ERROR #5540: SQLCODE: -99 Message: User UnknownUser is not privileged for the operation

I am working on iris-for-money app: https://github.com/oliverwilms/iris-for-money

Account csp posts a rest call with SYSTEM username and the password.

xhttp.open("POST", "/restapi/sql/" + query, true,"SYSTEM","SYS");
xhttp.send();

The error is logged in Riches.REST for this line:

Set tSC = tStatement.%Prepare(pQuery)

```
ClassMethod PostSQL(pQuery As %String = "", pIndex As %String = -1) As %Status
{
  Do ..DebugTEST("Riches.REST - PostSQL")
  Do ..DebugTEST("pQuery = "pQuery)
  Set tSC = ..TestQuery(pQuery,.pQuery)
  Do ..DebugTEST("TestQuery = "pQuery)
  Set tStatement = ##class(%SQL.Statement).%New()
  Set tSC = tStatement.%Prepare(pQuery)
  If $$$ISERR(tSC) {
  Do ..DebugStatus(tSC)
  Write "%Prepare failed:"
  Do $System.Status.DisplayError(tSC) //QUIT
  } Else {
  #Dim rset As %SQL.StatementResult
  //Execute the current statement and return the result. The result of the execute is always the return value.
  //Success/Failure information is reported in the result object as %SQLCODE, %Message, %ROWCOUNT,
and/or %ROWID.
  Set rset = tStatement.%Execute()
  Do ..DebugTEST("%SQLCODE = "rset.%SQLCODE)
  Do ..DebugTEST("%Message = "rset.%Message)
  Do ..DebugTEST("%ROWID = "rset.%ROWID)
  }
  Quit tSC
}
```

Why does the code fail with UnknownUser error when the request has SYSTEM username and a password?

#Authentication #REST API #InterSystems IRIS
Product version: IRIS 2022.1

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