

# Create Session

The **Create Session** endpoint accepts data about a customer's finances and lending scenario, which it stores in the database as a "session" and returns a `SessionID` parameter that can be used to load the data from that session in the Mortgage Recommendation Engine's UI.

## Request

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- Type: `POST`
  - Path: `/sessions/create`
- 

## Endpoint

The Create Session endpoint can be accessed from the following URLs:

Environment	Endpoint URL
Test	<code>https://api.mre.test.blackfin.tools/sessions/create</code>
Production	<code>https://api.mre.blackfin.tools/sessions/create</code>

---

## Authentication

An `API_Key` is required to call this endpoint. [HTTP Bearer Token authentication](#) is used.

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# JSON Schema

The request payload is sent as HTTP JSON body using the following schema:

```
{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "title": "Request JSON Payload",
  "type": "object",
  "properties": {
    "Session": {
      "type": "object",
      "properties": {
        "ExternalID": {
          "type": "string",
          "description": "External ID, for example a user ID to link the session to"
        }
      },
      "required": [
        "ExternalID"
      ]
    },
    "Details": {
      "type": "object",
      "description": "Main calculation details for mortgage calculation, see [CalculationDetails](https://docs.blackfin.tools/books/mortgagerecenginebackend/page/calculationdetails) schema"
    },
    "Lenders": {
      "type": "array",
      "description": "[Lender codes](https://docs.blackfin.tools/books/mortgagerecenginemycrm/page/lenders) to include in calculation. If no Lenders are passed (empty array), the calc will return ASB, ANZ, BNZ, AIA and Westpac by default",
      "items": {
        "type": "string",
        "description": "",
        "enum": [
          "aia",
          "anz",
          "asb",
```

```
        "bnz",
        "co-op",
        "kiwibank",
        "liberty",
        "sbs",
        "tsb",
        "westpac"
    ]
}
},
"required": [
    "Details",
    "Lenders"
]
}
```

## Examples

Example request payload:

### JSON Request Body

```
{
  "Session": {
    "ExternalID": ""
  },
  "Details": {
    "Loan": [
      {
        "LoanType": "New",
        "Lender": null,
        "LendingAction": null,
        "LiabilityType": "HomeLoan",
```

```
"LoanAmount": 250000,
"TopUpAmount": null,
"TotalTermMonths": 180,
"InterestOnlyTermMonths": 180,
"Security": {
  "Value": 300000,
  "IsRBNZExempt": true,
  "Location": null,
  "PropertyType": [
    "ResidentialProperty",
    "FreeHoldResidential",
    null
  ],
  "SecurityType": "Proposed",
  "UsageType": "OwnerOccupied"
},
"LoanId": 1
},
{
  "LoanType": "Existing",
  "Lender": null,
  "LendingAction": "TopUp",
  "LiabilityType": "HomeLoan",
  "LoanAmount": 250000,
  "TopUpAmount": 50000,
  "TotalTermMonths": 183,
  "InterestOnlyTermMonths": 219,
  "Security": {
    "Value": 300000,
    "isRBNZExempt": false,
    "Location": null,
    "PropertyType": [
      "ResidentialProperty",
      "FreeHoldResidential",
      null
    ],
    "SecurityType": "Existing",
    "UsageType": "OwnerOccupied"
  },
}
```

```
"LoanId": 2
},
{
  "LoanType": "Existing",
  "Lender": null,
  "LendingAction": "Refinance",
  "LiabilityType": "HomeLoan",
  "LoanAmount": 260000,
  "TopUpAmount": null,
  "TotalTermMonths": 180,
  "InterestOnlyTermMonths": 216,
  "Security": {
    "Value": 300000,
    "isRBNZExempt": false,
    "Location": null,
    "PropertyType": [
      "ResidentialProperty",
      "FreeHoldResidential",
      null
    ],
    "SecurityType": "Proposed",
    "UsageType": "OwnerOccupied"
  },
  "LoanId": 3
},
{
  "LoanType": "Existing",
  "Lender": null,
  "LendingAction": "Refinance",
  "LiabilityType": "HomeLoan",
  "LoanAmount": 370000,
  "TopUpAmount": null,
  "TotalTermMonths": 144,
  "InterestOnlyTermMonths": 0,
  "Security": {
    "Value": 410000,
    "isRBNZExempt": false,
    "Location": null,
    "PropertyType": [
```

```
        null,
        null,
        null
    ],
    "SecurityType": "Proposed",
    "UsageType": null
},
"LoanId": 4
},
{
    "LoanType": "Existing",
    "Lender": null,
    "LendingAction": "TopUp",
    "LiabilityType": "HomeLoan",
    "LoanAmount": 200000,
    "TopUpAmount": 50000,
    "TotalTermMonths": 180,
    "InterestOnlyTermMonths": 0,
    "Security": {
        "Value": 210000,
        "isRBNZExempt": false,
        "Location": null,
        "PropertyType": [
            null,
            null,
            null
        ],
        "SecurityType": "Proposed",
        "UsageType": null
    },
    "LoanId": 5
}
],
"ApplicantParty": [
    {
        "Applicant": [
            {
                "ApplicantId": 1,
                "Name": "Terence"
            }
        ]
    }
]
```

```
    },
    {
      "ApplicantId": 2,
      "Name": "Eve"
    }
  ],
  "Expense": [
    {
      "ApplicantId": 1,
      "ExpenseType": "ChildCare",
      "Frequency": "Monthly",
      "Amount": 300
    },
    {
      "ApplicantId": 1,
      "ExpenseType": "ChildMaintenance",
      "Frequency": "Monthly",
      "Amount": 10
    },
    {
      "ApplicantId": 1,
      "ExpenseType": "HigherEducationAndVocationalTraining",
      "Frequency": "Monthly",
      "Amount": 200
    },
    {
      "ApplicantId": 1,
      "ExpenseType": "OtherEducation",
      "Frequency": "Monthly",
      "Amount": 100
    },
    {
      "ApplicantId": 1,
      "ExpenseType": "PrivateSchoolCosts",
      "Frequency": "Monthly",
      "Amount": 300
    },
    {
      "ApplicantId": 1,
```

```
    "ExpenseType": "PublicSchoolCosts",
    "Frequency": "Monthly",
    "Amount": 150
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "Groceries",
    "Frequency": "Monthly",
    "Amount": 200
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "OtherGroceries",
    "Frequency": "Monthly",
    "Amount": 150
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "BodyCorporatePrimaryResidence",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "CouncilRatesPrimaryResidence",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "ElectricityAndGasPrimaryResidence",
    "Frequency": "Monthly",
    "Amount": 100
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "FurnishingsAndElectrical",
    "Frequency": "Monthly",
    "Amount": 10
  }
```

```
},
{
  "ApplicantId": 1,
  "ExpenseType": "HomeOperation",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "HomeRepairs",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "OtherPrimaryResidenceExpense",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "WaterAndSewerPrimaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "BuildingInsurance",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "ContentsInsurance",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
```

```
    "ExpenseType": "HealthInsurance",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "IncomeProtection",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "LifeInsurance",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "OtherInsurance",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "VehicleInsurance",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "BodyCorporateInvestmentProperty",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "BuildingInsuranceInvestmentProperty",
    "Frequency": "Monthly",
    "Amount": 10
  }
```

```
},
{
  "ApplicantId": 1,
  "ExpenseType": "CouncilRatesInvestmentProperty",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "ElectricityAndGasInvestmentProperty",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "OtherInvestmentPropertyExpense",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "RepairsAndMaintenanceInvestmentProperty",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "RunningCostsInvestmentProperty",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "WaterAndSewerInvestmentProperty",
  "Frequency": "Monthly",
  "Amount": 200
},
{
  "ApplicantId": 1,
```

```
"ExpenseType": "ContentsInsuranceSecondaryResidence",
"Frequency": "Monthly",
"Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "BodyCorporateSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "BuildingInsuranceSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "CouncilRatesSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "ElectricityAndGasSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "OtherSecondaryResidenceExpense",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "RepairsAndMaintenanceSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
```

```
},
{
  "ApplicantId": 1,
  "ExpenseType": "RunningCostsSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "WaterAndSewerSecondaryResidence",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "MedicalAndHealth",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "NaturalTherapies",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "Board",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "DryCleaning",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
```

```
"ExpenseType": "AlcoholTobacco",
"Frequency": "Monthly",
"Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "CinemaConcertsMemberships",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "GymSports",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "OtherRecreationalAndEntertainment",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "Pets",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "HomeMobilePhone",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "InternetPayTVAndMediaStreamingSubscriptions",
  "Frequency": "Monthly",
  "Amount": 10
}
```

```
},
{
  "ApplicantId": 1,
  "ExpenseType": "PublicTransport",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "Registration",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "TaxiRideSharing",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "TollsParking",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "Kiwisaver",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
  "ExpenseType": "RegularDonations",
  "Frequency": "Monthly",
  "Amount": 10
},
{
  "ApplicantId": 1,
```

```
    "ExpenseType": "VoluntarySaving",
    "Frequency": "Monthly",
    "Amount": 10
  },
  {
    "ApplicantId": 1,
    "ExpenseType": "VoluntarySuper",
    "Frequency": "Monthly",
    "Amount": 10
  }
],
"Income": [
  {
    "ApplicantId": 1,
    "Frequency": "Yearly",
    "Amount": 50000,
    "AmountType": "Gross",
    "IncomeType": "SalaryWages",
    "Attributes": []
  },
  {
    "ApplicantId": 1,
    "Frequency": "Yearly",
    "Amount": 5000,
    "AmountType": "Gross",
    "IncomeType": "RentalIncome",
    "Attributes": [
      {
        "name": "PropertyBuildDate",
        "value": "2018-11-06"
      },
      {
        "name": "PropertyCountry",
        "value": "NZ"
      },
      {
        "name": "IsTaxExempt",
        "value": true
      }
    ]
  }
],
```

```
{
  "name": "SalePurchaseDate",
  "value": "2019-11-11"
}
]
},
{
  "ApplicantId": 2,
  "Frequency": "Yearly",
  "Amount": 40000,
  "AmountType": "Gross",
  "IncomeType": "SalaryWages",
  "Attributes": []
},
{
  "ApplicantId": 2,
  "Frequency": "Yearly",
  "Amount": 5000,
  "AmountType": "Gross",
  "IncomeType": "WorkAllowance",
  "Attributes": []
},
{
  "ApplicantId": 1,
  "Frequency": "Yearly",
  "Amount": 10000,
  "AmountType": "Gross",
  "IncomeType": "Bonus",
  "Attributes": []
},
{
  "ApplicantId": 1,
  "Frequency": "Yearly",
  "Amount": 4000,
  "AmountType": "Gross",
  "IncomeType": "BoarderIncome",
  "Attributes": [
    {
      "name": "BoarderIncomeType",
```

```
        "value": "AllInclusive"
      }
    ]
  },
  {
    "ApplicantId": 1,
    "Frequency": "Yearly",
    "Amount": 3000,
    "AmountType": "Gross",
    "IncomeType": "CarAllowance",
    "Attributes": []
  },
  {
    "ApplicantId": 1,
    "Frequency": "Yearly",
    "Amount": 5000,
    "AmountType": "Gross",
    "IncomeType": "FamilyAllowance",
    "Attributes": []
  }
],
"Liability": [
  {
    "ApplicantId": 1,
    "LiabilityType": "HomeLoan",
    "RepaymentAmount": 2000,
    "RepaymentFrequency": "Monthly",
    "Limit": 4000,
    "Balance": 10000,
    "InterestRate": 0.02,
    "RepaymentType": "PrincipalInterest",
    "StartDate": "2017-11-15",
    "TotalTermMonths": 228,
    "InterestOnlyTermMonths": 228,
    "Lender": "Kiwibank",
    "IsRevolvingCredit": true
  },
  {
    "ApplicantId": 1,
```

```
"LiabilityType": "CreditCard",
"RepaymentAmount": null,
"RepaymentFrequency": null,
"Limit": 30000,
"Balance": null,
"InterestRate": null,
"RepaymentType": null,
"StartDate": null,
"TotalTermMonths": null,
"InterestOnlyTermMonths": null,
"Lender": null,
"IsRevolvingCredit": null
},
{
  "ApplicantId": 1,
  "LiabilityType": "PersonalLoan",
  "RepaymentAmount": 2000,
  "RepaymentFrequency": "Monthly",
  "Limit": 4000,
  "Balance": 30000,
  "InterestRate": 0.02,
  "RepaymentType": null,
  "StartDate": "2019-11-07",
  "TotalTermMonths": 220,
  "InterestOnlyTermMonths": null,
  "Lender": null,
  "IsRevolvingCredit": true
},
{
  "ApplicantId": 1,
  "LiabilityType": "Other",
  "RepaymentAmount": 200,
  "RepaymentFrequency": "Monthly",
  "Limit": 4000,
  "Balance": 10000,
  "InterestRate": 0.01,
  "RepaymentType": null,
  "StartDate": "2018-11-07",
  "TotalTermMonths": 183,
```

```
"InterestOnlyTermMonths": null,
"Lender": "Kiwibank",
"IsRevolvingCredit": true
},
{
  "ApplicantId": 1,
  "LiabilityType": "HirePurchase",
  "RepaymentAmount": 2000,
  "RepaymentFrequency": "Monthly",
  "Limit": null,
  "Balance": 20000,
  "InterestRate": null,
  "RepaymentType": null,
  "StartDate": null,
  "TotalTermMonths": null,
  "InterestOnlyTermMonths": null,
  "Lender": null,
  "IsRevolvingCredit": null
},
{
  "ApplicantId": 1,
  "LiabilityType": "Overdraft",
  "RepaymentAmount": 2000,
  "RepaymentFrequency": "Monthly",
  "Limit": 4000,
  "Balance": 20000,
  "InterestRate": 0.02,
  "RepaymentType": null,
  "StartDate": null,
  "TotalTermMonths": null,
  "InterestOnlyTermMonths": null,
  "Lender": null,
  "IsRevolvingCredit": null
},
{
  "LoanId": 2,
  "Lender": null,
  "Balance": 195000,
  "Limit": 250000,
```

```
    "InterestRate": 1,
    "RepaymentAmount": 15000,
    "RepaymentFrequency": "Monthly",
    "RepaymentType": null,
    "TotalTermMonths": 183,
    "StartDate": null,
    "IsRevolvingCredit": null,
    "InterestOnlyTermMonths": 216,
    "ApplicantId": 1,
    "LiabilityType": "HomeLoan"
  },
  {
    "Lender": null,
    "Balance": 200000,
    "Limit": 260000,
    "InterestRate": 2,
    "RepaymentAmount": 10000,
    "RepaymentFrequency": "Monthly",
    "RepaymentType": "PrincipalInterest",
    "TotalTermMonths": 180,
    "StartDate": null,
    "IsRevolvingCredit": null,
    "InterestOnlyTermMonths": 216,
    "ApplicantId": 1,
    "LiabilityType": "HomeLoan",
    "LoanId": 3
  }
],
  "NumberOfDependents": 1,
  "NumberOfVehicles": 1
}
]
},
"Lenders": []
}
```

## Validation

The API performs basic validation on the structure of the request payload but does not impose strict rules based on what is required for generating a calculation. This means that a successfully created session does not guarantee the data is complete for actual calculation in the UI. Data is loaded on a best-effort basis in the UI and the user is required to address any missing items, as needed.

---

## Response

---

### Success

If the Create Session completes successfully:

### JSON Body

```
{
  "$schema": "http://json-schema.org/draft-04/schema#",
  "title": "Response JSON Body",
  "type": "object",
  "properties": {
    "SessionID": {
      "type": "string",
      "description": "20 characters in length, random generated alphanumeric string, mixed case",
      "example": "BYWSw2DTUBuHVMW4ZdhK"
    },
    "SessionURL": {
      "type": "string",
      "description": "Fully constructed URL to load up the session in the matching environment MRE UI.",
      "example": "https://mre.test.blackfin.tools/?session_id=BYWSw2DTUBuHVMW4ZdhK"
    }
  }
}
```

```
}  
}
```

## Examples

### 200: Success

#### Success Response

```
{  
  "SessionID": "BYWSw2DTUBuHVMw4ZdhK",  
  "SessionURL": "https://mre.test.blackfin.tools/?session_id=BYWSw2DTUBuHVMw4ZdhK"  
}
```

## Error

If errors are encountered during the Create Session operation:

### JSON Body

```
{  
  "$schema": "http://json-schema.org/draft-04/schema#",  
  "type": "object",  
  "properties": {  
    "error": {  
      "type": "object",  
      "description": "Error information",  
      "properties": {  
        "message": {  
          "type": "string",  
          "description": "Human readable error message"  
        }  
      }  
    }  
  }  
}
```

```
    },
    "status": {
      "type": "string",
      "description": "Error code in uppercase letters and _ as space",
      "enum":
["INVALID_ARGUMENT", "DEADLINE_EXCEEDED", "NOT_FOUND", "ALREADY_EXISTS", "PERMISSION_DENIED", "RESO
URCE_EXHAUSTED", "FAILED_PRECONDITION", "ABORTED", "OUT_OF_RANGE", "UNIMPLEMENTED", "INTERNAL", "UNA
VAILABLE", "DATA_LOSS", "UNAUTHENTICATED"]
    },
    "details": {
      "type": "object",
      "description": "Additional error details",
      "properties": {
        "validation_errors": {
          "type": "array",
          "description": "Errors thrown when validating input data",
          "items": {
            "type": "object",
            "properties": {
              "path": {
                "type": "array",
                "description": "An array of property keys or array offsets, indicating
where inside objects or arrays the instance was found.",
                "items": {
                  "type": "string"
                }
              },
            },
            "property": {
              "type": "string",
              "description": "Describes the property path. Starts with `instance`, and
is delimited with a dot (.)"
            },
            "message": {
              "type": "string",
              "description": "A human-readable message for debugging use. Provided in
English and subject to change."
            },
            "schema": {
              "type": "object",
              "description": "The schema containing the keyword that failed",
            }
          }
        }
      }
    }
  }
}
```



# Examples

## 401: Missing API Key

### Missing API Key

```
{
  "error": {
    "message": "Missing API Key",
    "status": "UNAUTHENTICATED"
  }
}
```

## 401: Invalid API Key

### Invalid API Key

```
{
  "error": {
    "message": "Invalid API Key",
    "status": "UNAUTHENTICATED"
  }
}
```

## 400: Invalid data

### Invalid data

```
{
  "error": {
    "message": "Invalid data",
    "status": "INVALID_ARGUMENT",
  }
}
```

```

"details": {
  "validation_errors": [
    {
      "path": [
        "Details",
        "Loan",
        0,
        "LoanType"
      ],
      "property": "instance.Details.Loan[0].LoanType",
      "message": "is not one of enum values: Existing,Proposed",
      "schema": {
        "type": "string",
        "description": "Defines whether the applicant already has this
loan or if it's a new loan",
        "enum": [
          "Existing",
          "New"
        ]
      },
      "instance": "Proposed",
      "name": "enum",
      "argument": [
        "Existing",
        "Proposed"
      ],
      "stack": "instance.Details.Loan[0].LoanType is not one of enum values:
Existing,Proposed"
    }
  ]
}
}
}
}

```

### Invalid data: Invalid LoanId on Liability

Thrown when loan id specified on liability does not match a loan.

```
{
  "error": {
    "message": "Invalid data: Invalid LoanId specified on Liability",
    "status": "INVALID_ARGUMENT",
    "details": {
    }
  }
}
```

---

Revision #132

Created 2023-11-11 19:17:40 UTC by Janez

Updated 2025-08-14 13:26:53 UTC by Janez