API Concepts

General Scope and Goals

Following the general goals as published on the Project Website, the API intends to provide easy access to calculations and information relevant for personal finance and financial planning of individuals. Any extension of the app with further modules / functionalities is welcome - as long as the core principles: Non-Commercial, Independence, Ease of Use, Privacy are maintained. Go to GitHub for the project site.

The public part of the API covers basic functionalities that can be queried without a UID (registration string) and that (besides server logs) do not save data.

The registered part of the API is set up in a way to avoid obtaining personal data to the highest degree possible. Fortune-Teller does not intend to monetize data or proactively contact users, but in order to provide a better user experience, value flows and entries are saved in this working mode.

International Scope: At the time of intiation, the API provides some generic functionalisties and specific functionalities for the legal setup in Germany as of 2021. The architecture considers internationalization / country localization.

Outlook on Functionality

- Public API
  - Generic
    - Inflation on named line items
    - Interest-Calculator
    - Valueflows for Financial items over time (interest, fees, tax)
  - DE-specific
    - Income Tax Tariff
    - Pension-Calculator (DRV)
    - Social Insurance rates
- Registered API (Generic functions with localization for certain items)
  - UID management (UID, Pin, token management, key calculation information)
  - Spending at given timeframe (named and sorted line items)
  - Assets at given timeframe
  - Debt & Valueflows
  - Savings Valueflows
  - Summary Cashflow

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