

Zenith API cookbook

Version 1

Background

The Zenith APIs are provided so that your users can access both Zenith ratings of individual investments together with key Zenith research reports

This cookbook will explain the key APIs and how you can use them for different core scenarios

There are two main APIs – the Ratings API and the Report API.

The Ratings API provides you information of all funds that in are in the Zenith universe. It provides ratings for rated funds. It also provides links to the research reports.

It does not provide information on any funds rated by Chant West (typically some super and pension options, Insurance bonds and some Lifetime products offering ways to protect against longevity risk)

The Reports API provides access to factsheets and the curated research reports provided by Zenith.

Important information

Terms of Use for Zenith API

Zenith's research and ratings are compliance-sensitive and reflect the conditions valid at the time of issuance. To maintain the integrity and accuracy of our content:

- **Real-Time Access:** Research and ratings must be accessed directly via the API in real-time. Caching, storing, or redistributing API responses for use by other clients or systems is strictly prohibited.
- **Compliance Alignment:** Ratings and research lose validity over time and cannot be relied upon beyond their issue date. Usage must ensure adherence to this principle to avoid compliance risks.
- **Usage Tracking:** All interactions with the API are subject to monitoring to ensure accountability and transparency. Partners must facilitate this by adhering to Zenith's real-time usage requirements.

These terms safeguard the value of Zenith's offerings and ensure compliance with industry standards while fostering trust with our clients and stakeholders.



Please also be aware that if you display a Zenith rating, you are also required to show the following disclaimer:

To be supplied by legal

1. Ratings API

GET <https://api.zenithpartners.com.au/investments/ratings/>

The Ratings API provides the following information

- ProductId
- Apir
- Asx
- CitiCode
- InvestmentStructure (Type)
- Manager
- Distributer
- FundName
- AssetClass
- SubAssetClass
- InvestmentStyle
- EquityStyle
- Ratings
 - Rating
 - Date
 - Status
- Responsible Investment (yes/null)
- InceptionDate
- Reports
 - Name = "{Report Definition Name}"; of if the report is a custom report then "{Client Name} {Report Definition Name}"
 - ReportDefinitionId
 - DownloadRequestUrl
 - Custom = true or false



To access Zenith research reports you must first access the hyperlink from the Ratings API and then call the Report API

Available filters include

- Product identifiers
 - e.g Product ID, APIR code, Citicode, ASX code.
 - Note that only Product ID is available on all products in the Zenith universe
- Rating
 - E.g Highly Recommended, Recommended
- Days
 - Enter the number of days to find if a rating change has occurred in that period
- Status
 - Shows the type of change since the previous rating of the fund

How do filters work?

- Within a filter each parameter is treated as “or”
- Across filters, each filter is treated as “and”

As an example, if I made the following call

GET <https://api.zenithpartners.com.au/investments/ratings/{ProductID=1,2,3}{Rating=Recommended,Highly+Recommended}>

Commented [LC1]: @Simon Hobman to review

Then the API will bring back products that have:

Product ID = 1 or 2 or 3

AND a rating of Recommended or Highly Recommended.

There is a POST method of this API

POST methods might be suitable for larger amounts of data

Commented [LC2]: @Simon Hobman to review

2 Reports API



The Reports API enables you to get Reports for funds available in the API. These funds could be Rated, Not rated or Under review

The ratings API provides the type of reports available for each fund which may depend on it's rating status.

The primary report types are:

Report type	What is it?
Factsheet	A one-page factsheet (without rating) including key facts and performance statistics
Product Profile	A one-page summary report including our rating, key facts, performance and an overview of the investment profile
Dashboard Report	A downloadable investment dashboard including key facts and in-depth performance analysis
Product Assessment report	A detailed due diligence document assessing Zenith's overall rating and view of the product
Custom reports	<p>Clients of Zenith may have Custom reports. They will generally be one of the report types above</p> <p>The ratings API provides all report types available for a user. If the user is linked in Zenith to a client that has a custom report, the report definitions for that custom report will be included in the list of report types available.</p>

Calling reports

The following methods are available

Reports	
(INDIVIDUAL) Request a report by Product id	GET
(BATCH) Request a report (POST)	POST
(BATCH) Request a report (GET)	GET
Get report job status	GET
Download a report	GET

Your request download could look as follows

POST <https://api.zenithpartners.com.au/investments/reports/>

Required parameters are

- o "reportDefinitionId": "ABC"



- "productId": 123(Or APRI, ASX or CitiCode)

You may only call one report type at a time though you may call it for multiple funds

If you call the Report API (assuming valid inputs), then the API will respond with a 200 (OK)

And the response will include

- JobId - A unique ID created for the job
- StatusUrl - The URL to use to check the status of the job

You can call the Report Status endpoint to determine the status of your report request

The report status API will response with a 200 (OK)

- And the response will include
 - JobId - A unique ID created for the job
 - Progress - A percentage of progress
 - Status - the status as either, "in_progress", "completed"

Once the status is completed, then in addition to the fields above, the response will also include DownloadURLs for each product

The filenames for the downloads will be in the format of

"{Product Identifier} – {Product Name} – {Client Name} {Report Definition Name}{Version}.pdf" where the product identifier is one of either the APRI, ASX, CitiCode or Product ID (depending on what was used in the request). If the same report was requested more than once in a day, you would get a version number for any reports after the first

Client name is only included for custom reports

Example Workflow

1. Request Download

```
POST /reports { "reportDefinitionId": "ABC"; "productId": [123] }
Response (202 Accepted)
{ "jobId": "12345", "statusUrl": "/reports/12345/status" }
```

2. Poll for Status

```
GET /reports/12345/status
Response (200 OK)
{ "jobId": "12345", "status": "in_progress", "progress": 65 }
```

3. Final Status Check (Complete)

```
GET /reports/12345/status
Response (200 OK)
{ "jobId": "12345", "status": "completed", "downloadUrls": [ "/downloads/12345/ABCD.pdf" ], "failed": [] }
```

4. Download the File

```
GET /reports/12345/ABCD.pdf
```



Response (200 OK, File Content)
Content-Disposition: attachment; filename="ABCD.pdf"

3. Ratingfield

The rating field can return any of the values below

- Highly Recommended
- Recommended
- Approved
- Redeem
- Index Highly Recommended
- Index Recommended
- Index Approved
- Index Not Approved
- Under Review
- Not Rated – Declined
- Not Rated – Withdrawn
- Not Rated - Screened Out(Failed Due Diligence)
- Not Rated - Screened Out

Please note that only the following are considered ratings

- Highly Recommended
- Recommended
- Approved
- Redeem
- Index Highly Recommended
- Index Recommended
- Index Approved

A full definition of ratings categories can be found at

<https://www.zenithpartners.com.au/our-solutions/investment-research/fund-ratings/>



Explanation of our process can be found at

<https://www.zenithpartners.com.au/our-solutions/investment-research/process-methodology/>

For more information, please visit

<https://www.zenithpartners.com.au/our-solutions/investment-research/regulatory-guidelines/>

4. Ratings Status

Ratings status options are:

Status	Meaning
New	<p>Fund has a rating where previously it did not</p> <p>Rated funds are those where Rating =</p> <ul style="list-style-type: none">• Highly Recommended/Index Highly Recommended• Recommended/Index Recommended• Approved/Index Approved• OR Redeemed <p>If a fund previously did not have a rating, it must have previously been a Not rated fund</p> <p>Not rated funds are those where Rating =</p> <ul style="list-style-type: none">• Not Rated – Declined• Not Rated – Withdrawn• Not Rated - Screened Out(Failed Due Diligence)• OR Not Rated - Screened Out <p>Funds where Rating = Under review are neither Rated or Not rated.</p> <p>A new status indicated the fund was previously Not Rated, but now is rated.</p>
Upgraded	<p>A Rated fund has a higher rating now than its previous valid rating.</p> <p>Rated funds are those where Rating =</p> <ul style="list-style-type: none">• Highly Recommended/Index Highly Recommended• Recommended/Index Recommended• Approved/Index Approved• Or Redeemed <p>Where the highest rating is at the top of this list and any movement up the list is “Upgraded”</p>



Downgraded	<p>A Rated fund now has a lower rating category than its previous valid rating</p> <p>Rated funds are those where Rating =</p> <ul style="list-style-type: none">• Highly Recommended/Index Highly Recommended• Recommended/Index Recommended• Approved/Index Approved• Redeemed <p>Where the highest rating is at the top of this list and any movement down the list is “Downgraded”</p>
Changed	<p>Where a fund is now Not rated and previously it was Not rated with a different Not rated rating.</p> <p>Not rated funds are those where rating =</p> <ul style="list-style-type: none">• Not Rated – Declined• Not Rated – Withdrawn• Not Rated - Screened Out(Failed Due Diligence)• Not Rated - Screened Out
Suspended	<p>Where a fund that was previously “Rated” or “Not rated” is now “Under Review” or where an “Under review” rating has been applied again after a reassessment.</p>
Reinstated	<p>Where a Rated fund was previously “Under review” and the Rating now is the same as before it became “Under review” e.g</p> <ul style="list-style-type: none">• Highly Recommended/Index Highly Recommended• Recommended/Index Recommended• Approved/Index Approved• Redeemed
Reconfirmed	<p>When the fund has been re-assessed by our research team and the rating has not changed for a Rated or Not rated fund. There will be a ratings date change in this case.</p>
Null	<p>Where a new fund is now available in the API but is not rated.</p>
Rating ceased	<p>Where a fund that was rated is now Not rated.</p>

Where a fund is suspended (with an Under-review rating) and it is then moved to a rated or not rated category that is not the same as it previously enjoyed, the Status will follow the rules above and will show as “Upgraded”, “Downgraded”, “Changed”, “New” or “Rating ceased” depending on the previous rated or not rated classification of the fund.

Use cases supported by the Ratings API and Report API



1. As a platform, I would like to display a list of funds on my platform and show which ones have a Zenith rating, and display that rating for advisers who have purchased Zenith research APIs
2. As a platform, I would like to display the list of available reports and links for users to obtain Zenith reports against the list of funds for advisers who have purchased a Zenith research APIs
3. As an adviser who has purchased the Zenith research APIs, when I have selected my client portfolio in my platform, I would like to check the current ratings of a select group of funds in my portfolio and obtain the latest Zenith profile reports for each fund for inclusion with my compliance reports
4. As an adviser who has purchased the Zenith research APIs, when I am doing my Review of Advice on the portfolio held in a platform, I would like to obtain the latest ratings and ratings changes since the last client review date and if required, may want to delve deeper to read any Product Assessment reports on funds that have changed rating.
5. As an adviser who has purchased the Zenith research APIs, I have a compliance requirement to automatically review any client's portfolio that contains a fund where the rating is no longer Recommended or Highly recommended. I require daily notice of any fund where the rating has moved from Recommended or Highly recommended to any other category.
6. As an adviser who has purchased the Zenith research APIs, I have an interest in funds that have recently been upgraded and would like to find out which funds were upgraded or newly rated or reinstated on a weekly basis.
7. As an adviser who has purchased the Zenith research APIs, I am keen to understand if Zenith rates a fund that I have heard of, and what Zenith's opinion is of that fund.