agreed. Further, there are particular requirements for disclosure post-execution of the transaction. The regulations also contain transparency requirements on currency conversion charges.

13. Duties and powers of the regulators

Payment Service Providers must act in accordance with rules, standards, and directions issued by the PRA, FCA, and PSR. PSPs should maintain an awareness of the functions of each regulator and its enforcement powers and processes.",

"remedial_action": "

Each organisation involved in the UK payments industry should ask itself the following questions:

- Do we have all the necessary licences and authorisations?
- Does our risk management framework address all prescribed risk areas?
- Are we controlling risks to the required standard?
- Do our agents meet the capacity, capability, and authorisation requirements necessary to perform outsourced functions?
- Are our communications with customers sufficiently transparent and honest?
- Do we provide customers with their prescribed entitlements?
- Are we providing customers with all necessary information at each stage of a transaction?
- Do we obtain proper consent before executing payment transactions?
- Do we complete transactions within prescribed timeframes?
- Are we meeting any applicable obligations requiring the facilitation of access to payment systems and accounts?
- Do our access requirements satisfy the access rule?
- Are our fees and charges consistent with applicable IFR caps?
- Are our practices consistent with IFR

business rules?</p>•<p>Are our practices consistent with the Consumer Duty?</p>•<p>Have we established all mandatory systems and processes to protect consumers as required by the FCA and PSR?</p>•<p>Do our agreements with other Payment Service Providers meet competition standards?</p>•<p>Could any of our activities be considered an abuse of market power?</p>•<p>Are our customer authentication measures and open banking interfaces consistent with the requirements of the SCA-RTS?</p>•<p>Do we disclose all mandatory currency conversion information to the payers of card-based transactions involving conversion between sterling and euros?</p>•<p>Are we prepared to respond to the PRA, FCA, or PSR when any of these authorities proposes enforcement actions against us?</p><p>Assistance with all of these questions is available in this module.</p>",

"consequence": "<p>Failing to meet legislated obligations can attract very serious penalties for both the organisation and individual responsible directors and officers.</p><p>For example: Carrying on a regulated activity without the required authorisation is a criminal offence that carries a maximum penalty of an unlimited fine for corporations and 2 years of imprisonment and an unlimited fine for responsible individuals (Financial Services and Markets Act 2000 (UK) s 23).</p><p>Failing to meet any consumer protection obligation created by UK payment regulations or directions issued by the PSR or FCA may result in the relevant authority taking actions designed to remedy this compliance failure.</p><p>PSR and FCA actions may include:</p>•<p>Publishing details of the non-compliance and any penalties imposed</p>•<p>Issuing directions requiring the institution to take specified actions</p>•<p>Seeking injunctions designed to restrain the institution from further non-compliance</p>•<p>Imposing a financial penalty in an unlimited amount designed to deprive the institution of any financial benefit (The Payment Services Regulations 2017 (UK) rr 109-113, 126-129)</p><p>The FCA may require a Payment Service Provider to pay restitution to any person who has suffered loss as a result of the compliance failure (The Payment Services Regulations 2017 (UK) rr 114-116).</p><p>In addition, the FCA or PRA may take enforcement actions against the Payment Service Provider or any individual director or employee responsible for misconduct. Enforcement actions may include:</p>•<p>Publication of a statement of misconduct</p>•<p>A financial penalty in any amount</p>•<p>Suspension of any FCA approval</p>•<p>New conditions to any FCA approval</p>•<p>Limitations on any FCA approval period (Financial Services and Markets Act 2000 (UK) ss 66, 66A, 66B)</p><p>In the case of a serious infringement, the FCA or PRA may also require the Payment Service Provider to remove directors or executives responsible for the infringement and install a temporary

```

manager (Financial Services and Markets Act 2000 (UK) ss 71B-
71D).</p>",
    "description_directional":
"<p>The payment service must meet all applicable regulatory
capital, safeguarding, business conduct, and information
disclosure obligations.</p>",
    "description_questional":
"<p>Does the payment service meet all applicable regulatory
capital, safeguarding, business conduct, and information
disclosure obligations?</p>",
    "compliance_source":
"<p><p><a
href=\"https://www.legislation.gov.uk/ukpga/2000/8/contents\"
>Financial Services and Markets Act 2000 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/ukpga/2013/33/contents\"
>Financial Services (Banking Reform) Act 2013
(UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/ukpga/2004/6/contents\"
>The Child Trust Funds Act 2004 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/ukpga/1998/41/contents\"
>Competition Act 1998 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/ukpga/2002/40/contents\"
>Enterprise Act 2002 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/ukpga/1986/45/contents\"
>Insolvency Act 1986 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2017/752/contents\"
>The Payment Services Regulations 2017 (UK) </p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2011/99/contents\"
>The Electronic Money Regulation 2011 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/1999/2979/contents
/made\">The Financial Markets and Insolvency (Settlement
Finality) Regulations 1999 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2004/2095/contents
\">The Financial Services (Distance Marketing) Regulations
2004 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2002/2013/contents
\">The Electronic Commerce (EC Directive) Regulations 2002
(UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2015/1911/contents
\">The Payment Interchange Fee Regulations 2015
(UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2015/2038/contents
\">The Payment Accounts Regulations 2015 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2012/3110/contents
\">The Consumer Rights (Payment Surcharges) Regulations 2012
(UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2021/716/contents\"
>The Payment and Electronic Money Institution Insolvency
Regulations 2021 (UK)</p><p></p><p><a
href=\"https://www.legislation.gov.uk/uksi/2020/1385/contents
\">The Securities Financing Transactions, Securitisation and
Miscellaneous Amendments (EU Exit) Regulations 2020
(UK)</p><p></p><p><a href=\"https://eur-lex.europa.eu/legal-
content/EN/TXT/?uri=CELEX%3A32015R0751\">Regulation (EU)
2015/751 on Interchange Fees for Card-Based Payment

```

```

Transactions (EU)</p><p></p><p><a href=\"https://eur-
lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A02009R0924-
20210419\">Regulation (EC) No 924/2009 (EU)</p><p></p><p><a
href=\"https://eur-lex.europa.eu/legal-
content/EN/TXT/?uri=CELEX%3A02009R0924-20210419\">Regulation
(EC) No 924/2009 (EU)</p><p></p><p><a href=\"https://eur-
lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A02015L2366-
20240408\">Directive (EU) 2015/2366 of the European
Parliament and of the Council of 25 November 2015 on payment
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version 6 of its approach document which provides guidance on
the Payment Services Regulations 2017 (UK) (PSRs 2017) and
Electronic Money Regulations 2011 (UK) (EMRs) (the Approach
Document). This comprehensive document outlines the FCA's
approach to implementing and supervising payment services
providers (PSPs) and e-money issuers, including detailed
requirements for authentication, safeguarding, and
operational resilience.</p><p>The Approach
Document:</p><ul><li><p>provides:</p><ul><li><p>guidance on
scope and jurisdiction, including:</p><ul><li><p>application
to payment institutions (PIs), e-money institutions (EMIs),
registered account information service providers
(RAISPs)</p></li><li><p>territorial scope and currency
requirements</p></li><li><p>activities requiring
authorisation or registration</p></li><li><p>treatment of
firms in the temporary permissions
regime</p></li><li><p>scope of payment services and e-money
activities</p></li><li><p>exclusions from scope and their
application</p></li></ul></li><li><p>specific guidance on
operational arrangements:</p><ul><li><p>value dating
requirements and availability of
funds</p></li><li><p>execution time limits for different
payment types - refund procedures and
timeframes</p></li><li><p>liability allocation between
payment service providers</p></li><li><p>rights of recourse
between providers</p></li><li><p>access requirements for
Account Information Service Providers (AISPs) and Payment
Initiation Service Providers
(PISPs)</p></li><li><p>requirements for dedicated
interfaces</p></li><li><p>contingency mechanism
requirements</p></li></ul></li><li><p>details:</p>
<ul><li><p>information requirements
for:</p><ul><li><p>framework contracts and their minimum
content</p></li><li><p>single payment transactions and
disclosure requirements</p></li><li><p>ongoing transaction
information and notification
methods</p></li><li><p>statements of account and frequency
requirements</p></li><li><p>notification of changes to terms
and conditions</p></li><li><p>requirements for different
channels of communication</p></li><li><p>format and medium

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of information provision

- specific requirements for e-money issuers including:
 - obligation to issue e-money at par value
 - redemption requirements and permissible fees
 - prohibition on payment of interest
 - safeguarding obligations for e-money funds
 - capital requirements and calculations
 - incident reporting obligations
 - distribution and agent arrangements
 - territorial scope and cross-border activities
- outlines conduct of business requirements regarding:
 - charging transparency and information about fees
 - consent and withdrawal of consent for transactions
 - execution timeframes and maximum execution times
 - liability for unauthorised or incorrect transactions
 - refund rights for authorised transactions
 - access to payment accounts for third party providers
 - requirements for strong customer authentication
 - treatment of different payment instruments
 - requirements for framework contracts
- clarifies:
 - obligations relating to:
 - safeguarding customer funds through segregation or insurance
 - specific requirements for different safeguarding methods
 - capital requirements and calculation methods
 - ongoing capital maintenance obligations
 - incident reporting and notification requirements
 - operational and security risk management frameworks
 - strong customer authentication requirements and exemptions
 - complaint handling procedures and timelines
 - supervisory approach including:
 - FCA's risk-based supervision methodology
 - reporting requirements and frequencies
 - notification obligations
 - enforcement approach and powers
 - requirements for firms in the temporary permissions regime
 - approach to firms using exclusions
 - requirements for agents and distributors
- explains:
 - authentication requirements including:
 - when strong customer authentication must be applied
 - permitted exemptions from strong authentication
 - requirements for different authentication factors
 - dynamic linking requirements for payments
 - requirements for transaction risk analysis
 - monitoring and reporting obligations
 - interaction with other regulatory requirements including:
 - Consumer

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Credit Act 1974 (UK) provisions for credit-related payment
services</p></li><li>•<p>BCOBS requirements for retail
banking services</p></li><li>•<p>distance marketing
requirements</p></li><li>•<p>cross-border payments
regulation</p></li><li>•<p>money laundering
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2017.pdf\">FCA: Approach Document - Payment Services and
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and:</p><ul><li>•<p>implement robust safeguarding
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protecting customer funds through segregation or insurance
methods</p></li><li>•<p>establish systems and controls to
support strong customer authentication, including the
application of required authentication factors and management
of exemptions</p></li><li>•<p>update policies and procedures
to reflect new requirements for operational resilience,
incident reporting and security risk
management</p></li><li>•<p>review and revise customer
documentation and communications to ensure compliance with
information requirements and conduct of business
rules</p></li><li>•<p>ensure capital calculation methods and
ongoing capital maintenance align with the specified
requirements</p></li></ul><p><strong>[Editorial note:
</strong>Related alert(s) - [UKBL44]<strong></strong></p>",
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statements about the village, the materials must be removed
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    <ln_sku>7136</ln_sku>

```

	<pre> <type_id>bundle</type_id> <name>Aged Care</name> <is_core_module>false</is_core_module> <is_delegated>false</is_delegated> <is_free>false</is_free> <bundle_ln_skus /> <delegations /> </subscriptions> <time>12.23 secs</time> <success>>true</success> </response> </LexisNexisRI> </pre>
Accept= text/event-stream	<p>When the data type is Server-Sent Events (SSE), the received data needs to be manually assembled by module. The returned data format supports XML, JSON, and you can specify the return data type by setting the format field.</p>

post request for Subscribed Content NEW

Example

Title	<p>Subscribed Content</p> <ul style="list-style-type: none"> • This function returns the content of a single module within the user's subscription. • The function allows the API client to specify a module within their subscription.
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/SubscribedContents/Content
Method	POST

Header	<p>Different request parameter formats are supported based on the <code>`Content-Type`</code> request header when using the POST method:</p> <ul style="list-style-type: none"> • <code>`application/json`</code> • <code>`application/xml`</code> • <code>`application/x-www-form-urlencoded`</code> <p>The new API supports multiple response data formats based on the <code>`Accept`</code> request header:</p> <ul style="list-style-type: none"> • <code>`application/xml`</code> – returns data in XML format • <code>`application/json`</code> – returns data in JSON format • <code>`text/event-stream`</code> – used for Server-Sent Events (SSE) <p>Supported output formats include:</p> <ul style="list-style-type: none"> • JSON format • XML format • CSV format <p>Additionally, it is recommended to include <code>`br`</code> (Brotli) as the first value in the <code>`Accept-Encoding`</code> request header to achieve better compression ratios.</p>
Request body in json (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)	<p>Header Content-Type: application/json</p> <p>For parameter details, please refer to "Input parameters"</p> <p>For example:</p> <pre>{ "token": "08ddf41b9a335821729dde1e-63d9-4ef9-894a- ce37cdf77a63", "customerId": "urn:user:CB204255718", "page[size]": "10", "page[after]": "1", "ln_sku": "7136" }</pre>

Request body in xml (The content-type supports json,xml,and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/xml

For parameter details, please refer to "Input parameters"

XML format parameter passing (Content-Type: application/xml) has special requirements and must comply with XML standard specifications

XML request parameter mapping rules:

- page[size] → page.size
- token → token
- filter[country] → filter.country

Fields risk_penalty_levels, compliance_area_topics, compliance_requirement_levels, business_functions, and industries support multiple parameter values, requiring collection format for passing parameters

For example:

```
<LexisNexisRI xmlns="http://www.lexisNexis.org" version="2">
  <request>
    <token>08de1dd523731c24038307bb-a1d6-4641-90b8-
e7c0c28b5d11</token>
    <customerId>urn:user:CB204255718</customerId>
    <ln_sku>7136</ln_sku>
    <type>obligation</type>
    <obligation_id>58894</obligation_id >
    <industry>
      <item>Cross-Industry</item>
    </industry>
    <business_function>
      <item>Compliance</item>
    </business_function>
    <compliance_requirement_level>
      <item>Mandatory (Legally
Binding)</item>
    </compliance_requirement_level>
    <compliance_area_topic>
      <item>Governance / Board Duties</item>
    </compliance_area_topic>
    <risk_penalty_level>
      <item>Risk Management</item>
      <item>Risk Management</item>
    </risk_penalty_level>
  </request>
</LexisNexisRI>
```

Request body in x-www-form-urlencoded

(The content-type supports json,xml, and x-www-form-urlencoded formats. You can choose any one of them when passing parameters.)

Header Content-Type: application/x-www-form-urlencoded

For parameter details, please refer to "Input parameters"

For example:

```
token=08ddf41b9a335821729dde1e-63d9-4ef9-894a-ce37cdf77a63
customerid=urn:user:CB204255718
ln_sku=7136
```

Key	Value	Description	Bulk Edit
<input checked="" type="checkbox"/> token	08de1dd523731c24038307bb-...		
<input checked="" type="checkbox"/> customerid	urn:user:CB204255718		
<input checked="" type="checkbox"/> ln_sku	7136		
<input checked="" type="checkbox"/> type	obligation		
<input checked="" type="checkbox"/> obligation_id	58894		

Input Parameters

Parameter	Sample	Mandatory	Default	Comments
customerid	customerid="urn:user:CB204485611"	Yes		
token	token="dafb5e5093a7159bdcbbb2dbfacc4f8a"	Yes		
ln_sku	ln_sku="7136"	Yes		The specified module
id	id="61503 61506"	No		Optimized version: Supports input containing: moduleId, obligationId, toolId, noticeId Field parameters support multiple values, concatenated with " " separator when there are multiple values
type	type="obligation tool"	No	Obligation	Options: obligation, subobligation, notice (alerts query), tool

				Field parameters support multiple values, concatenated with " " separator when there are multiple values
record_type	record_type="active"	No		Options: active, archived
bom	bom=true	No		only for csv output file in order for BOM character to be included
from_date end_date	from_date="24FEB2015" end_date="26FEB2015"	No		ddMMMyyyy Filter based on the `date_changed` field in the response field
jurisdictions	jurisdictions="ACT NSW"	No		Options: ACT, NSW, NT, QLD, SA, TAS, VIC, WA, COMMONWEALTH Field parameters support multiple values, concatenated with " " separator when there are multiple values
format	format="json"	No	json	Options: json, xml, csv
 page	page="1"	No	1	page number
 items_per_page	items_per_page="2"	No	5	page size
 parent_id	parent_id="7151 7156"	No		Field parameters support multiple values, concatenated with " " separator when there are multiple values
 from_date_created end_date_created	from_date_created="24FEB2015" end_date_created="26FEB2015"	No		ddMMMyyyy Filter based on the `date_created` field in the response field
 topic_id	topic_id="7199 7197"	No		Field parameters support multiple

				values, concatenated with " " separator when there are multiple values
NEW obligation_id	obligation_id="149811 149812"	No		Valid when type=subobligation notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW sub_obligation_id	sub_obligation_id="162277 162274"	No		Valid when type=notice tool Field parameters support multiple values, concatenated with " " separator when there are multiple values
NEW from_submission_date end_submission_date	from_submission_date="24FEB2015" end_submission_date="25FEB2015"	No		ddMMMyyyy Valid when type=obligation subobligation notice
NEW material_type	material_type="material"	No		Valid when type=obligation subobligation
NEW tool_function	tool_function="Hyperlink"	No		Valid when type=tool Options: Hyperlink, Flowchart, Form/Template, Checklist/Audit
NEW category	category="ext"	No		Valid when type=tool Options: ext, doc, xls, pdf
NEW business_function	business_function="Risk Management"	no		Valid when type=obligation subobligation notice Supports multiple values input

NEW compliance_requirement_level	compliance_requirement_level="Mandatory (Legally Binding) "	no		Valid when type= obligation subobligation notice Supports multiple values input
NEW compliance_area_topic	compliance_area_topic=" Licensing & Registration"	no		Valid when type= obligation subobligation notice Supports multiple values input
NEW risk_penalty_level	risk_penalty_level="Criminal Offence - Individual"	no		Valid when type= obligation subobligation Supports multiple values input
NEW regulatory_update_type	regulatory_update_type="New Legislation / Regulation"	no		Valid when type=notice Supports multiple values input
NEW industry	Industry="Cross-Industry"	no		Valid when type= obligation subobligation notice Supports multiple values input When industry is entered, the system will search based on the `industry` and `sub_industries` fields in the response data
NEW verbose_parents	verbose_parents=true	no		verbose_parents = true returns the entire structure for all the linked elements. verbose_parent = false parameter not passed returns the structure as per current state Controls how to handle display information for parent nodes that do not

				meet conditions: true displays all information, false displays partial information
NEW order_by	order_by="id"	No	id	Fields used for sorting: id title date_created date_changed submission_date: Valid when type=obligation subobligation notice sequence_id: Valid when type=obligation subobligation topic
NEW order	order="asc"	No	asc	Options: desc, asc

Response Demo

title	content
description	<p>Some fields in the response support multiple values, which are concatenated using the pipe character ` ` as a delimiter. Please refer to the appendix for details</p> <p>For example: `module_id`, `module_code`, `parent.id`, `topic_id`, `sub_obligation_id`, `obligation_id`</p>

format=json|
Accept=
application/jso
n
(When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
{
  "results": {
    "page": 1,
    "items_per_page": 5,
    "num_pages": 1,
    "total_items": 1,
    "isSuccess": true,
    "modules": [
      {
        "id": "988501",
        "title": "United Kingdom - Payment
Services",
        "date_created": "20240510210646",
        "date_changed": "20250620221432",
        "lineage": "988501",
        "archived": "FALSE",
        "type": "module",
        "is_core": "false",
        "description": "<p></p>",
        "apiOnly": "false",
        "hot": "false",
        "banner": "",
        "bannerAlt": "",
        "topicListDescription": "",
        "coreModuleListDescription": "",
        "sequence_id": "0",
        "country": [
          "United Kingdom"
        ],
        "topics": [
          {
            "id": "988508",
            "title": "United Kingdom - Payment
Services",
            "date_created": "20240510210811",
            "date_changed": "20250819200434",
            "lineage": "988508|988501",
            "archived": "FALSE",
            "type": "topic",
            "sequence_id": "0",
            "description": "<p></p>",
            "hot": "false",
            "parent": {
              "id": "988501"
            },
            "module_id": "988501",
            "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030",
            "obligations": [
              {
                "id": "988514",
                "title": "Overview",
                "date_created":
"20240510210959",
```

```

"20241217155718",
"date_changed":
"lineage": "988508|988501",
"archived": "FALSE",
"type": "obligation",
"submission_date":
"02/05/2024",
"author": "Andrew Masters",
"sequence_id": "0.001",
"due_date": "",
"frequency": "",
"material_type":
"immaterial",
"practical_guidance":
"<p>The regulation of payment services derives from EU
Payment Services Directives (there have been two). Since
Brexit, the regulation of UK payments services remains
aligned with EU regulations and directives. These rules and
standards are administered in the UK by:</p><ul><li>•<p>The
Financial Conduct Authority (FCA), which focused on
protecting consumer interests</p></li><li>•<p>The Prudential
Regulation Authority (PRA), an arm of the Bank of England
focused on protecting the health of the UK
economy</p></li></ul><p>After Brexit, the UK initially
continued to apply existing EU legislation with retained-law
acts. These retained laws are being replaced over a period
of time with UK regulations, directions and
standards.</p><p>This module describes and explains the
obligations of Payment Service Providers. Organisations that
already provide, operate, or administer payment systems in
the UK can use the module to confirm the adequacy of
existing compliance measures and gauge the compliance burden
of proposed expansions.</p> accounts.</p><p>The industry has
developed an IAP Code of Practice in collaboration with the
PSR. The code governs access arrangements made between IAPs
and PSPs. Compliance with the code is compulsory for
subscribing IAPs. However, subscription to the code is
voluntary.</p><p>Payment systems designated by the Bank of
England are subject to the access rule. The access rule
requires the operator to:</p><ul><li>•<p>Maintain
appropriate access requirements</p></li><li>•<p>Disclose
access requirements publicly</p></li><li>•<p>Notify the PSR
of changes to access requirements, and</p></li><li>•<p>Lodge
annual access rule compliance reports with the
PSR</p></li></ul><p><strong>8.
Interchange</strong><strong>fees & surcharging
</strong></p><p>The Interchange Fee Regulation (IFR) is a
piece of onshored EU legislation that governs card-based
payment transactions in the European Economic Area
(EEA).</p><p><strong>The IFR </strong>places caps on the
interchange fees payable for card-based payment
transactions. An interchange fee is a small payment made by
an acquirer to an issuer after each debit and credit
transaction. The IFR Standards and
Interoperability</strong></p><p>Payment Service Providers

```

must protect customers from fraud using strong customer authentication (SCA) in accordance with the SCA technical standard (SCA-RTS) issued by the FCA.

Unless an exemption applies, Payment Service Providers must apply SCA each time a customer:

- Initiates an electronic payment
- Carries out any other action by a remote channel that carries a risk of payment fraud, or
- Accesses a payment account online, either directly or through an account information service provider

The SCA-RTS also contains design",

"remedial_action": "Each organisation involved in the UK payments industry should ask itself the following questions:

- Do we have all the necessary licences and authorisations?
- Does our risk management framework address all prescribed risk areas?
- Are we controlling risks to the required standard?
- Do our agents meet the capacity, capability, and authorisation requirements necessary to perform outsourced functions?
- us?

Assistance with all of these questions is available in this module.

"consequence": "Failing to meet legislated obligations can attract very serious penalties for both the organisation and individual responsible directors and officers.

For example: Carrying on a regulated activity without the required authorisation is a criminal offence that 66B)

In the case of a serious infringement, the FCA or PRA may also require the Payment Service Provider to remove directors or executives responsible for the infringement and install a temporary manager (Financial Services and Markets Act 2000 (UK) ss 71B-71D).

"description_directional": "The payment service must meet all applicable regulatory capital, safeguarding, business conduct, and information disclosure obligations.

"description_questional": "Does the payment service meet all applicable regulatory capital, safeguarding, business conduct, and information disclosure obligations?"

"compliance_source":

<p><p>Financial Services and Markets Act 2000 (UK)</p><p></p><p>Financial Services (Banking Reform) Act 2013 (UK)</p><p></p><p>The Child Trust (EU)</p><p></p><p>Directive (EU) 2015/2366 of the European

```

Parliament and of the Council of 25 November 2015 on payment
services in the internal market (EU)</p><p></p></p>",
  "definition": "",
  "jurisdictions": [
    "United Kingdom"
  ],
  "excerpt": "",
  "parent": {
    "id": "988508"
  },
  "historical_note":
"<p>[17/12/2024] - This obligation has been updated as part
of a general review of the module to provide more targeted
practical guidance and to maintain data currency.</p>",
  "module_id": "988501",
  "topic_id": "988508",
  "obligation_id": "",
  "module_code":
"urn:krm:90EA9EBD0FFF42DE8132EE89D384D030",
  "subObligations": [],
  "business_functions": [
    "Data Protection /
Privacy",
    "Customer Service"
  ],
  "compliance_requirement_levels": [
    "Mandatory (Legally
Binding)",
    "Condition of Licence /
Authorisation"
  ],
  "compliance_area_topics": [
    "Privacy & Data
Protection",
    "Cybersecurity",
  ],
  "risk_penalty_levels": [
    "Financial Penalty -
High",
    "Criminal Offence -
Individual",
    "Criminal Offence -
Organisation",
    "Licence Revocation /
Suspension",
    "Regulatory
Investigation"
  ],
  "industries": [
    {
      "industry":
"Financial Services",
      "sub_industries": [

```

```

        "Payment
Services"
    ]
    }
  ],
  "tools": [
    {
      "id": "13422",
      "title": "List of
courts and tribunals",
      "date_created":
"20160502190034",
      "date_changed":
"20210210162608",
      "lineage":
"12548|12509|7193|7136,12606|12509|7193|7136,12919|12861|719
3|7136,12742|12610|7193|7136,12120|12087|7193|7136 ,12849|12
754|7193|7136,13029|12960|7193|7136,12963|12757|7193|7136,12
824|12803|7193|7136,13399|13396|7193|7136,12960|7193|7136",
      "archived": "FALSE",
      "type": "tool",
      "tool_function":
"Flowchart",
      "link":
"https://cdc7c-la-sp-
rcapi.route53.lexis.com/f/document/download/urn:contentItem:
6G0T-23F3-MC3R-G4S0-00000-00/1/List-of-courts-and-
tribunals.docx?customerId=urn:user:CB205732495&token=08de4b6
02379a08ce91e0f5e-9397-451b-9735-fcea5ac0497d",
      "ext_link": "",
      "category": "doc",
      "jurisdictions": [
        "NSW",
        "VIC",
        "NT",
        "QLD",
        "WA",
        "SA",
        "TAS",
        "ACT",
        "COMMONWEALTH"
      ],
      "parent": {
        "id":
"12548|12606|12919|12747|12840|12784|12102|12849|13029|12963
|12824|13399|12960"
      },
      "module_id": "7136",
      "topic_id": "7193",
      "obligation_id":
"12509|12861|12610|12087|12803|12966|12760|12729|12892|12960
|12656|12754|12757|13396|12939|12535|12633",
      "sub_obligation_id":
"12548|12606|12919|12742|12120|12718|12738|12563|12732|12627

```

```

|12691|12949|12164|12778|12642|12747|12840|12784|12102|12849
|13029|12963|12824|13399",
                                "module_code":
"urn:krm:0EFDD055BA5A4611B49C2C6BAD70B013"
                                }
                                ],
                                "alerts": [
                                    {
                                        "id": "1098324",
                                        "title": "[UKPS21]
FCA: Approach Document - Payment Services and Electronic
Money (Version 6)",
                                        "date_created":
"20241125191950",
                                        "date_changed":
"20241126160232",
                                        "lineage":
"988514|988508|988501",
                                        "archived": "FALSE",
                                        "type": "FYI",
                                        "submission_date":
"25/11/2024",
                                        "description":
"<p>The Financial Conduct Authority (FCA) has published
version 6 of its approach document which provides guidance
on the Payment Services Regulations 2017 (UK) (PSRs 2017)
and Electronic Money Regulations 2011 (UK) (EMRs) (the
Approach Document).
Document:</p><ul><li>•<p>provides:</p><ul><li>•<p>guidance
on scope and Regulations</p></li><li>•<p>consumer protection
legislation</p></li></ul></li></ul></li></ul>",
                                        "author": "Julian
Paul S. Cacho",
                                        "compliance_source":
"<p><p><a
href=\"https://www.fca.org.uk/publication/finalised-
guidance/fca-approach-payment-services-electronic-money-
2017.pdf\">FCA: Approach Document - Payment Services and
Electronic Money (Version 6)</p><p></p></p>",
                                        "impact_on_obligation": "<p>Organisations providing payment
services or issuing e-money should review the updated
Approach Document and:</p><ul><li>•<p>implement robust
safeguarding arrangements that comply with the detailed
requirements for protecting customer funds through
segregation or insurance methods</p></li><li>•<p>establish
systems and controls to support strong customer
authentication, including the application of required
exemptions</p></li><li>•<p>update policies and procedures to
reflect new requirements for operational resilience,
incident reporting and security risk
management</p></li><li>•<p>review and revise customer
documentation and communications to ensure compliance with
information requirements and conduct of business

```



```
"delegations_remaining": "0",
"product_id": null,
"status": "1",
"ln_sku": "7136",
"type_id": "bundle",
"name": "Aged Care",
"is_core_module": false,
"is_delegated": false,
"is_free": false,
"bundle_ln_skus": [],
"delegations": []
} ],
"time": "1.838 secs",
"success": true
}
```

format=xml|
Accept=
application/xml
| (When both
format and
accept
parameters are
set, the format
value takes
precedence)

```
<LexisNexisRI xmlns="http://www.lexisNexis.org"
version="1.1">
  <response>
    <results>
      <page>1</page>
      <items_per_page>5</items_per_page>
      <num_pages>1</num_pages>
      <total_items>1</total_items>
      <isSuccess>>true</isSuccess>
      <modules>
        <item>
          <id>7136</id>
          <title>Aged Care</title>
          <date_created>20160303101227</date_creat
ed>
          <date_changed>20250227160914</date_chang
ed>
          <lineage>7136</lineage>
          <archived>FALSE</archived>
          <type>module</type>
          <description>&lt;p&gt;The Aged Care
module sets out the responsibilities of Aged Care providers
under the Aged Care related Acts, Regulations, Principles as
well as the Home Care Common Standards and Residential Care
Accreditation Standards. The Aged Care module also outlines
the duties and responsibilities of Retirement Village
operators&nbsp;&nbsp;&nbsp;across all States and
Territories.&lt;/p&gt;</description>
          <is_core>>false</is_core>
          <apiOnly>>false</apiOnly>
          <hot>>false</hot>
          <banner>https://compliance.store.lexisne
xis.com.au/__data/assets/image/0007/14974/1600x500px-aged-
care-2P.jpg</banner>
          <bannerAlt />
          <topicListDescription />
          <coreModuleListDescription />
          <sequence_id>0</sequence_id>
          <country>
            <item>Australia</item>
          </country>
          <topics>
            <item>
              <id>7193</id>
              <title>Retirement
Villages</title>
              <date_created>20160303104721</da
te_created>
              <date_changed>20250916131627</da
te_changed>
              <lineage>7193|7136</lineage>
              <archived>FALSE</archived>
              <type>topic</type>
            </item>
          </topics>
        </item>
      </modules>
    </results>
  </response>
</LexisNexisRI>
```

```

    <description>&lt;p&gt;Click here
to view obligations for the Retirement Villages
module.&lt;/p&gt;</description>
    <parent>
        <id>7136</id>
    </parent>
    <module_id>7136</module_id>
    <module_code>urn:krm:0EFDD055BA5
A4611B49C2C6BAD70B013</module_code>
    <sequence_id>0</sequence_id>
    <hot>>false</hot>
    <obligations>
        <item>
            <id>12087</id>
            <title>Information and
Marketing Before Contracts are Entered Into</title>
            <date_created>2016042810
1905</date_created>
            <date_changed>2025091616
3015</date_changed>
            <lineage>7193|7136</line
age>
            <archived>FALSE</archive
d>
            <type>obligation</type>
            <jurisdictions>
                <item>VIC</item>
                <item>WA</item>
            </jurisdictions>
            <parent>
                <id>7193</id>
            </parent>
            <module_id>7136</module_
id>
            <topic_id>7193</topic_id
>
            <obligation_id />
            <module_code>urn:krm:0EF
DD055BA5A4611B49C2C6BAD70B013</module_code>
            <submission_date>26/04/2
016</submission_date>
            <author>Linda Nix and
Jennifer Smith</author>
            <sequence_id>3.0</sequen
ce_id>
            <due_date>Immediately</d
ue_date>
            <frequency>As
Required</frequency>
            <material_type>material<
/material_type>
            <practical_guidance>&lt;
p&gt;When marketing a retirement village to any prospective
resident, the operator must observe laws that govern which
specific information must be provided at particular times,

```

and the kinds of representations about the village that must village.</p>•</p>Particular kinds of information including the operator’s Asset Management plan, are to be provided to prospective residents, and must make sure they contain all the information required by law.</p></practical_guidance>

<remedial_action><p>t;The operator must check current marketing materials for any areas of noncompliance. If the materials contain any unfair, false, misleading or prohibited statements about the village, the materials must be removed from publication or circulation immediately and replaced with compliant materials. If the staff or contractors who prepared the materials are still involved with the village, they must be given remedial training to ensure that they understand their specific obligations when marketing retirement villages.</p></remedial_action>

<consequence><p>There are heavy penalties, including prosecution, for false or misleading advertising. There are also specific penalties for failing to provide prescribed documents and information to any prospective resident of a retirement village.</p></consequence>

<description_directional><p>The operator of a retirement village must comply with laws that govern advertising, marketing and the information given to prospective residents of the retirement village.</p></description_directional>

<description_questional><p>Is the operator complying with laws that govern advertising, marketing and the information given to prospective residents of the retirement village?</p></description_questional>

<compliance_source><p>Retirement Villages Act 2012 (ACT)<p>Retirement Villages Regulation 2013 (ACT)<p>Fair Trading (Retirement Villages Code) Regulations 2022 (WA)</p></compliance_source>

<definition />
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<historical_note><p>t;[17/09/2025] - This obligation has been updated with the Retirement Villages Regulation 2025 (NSW) which replaced and repealed the Retirement Villages Regulation 2017 (NSW). [17/09/2024] - This obligation has been updated with revised hyperlinks to Victorian legislation. There are no changes to the substance of the obligation.</p></historical_note>

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	<item>Legal</item>
	<item>Compliance</it
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(Legally Binding)</item>	
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	</sub_industries
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```

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7136,13042|12966,12102|12087|7193|7136,12849|12754|7193|7136
,13029|12960|7193|7136,12963|12757|7193|7136,12824|12803|719
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WEALTH</item>
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901|12729|12999|12960</id>
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c7c-la-sp-

```

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```

```

rcapi.route53.lexis.com/f/document/download/urn:contentItem:
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Policy Statement - Fundamental Rules for Financial Market
Infrastructures</title>
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of England (the Bank) has published its policy statement on
Fundamental Rules for Financial Market Infrastructures
(FMIs), which sets out the high-level outcomes that the Bank
expects FMIs to achieve, provides feedback to responses
received during the consultation period and outlines the
Bank's final policy that will take effect on 18 July
stability&lt;/p&gt;&lt;/li&gt;&lt;/ul&gt;&lt;/li&gt;&lt;li&g
t;•&lt;p&gt;the Fundamental Rules are the first instance in
which the Bank has made rules using its new general rule
making power over CCPs and CSDs granted under the Financial
Supervisory Statement: Fundamental Rules for Financial
Market
Infrastructures&lt;/p&gt;&lt;/li&gt;&lt;li&gt;•&lt;p&gt;Appe
ndix 4: List of respondents to the consultation who
consented to publication of their
names&lt;/p&gt;&lt;/li&gt;&lt;/ul&gt;</description>
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```

```

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Cacho</author>                          <author>Julian Paul S.
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p&gt;&lt;a
href="https://www.bankofengland.co.uk/paper/2025/ps/fundamen
tal-rules-for-financial-market-infrastructures"&gt;Bank of
England: Policy Statement - Fundamental Rules for Financial
Market
Infrastructures&lt;/p&gt;&lt;p&gt;&lt;/p&gt;&lt;/comp
liance_source>
                                          <impact_on_obligation>&lt;p&gt;O
rganisations operating as recognised UK Central
Counterparties (CCPs), recognised UK Central Securities
Depositories (CSDs), UK Recognised Payment System Operators
(RPSOs) or UK Specified Service Providers (SSPs)
should:&lt;/p&gt;&lt;ul&gt;&lt;li&gt;•&lt;p&gt;review the
Bank of England's Fundamental Rules and prepare to implement
them by the effective date of 18 July
2026&lt;/p&gt;&lt;/li&gt;&lt;li&gt;•&lt;p&gt;assess their
current governance frameworks, risk management processes,
and operational procedures against the requirements of the
Fundamental
Rules&lt;/p&gt;&lt;/li&gt;&lt;li&gt;•&lt;p&gt;develop
appropriate transparency measures to ensure participants
understand the risks they incur through
participation&lt;/p&gt;&lt;/li&gt;&lt;li&gt;•&lt;p&gt;implem
ent processes to identify, assess, and manage risks that
their operations could pose to the stability of the
financial
system&lt;/p&gt;&lt;/li&gt;&lt;/ul&gt;&lt;p&gt;&lt;strong&gt;
; [Editorial note: &lt;/strong&gt; Related alert(s) -
[UKFSA106]&lt;strong&gt;] &lt;/strong&gt;&lt;/p&gt;</impact_o
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30/10/2024</effectiveDate>
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```

```

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</LexisNexisRI>

```

Accept=
text/event-
stream

When the data type is Server-Sent Events (SSE), the received data needs to be manually assembled by module. The returned data format supports XML, JSON, and you can specify the return data type by setting the format field.

Tool Link Document Download

get request for Tool link download NEW

Example

Title	<p>Tool link Document Download</p> <p>The core function of this feature is to obtain files associated with Tool Link</p> <p>This document serves as supplementary information only. Refer to the link field in the data where type is tool in the content and contents response, and use the data returned by link as the reference</p>
URL	<p>https://cdc4c-la-sp-rcapi.route53.lexis.com/f/document/download/{object_pguid}/{version}/{name}</p>
Method	GET
Request demo	<p>https://cdc4c-la-sp-rcapi.route53.lexis.com/f/document/download/urn:contentItem:6G10-KKK3-MBJ3-R0VD-00000-00/1/List-of-requirements-for-Commonwealth-companies.pdf?customerId=urn:user:CB205732495&token=08de4457fb4c8ff75753f8ae-3846-4c7f-a1a5-00d457b44017</p>

Path Parameters

Parameter	Sample	Mandatory	Default	Comments
object_pguid	urn:contentItem:6G10-KKK3-MBJ3-R0VD-00000-00	Yes		<p>The pguid of object</p> <p>Refer to the link field in the data where type is tool in the content/contents response, and use the data returned by link as the reference</p>
version	1	Yes	1	

name	List-of-requirements-for-Commonwealth-companies.pdf	Yes		The name of file Refer to the link field in the data where type is tool in the content/contents response, and use the data returned by link as the reference
------	---	-----	--	---

Query Parameters

Parameter	Sample	Mandatory	Default	Comments
customerId	customerId=urn:user:CB204485611	Yes		
token	token=dafb5e5093a7159bdcbbb2dbfacc4f8a	Yes		

Response

Returns the relevant file

post request for Tool link download NEW

Example

Title	<p>Tool link Document Download</p> <p>The core function of this feature is to obtain files associated with Tool Link</p> <p>This document serves as supplementary information only. Refer to the link field in the data where type is tool in the content and contents response, and use the data returned by link as the reference</p>
URL	https://cdc4c-la-sp-rcapi.route53.lexis.com/f/document/download/{object_pguid}/{version}/{name}
Method	POST

Request demo

<https://cdc4c-la-sp-rcapi.route53.lexis.com/f/document/download/urn:contentItem:6G10-KKK3-MBJ3-R0VD-00000-00/1/List-of-requirements-for-Commonwealth-companies.pdf>

request body:

```
{
  "token": "08de4457fb4c8ff75753f8ae-3846-4c7f-a1a5-00d457b44017",
  "customerId": "urn:user:CB205732495"
}
```

Path Parameters

Parameter	Sample	Mandatory	Default	Comments
object_pguid	urn:contentItem:6G10-KKK3-MBJ3-R0VD-00000-00	Yes		The pguid of object Refer to the link field in the data where type is tool in the content/contents response, and use the data returned by link as the reference
version	1	Yes	1	
name	List-of-requirements-for-Commonwealth-companies.pdf	Yes		The name of file Refer to the link field in the data where type is tool in the content/contents response, and use the data returned by link as the reference

Input Parameters

Parameter	Sample	Mandatory	Default	Comments
token	token ="08de4457fb4c8ff75753f8ae-3846-4c7f-a1a5-00d457b44017"	Yes		
customerId	customerId="urn:user:CB205732495"	Yes		

Response

Returns the relevant file

Csv zip file

Instructions are as per above, with the only difference being format=csv.

Appendix

Obligation

Field name	Data Type	Description
id	integer	asset ID
title	varchar	obligation title
date_created	date	asset creation date
date_changed	date	asset update date
lineage	varchar	the asset IDs of its parent record all the way up to the top level, the module.
archived	varchar	TRUE or FALSE
type	varchar	obligation or sub obligation
submission_date	date	submission date
author	varchar	obligation content author
sequence_id	varchar	number with 4 decimal places; used to sequence the obligation
due_date	varchar	content that contains HTML tags for the various format

frequency	varchar	content that contains HTML tags for the various format
material_type	varchar	material type
practical_guidance	varchar	content that contains HTML tags for the various format including table
remedial_action	varchar	content that contains HTML tags for the various format
consequence	varchar	content that contains HTML tags for the various format
description_directional	varchar	content that contains HTML tags for the various format
description_questional	varchar	content that contains HTML tags for the various format
compliance_source	varchar	content that contains hyperlinks and HTML tags for the various format
definition	varchar	content that contains HTML tags for the various format
jurisdictions	varchar	obligation Applicable Jurisdiction(s) - Multiselect
exerpt	varchar	content that contains HTML tags for the various format
parent.id	varchar	asset ID of its direct parent When multiple values are returned, they are separated by the pipe character ` `.
historical_note	varchar	content that contains HTML tags for the various format
module_id	varchar	module Asset ID. When multiple values are returned, they are separated by the pipe character ` `.
topic_id	varchar	topic Asset ID When multiple values are returned, they are separated by the pipe character ` `.
obligation_id	varchar	obligation Asset ID When multiple values are returned, they are separated by the pipe character ` `.
NEW module_code	varchar	module code. When multiple values are returned, they are separated by the pipe character ` `.

NEW business_functions	list	business function, Supports multiple returns in collection format
NEW compliance_requirement_levels	list	compliance requirement level, supports multiple returns in collection format
NEW compliance_area_topics	list	compliance area topic, supports multiple returns in collection format
NEW risk_penalty_levels	list	risk penalty level, supports multiple returns in collection format
NEW industries	list	industry list

Tools

Field name	Data Type	Description
id	integer	asset ID
title	varchar	tool title
date_created	date	asset creation date
date_changed	date	asset update date
lineage	varchar	the asset ids of its parent record all the way up to the top level, the module. When multiple values are returned, they are separated by the pipe character ` `.
archived	varchar	true or false
type	varchar	tool type
tool_function	varchar	(Options Checklist/Audit, Form/Template, Hyperlink, Reference Material)
link	varchar	after obtaining the link data, initiate a secondary request based on the returned link result (supports POST/GET requests) to retrieve the corresponding file content (Options: .doc, .xlsx, .pdf) Details in Tool Link Document Download
ext_link	varchar	URL for tools that are not hyperlinks
category	varchar	(Options: ext, doc, xls, pdf)
jurisdictions	list	jurisdiction(s) - Multiselect
module_id	varchar	module Asset ID.

		when multiple values are returned, they are separated by the pipe character ` `.
topic_id	varchar	topic Asset ID when multiple values are returned, they are separated by the pipe character ` `.
obligation_id	varchar	obligation Asset ID when multiple values are returned, they are separated by the pipe character ` `.
sub_obligation_id	varchar	sub obligation Asset ID when multiple values are returned, they are separated by the pipe character ` `.
parent.id	varchar	asset id of its direct parent when multiple values are returned, they are separated by the pipe character ` `.
 module_code	varchar	module code. when multiple values are returned, they are separated by the pipe character ` `.

Alerts

Field name	Data Type	Description
id	integer	asset ID
title	varchar	alerts title
date_created	date	asset creation date
date_changed	date	asset update date
lineage	varchar	the asset ids of its parent record all the way up to the top level, the module.
archived	varchar	true or false
type	varchar	alerts type
submission_date	varchar	submission date
description	varchar	content that contains HTML tags for the various formats including table
author	varchar	alerts content Author
compliance_source	varchar	content that contains hyperlinks and HTML tags for the various formats
impact_on_obligation	varchar	content that contains HTML tags for the various format including table
effectiveDate	varchar	effectiveDate contains the date field and its corresponding description information

jurisdictions	list	obligation Applicable Jurisdiction(s) - Multiselect
module_id	varchar	module asset ids. when multiple values are returned, they are separated by the pipe character ` `.
topic_id	varchar	topic asset ids. when multiple values are returned, they are separated by the pipe character ` `.
obligation_id	varchar	obligation asset id when multiple values are returned, they are separated by the pipe character ` `.
sub_obligation_id	varchar	sub obligation Asset ID when multiple values are returned, they are separated by the pipe character ` `.
parent_id	varchar	asset ID of its direct parent when multiple values are returned, they are separated by the pipe character ` `.
NEW module_code	varchar	module codes. when multiple values are returned, they are separated by the pipe character ` `.
NEW business_functions	list	business function, supports multiple returns in collection format
NEW compliance_requirement_levels	list	compliance requirement level, supports multiple returns in collection format
NEW compliance_area_topics	list	compliance area topic, supports multiple returns in collection format
NEW regulatory_update_types	list	regulatory update type, supports multiple returns in collection format
NEW industries	list	industry list

modules

Field name	Data Type	Description
id	integer	asset ID
title	varchar	module title
date_created	date	asset creation date
date_changed	date	asset update date
lineage	varchar	the asset ids of its parent record all the way up to the top level, the module. As this is already the top

		level, it is the same as the Asset ID.
archived	varchar	true or false
type	varchar	module type
is_core	varchar	true or false
description	varchar	module description
banner	varchar	module banner
bannerAlt	varchar	module banner alt
topicListDescription	varchar	topic list description
coreModuleListDescription	varchar	core module list description
sequence_id	varchar	sequence id
country	list	module applicable country
industry	list	module applicable industry
 apiOnly	varchar	true or false
 hot	varchar	true or false

Topics

Field name	Data Type	Description
id	integer	asset id
title	varchar	topics title
date_created	date	asset creation date
date_changed	date	asset update date
lineage	varchar	the asset ids of its parent record all the way up to the top level, the module.
archived	varchar	true or false
type	varchar	topic type
sequence_id	varchar	used to order the submodules
description	varchar	content that contains HTML tags describing the module
parent_id	varchar	the parent asset id of the module that it belongs to When multiple values are returned, they are separated by the pipe character ` `.
module_id	varchar	the asset id of the module that it belongs to.

		When multiple values are returned, they are separated by the pipe character ` `.
NEW module_code	varchar	module code. When multiple values are returned, they are separated by the pipe character ` `.
NEW hot	varchar	true or false