STET PSD2 API

Documentation Part 2: Functional Model

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4. Functional Model

4.1. Generic Structures

Some structures are generic and common to several request or response data.

4.1.1. AccountIdentification

FIELD			MULT.	DESC.
AccountIdentification				Unique and unambiguous identification for the account between the account owner and the account servicer. Card accounts must provide the identification of the card through the "other" substructure by giving, for instance, the masked PAN (MPAN).
	workspace		[0..1]	Workspace to which the account is linked. This workspace might be specified by the AISP when forwarding the consent on accounts. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.
	iban		[0..1]	ISO20022: International Bank Account Number (IBAN) - identification used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
	other		[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
		identification	[1..1]	API: Identifier
		schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: **Table 1** **Other values are also permitted, for instance:** **Table 2** Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
		issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
	currency		[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Table 1 (schemeName possible values):

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Table 2 (other permitted values):

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN
MPAN	MaskedPan	Card PAN where some digits were replaced for security reason
TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field
TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field

4.1.2. FinancialInstitutionIdentification

FIELD			MULT.	DESC.
FinancialInstitutionIdentification				ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	bicFi		[1..1]	ISO20022: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identification code (BIC)".
	clearingSystemMemberId		[0..1]	ISO20022: Information used to identify a member within a clearing system. API: to be used for some specific international credit transfers in order to identify the beneficiary bank
		clearingSystemId	[0..1]	ISO20022: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
		memberId	[0..1]	ISO20022: Identification of a member of a clearing system.
	name		[0..1]	Name of the financial institution
	postalAddress		[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.
		addressType	[0..1]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. **CODE / NAME / DESCRIPTION** BIZZ — Business — Address is the business address DLVY — Delivery — Address is the address to which delivery is to take place MLTO — Mail To — Address is the address to which mail is sent PBOX — PO Box — Address is is a postal office (PO) box ADDR — Postal — Address is the complete postal address HOME — Business — Address is the home address
		department	[0..1]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.
		subDepartment	[0..1]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.
		streetName	[0..1]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.
		buildingNumber	[0..1]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.
		buildingName	[0..1]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.
		postCode	[0..1]	ISO20022: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. API: Cannot be used for SEPA payments.
		townName	[0..1]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.
		countrySubDivision	[0..1]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.
		country	[1..1]	ISO20022: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
		addressLine	[1..1]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.
		{arrayItem}	[0..7]	Address line

4.1.3. GenericIdentification

FIELD	MULT.	DESC.
GenericIdentification		ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.

FIELD	MULT.	DESC.
identification	[1..1]	API: Identifier

			Name of the identification scheme.

schemeName [1..1] [1..1]

Name of the identification scheme.
Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN
MPAN	MaskedPan	Card PAN where some digits were replaced for security reason
TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field
TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field

Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used

FIELD	MULT.	DESC.
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties

4.1.4. GenericLink

FIELD	MULT.	DESC.
GenericLink		hypertext reference
href	[1..1]	URI to be used. HREF stands for Hypertext REFerence.
templated	[0..1]	specifies "true" if href is a URI template, i.e. with parameters. Otherwise, this property is absent or set to false
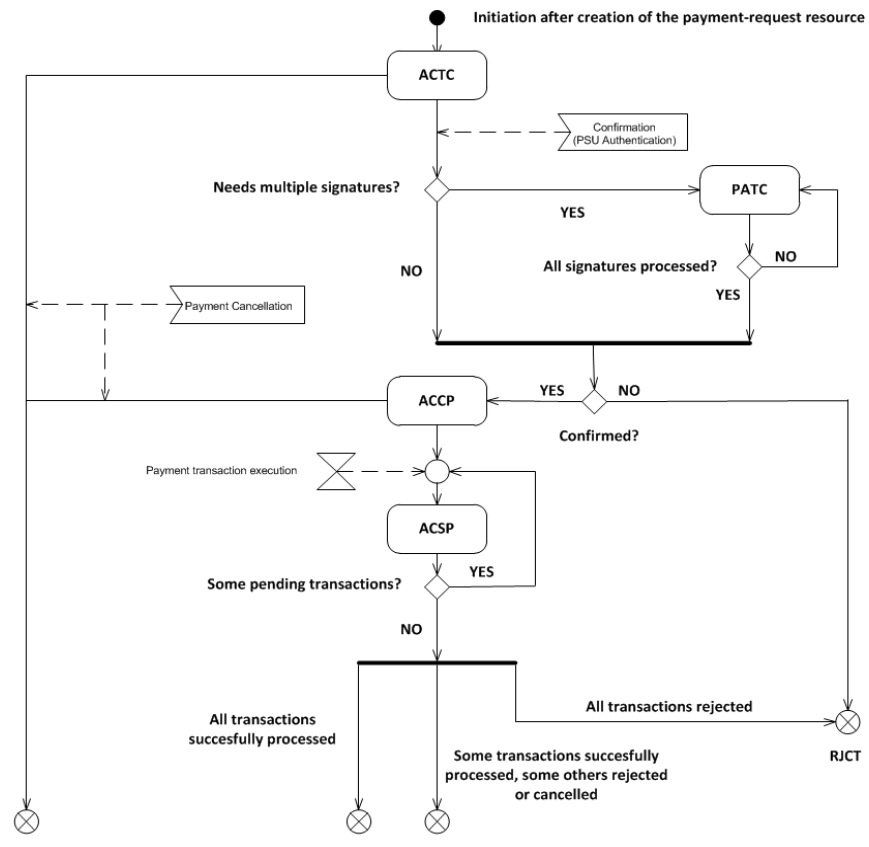
4.1.5. PartyIdentification

FIELD	MULT.	DESC.
PartyIdentification		API : Description of a Party which can be either a person or an organization.
name	[1..1]	ISO20022: Name by which a party is known and which is usually used to identify that party.
dateAndPlaceOfBirth	[0..1]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.
birthDate	[1..1]	Date on which a person is born.
cityOfBirth	[1..1]	City where a person was born.
countryOfBirth	[1..1]	Country where a person was born.
postalAddress	[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.
addressType	[0..1]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. CODE / NAME / DESCRIPTION: **BIZZ** / Business / Address is the business address **DLVY** / Delivery / Address is the address to which delivery is to take place **MLTO** / Mail To / Address is the address to which mail is sent **PBOX** / PO Box / Address is is a postal office (PO) box **ADDR** / Postal / Address is the complete postal address **HOME** / Business / Address is the home address
department	[0..1]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.
subDepartment	[0..1]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.
streetName	[0..1]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.
buildingNumber	[0..1]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.
buildingName	[0..1]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.
postCode	[0..1]	ISO20022: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. API: Cannot be used for SEPA payments.
townName	[0..1]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.
countrySubDivision	[0..1]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.
country	[1..1]	ISO20022: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
addressLine	[1..1]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.
{arrayItem}	[0..7]	Address line
contactDetails	[0..1]	Indicates how to contact the party.
phoneNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
faxNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
emailAddress	[0..1]	email address of the contact
organisationId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.

FIELD			MULT.	DESC.
		identification	[1..1]	API: Identifier
		schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

CODE	NAME	DESCRIPTION
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NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
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Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used

FIELD			MULT.	DESC.
		issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
	privateId		[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
		identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
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Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used

FIELD	MULT.	DESC.
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
lei	[0..1]	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

4.1.6. PaymentInformationStatusCode

FIELD	MULT.	DESC.
PaymentInformationStatusCode		ISO20022: Specifies the status of the payment information. API: Mandatory. The following values are allowed to provide the status of the Payment Request

CODE	NAME	DESCRIPTION
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account was completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the Payment Request was accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
ACWP	AcceptedWithoutPosting	Payment instruction included in the credit transfer is accepted without being posted to the creditor customer's account.
CANC	Cancelled	Payment initiation was successfully cancelled after having received a request for cancellation.
PART	PartiallyAccepted	A number of transactions were accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PATC	PartiallyAcceptedTechnicalCorrect	Payment initiation needs multiple authentications, where some but not yet all were performed. Syntactical and semantical validations are successful.
RCVD	Received	Payment initiation was received by the receiving agent.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request was rejected.

4.1.7. StructuredRemittanceInformation

FIELD						MULT.	DESC.
StructuredRemittanceInformation							Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
	referredDocumentInformation					[0..1]	Provides the identification and the content of the referred documents.
		{arrayItem}				[0..*]	Provides the identification and the content of the referred document.
			Type			[0..1]	Specifies a code and the issuer of this code.
				Code		[1..1]	Provides the code.
				Issuer		[0..1]	Identification of the issuer of the code.
			Number			[0..1]	Unique and unambiguous identification of the referred document.
			relatedDate			[0..1]	Date associated with the referred document.
			lineDetails			[0..1]	Sets of elements used to provide the content of the referred document line.
				{arrayItem}		[0..*]	Set of elements used to provide the content of the referred document line.
					Identification	[0..1]	Provides identification of the document line.
					type	[0..1]	Specifies a code and the issuer of this code.
					code	[1..1]	Provides the code.
					issuer	[0..1]	Identification of the issuer of the code.
					number	[0..1]	Unique and unambiguous identification of the referred document line.
					relatedDate	[0..1]	Date associated with the referred document line.
				description		[0..1]	Description associated with the document line.
				amount		[0..1]	Provides details on the amounts of the document line.
					duePayableAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					discountAppliedAmount	[0..1]	Typed Amount
					type	[0..1]	Type of the amount
					amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					creditNoteAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.

				FIELD	MULT.	DESC.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			taxAmount		[0..1]	Typed Amount
				type	[0..1]	Type of the amount
				amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			adjustmentAmountAndReason		[0..1]	Specifies detailed information on the amount and reason of the adjustment.
				amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			creditDebitIndicator		[0..1]	Accounting flow of the amount
			reason		[0..1]	Specifies the reason for the adjustment.
			additionalInformation		[0..1]	Provides further details on the document adjustment.
			remittedAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
referredDocumentAmount					[0..1]	Provides details on the amounts of the document line.
	duePayableAmount				[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount			[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency			[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	discountAppliedAmount				[0..1]	Typed Amount
		type			[0..1]	Type of the amount
		amount			[1..1]	Structure aiming to embed the amount and the currency to be used.
			amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

For creditDebitIndicator:

CODE	DESCRIPTION
CRDT	Credit type amount
DBIT	Debit type amount

FIELD			MULT.	DESC.
creditNoteAmount			[0..1]	Structure aiming to embed the amount and the currency to be used.
	amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
taxAmount			[0..1]	Typed Amount
	type		[0..1]	Type of the amount
	amount		[1..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
adjustmentAmountAndReason			[0..1]	Specifies detailed information on the amount and reason of the adjustment.
	amount		[1..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		Currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	creditDebitIndicator		[0..1]	Accounting flow of the amount **CODE** / **DESCRIPTION** **CRDT** / Credit type amount **DBIT** / Debit type amount
	Reason		[0..1]	Specifies the reason for the adjustment.
	additionalInformation		[0..1]	Provides further details on the document adjustment.
remittedAmount			[0..1]	Structure aiming to embed the amount and the currency to be used.
	Amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	Currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
creditorReferenceInformation			[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents.
	Type		[0..1]	Specifies a code and the issuer of this code.
		Code	[1..1]	Provides the code.
		Issuer	[0..1]	Identification of the issuer of the code.
	Reference		[0..1]	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
Invoicer			[0..1]	API : Description of a Party which can be either a person or an organization.
	Name		[1..1]	ISO20022: Name by which a party is known and which is usually used to identify that party.
	dateAndPlaceOfBirth		[0..1]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.

		FIELD	MULT.	DESC.
		birthdate	[1..1]	Date on which a person is born.
		cityOfBirth	[1..1]	City where a person was born.
		countryOfBirth	[1..1]	Country where a person was born.
	postalAddress		[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.
		addressType	[0..1]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. **CODE / NAME / DESCRIPTION** **BIZZ** Business — Address is the business address **DLVY** Delivery — Address is the address to which delivery is to take place **MLTO** Mail To — Address is the address to which mail is sent **PBOX** PO Box — Address is is a postal office (PO) box **ADDR** Postal — Address is the complete postal address **HOME** Business — Address is the home address
		Department	[0..1]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.
		subDepartment	[0..1]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.
		streetName	[0..1]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.
		buildingNumber	[0..1]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.
		buildingName	[0..1]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.
		postCode	[0..1]	ISO20022: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. API: Cannot be used for SEPA payments.
		townName	[0..1]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.
		countrySubDivision	[0..1]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.
		country	[1..1]	ISO20022: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
		addressLine	[1..1]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.
		{arrayItem}	[0..7]	Address line
	contactDetails		[0..1]	Indicates how to contact the party.
		phoneNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
		faxNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
		emailAddress	[0..1]	email address of the contact
	organisationId		[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
		identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN
MPAN	MaskedPan	Card PAN where some digits were replaced for security reason
TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field
TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field

Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used

FIELD	MULT.	DESC.
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
privateId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: | CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person. | Other values are also permitted, for instance: | CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN
MPAN	MaskedPan	Card PAN where some digits were replaced for security reason
TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field
TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field | Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
Issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
Lei	[0..1]	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
invoicee	[0..1]	API : Description of a Party which can be either a person or an organization.
name	[1..1]	ISO20022: Name by which a party is known and which is usually used to identify that party.
dateAndPlaceOfBirth	[0..1]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.
birthDate	[1..1]	Date on which a person is born.
cityOfBirth	[1..1]	City where a person was born.
countryOfBirth	[1..1]	Country where a person was born.
postalAddress	[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.

FIELD	MULT.	DESC.
addressType	[0..1]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. **CODE / NAME / DESCRIPTION** **BIZZ** Business — Address is the business address **DLVY** Delivery — Address is the address to which delivery is to take place **MLTO** Mail To — Address is the address to which mail is sent **PBOX** PO Box — Address is is a postal office (PO) box **ADDR** Postal — Address is the complete postal address **HOME** Business — Address is the home address
department	[0..1]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.
subDepartment	[0..1]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.
streetName	[0..1]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.
buildingNumber	[0..1]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.
buildingName	[0..1]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.
postCode	[0..1]	ISO20022: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. API: Cannot be used for SEPA payments.
townName	[0..1]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.
countrySubDivision	[0..1]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.
country	[1..1]	ISO20022: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
addressLine	[1..1]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.
{arrayItem}	[0..7]	Address line
contactDetails	[0..1]	Indicates how to contact the party.
phoneNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
faxNumber	[0..1]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).
emailAddress	[0..1]	email address of the contact
organisationId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN
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TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field
TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field

Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used

FIELD	MULT.	DESC.
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
privateId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: **CODE / NAME / DESCRIPTION** **BANK** — BankPartyIdentification — Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client. **COID** — CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number) **SREN** — SIREN — The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France. **SRET** — SIRET — The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity. **NIDN** — NationalIdentityNumber — Number assigned by an authority to identify the national identity number of a person. Other values are also permitted, for instance: **CODE / NAME / DESCRIPTION** **OAUT** — OAUTH2 — OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU **CPAN** — CardPan — Card PAN **MPAN** — MaskedPan — Card PAN where some digits were replaced for security reason **TPAN** — TokenizedPan — Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The TSP must be identified in the issuer field **TBAN** — TokenizedIBAN — Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
lei	[0..1]	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
taxRemittance	[0..1]	Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.
creditor	[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
taxIdentification	[0..1]	Tax identification number of the party.
registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
taxType	[0..1]	Type of tax payer.
authorisation	[0..1]	Title and Name of the party or the party's authorised reprensentative.
title	[0..1]	Title or position of the party or the party's authorised reprensentative.

FIELD				MULT.	DESC.
			name	[0..1]	Name of the party or the party's authorised reprensentative.
		debtor		[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
			taxIdentification	[0..1]	Tax identification number of the party.
			registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
			taxType	[0..1]	Type of tax payer.
			authorisation	[0..1]	Title and Name of the party or the party's authorised reprensentative.
			title	[0..1]	Title or position of the party or the party's authorised reprensentative.
			name	[0..1]	Name of the party or the party's authorised reprensentative.
		ultimateDebtor		[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
			taxIdentification	[0..1]	Tax identification number of the party.
			registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
			taxType	[0..1]	Type of tax payer.
			authorisation	[0..1]	Title and Name of the party or the party's authorised reprensentative.
			title	[0..1]	Title or position of the party or the party's authorised reprensentative.
			name	[0..1]	Name of the party or the party's authorised reprensentative.
		administrationZone		[0..1]	Territorial part of a country to which the tax payment is related.
		referenceNumber		[0..1]	Tax reference information that is specific to a taxing agency.
		method		[0..1]	Method used to indicate the underlying business or how the tax is paid.
		totalTaxableBaseAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		totalTaxAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		date		[0..1]	Date by which tax is due.
		sequenceNumber		[0..1]	Sequential number of the tax report.
		record		[0..1]	Records of tax details
			{arrayItem}	[0..*]	Record of tax details

				FIELD	MULT.	DESC.
				type	[0..1]	High level code to identify the type of tax details.
				category	[0..1]	Specifies the tax code as published by the tax authority.
				categoryDetails	[0..1]	Provides further details of the category tax code.
				debtorStatus	[0..1]	Code provided by local authority to identify the status of the party that has drawn up the settlement document.
				certificateIdentification	[0..1]	Identification number of the tax report as assigned by the taxing authority.
				formsCode	[0..1]	Identifies, in a coded form, on which template the tax report is to be provided.
				period	[0..1]	Set of elements used to provide details on the period of time related to the tax payment.
				year	[0..1]	Year related to the tax payment.
				type	[0..1]	Identification of the period related to the tax payment.

CODE	DESCRIPTION
MM01	FirstMonth Tax is related to the second month of the period.
MM02	SecondMonth Tax is related to the first month of the period.
MM03	ThirdMonth Tax is related to the third month of the period.
MM04	FourthMonth Tax is related to the fourth month of the period.
MM05	FifthMonth Tax is related to the fifth month of the period.
MM06	SixthMonth Tax is related to the sixth month of the period.
MM07	SeventhMonth Tax is related to the seventh month of the period.
MM08	EighthMonth Tax is related to the eighth month of the period.
MM09	NinthMonth Tax is related to the ninth month of the period.
MM10	TenthMonth Tax is related to the tenth month of the period.
MM11	EleventhMonth Tax is related to the eleventh month of the period.
MM12	TwelfthMonth Tax is related to the twelfth month of the period.
QTR1	FirstQuarter Tax is related to the first quarter of the period.
QTR2	SecondQuarter Tax is related to the second quarter of the period.
QTR3	ThirdQuarter Tax is related to the third quarter of the period.
QTR4	FourthQuarter Tax is related to the fourth quarter of the period.
HLF1	FirstHalf Tax is related to the first half of the period.
HLF2	SecondHalf Tax is related to the second half of the period.

				FIELD	MULT.	DESC.
				fromDate	[0..1]	Start date of the range.
				toDate	[0..1]	End date of the range.
				taxAmount	[0..1]	Set of elements used to provide information on the amount of the tax record.
				rate	[0..1]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.
				taxableBaseAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				totalAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

				FIELD		MULT.	DESC.
				details		[0..1]	Set of elements used to provide details on the tax period and amount.
					{arrayItem}	[0..*]	Elements used to provide details on the tax period and amount.
					period	[0..1]	Set of elements used to provide details on the period of time related to the tax payment.
						year	[0..1]	Year related to the tax payment.

					type	[0..1]	Identification of the period related to the tax payment.

CODE	DESCRIPTION
MM01	FirstMonth Tax is related to the second month of the period.
MM02	SecondMonth Tax is related to the first month of the period.
MM03	ThirdMonth Tax is related to the third month of the period.
MM04	FourthMonth Tax is related to the fourth month of the period.
MM05	FifthMonth Tax is related to the fifth month of the period.
MM06	SixthMonth Tax is related to the sixth month of the period.
MM07	SeventhMonth Tax is related to the seventh month of the period.
MM08	EighthMonth Tax is related to the eighth month of the period.
MM09	NinthMonth Tax is related to the ninth month of the period.
MM10	TenthMonth Tax is related to the tenth month of the period.
MM11	EleventhMonth Tax is related to the eleventh month of the period.
MM12	TwelfthMonth Tax is related to the twelfth month of the period.
QTR1	FirstQuarter Tax is related to the first quarter of the period.
QTR2	SecondQuarter Tax is related to the second quarter of the period.
QTR3	ThirdQuarter Tax is related to the third quarter of the period.
QTR4	FourthQuarter Tax is related to the fourth quarter of the period.
HLF1	FirstHalf Tax is related to the first half of the period.
HLF2	SecondHalf Tax is related to the second half of the period.

				FIELD		MULT.	DESC.
					fromDate	[0..1]	Start date of the range.
					toDate	[0..1]	End date of the range.
					amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
						amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
						currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				additionalInformation		[0..1]	Further details of the tax record.

4.1.8. TransactionIndividualStatusCode

FIELD	MULT.	DESC.
TransactionIndividualStatusCode		ISO20022: Specifies the status of the payment information group. API: Only the following values are allowed to provide the status of the subsequent CREDIT TRANSFER to the Payment Request

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account was completed. The transaction cannot be cancelled.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request was accepted for execution. The transaction cannot be cancelled.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful. The transaction might be cancelled.
CANC	Cancelled	Payment initiation was successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed. The transaction might be cancelled.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request was rejected.

4.2. Retrieval of the PSU accounts (AISP)

4.2.1. Description

This call returns all payment accounts that are relevant the PSU on behalf of whom the AISP is connected.

Thanks to HYPERMEDIA, each account is returned with the links aiming to ease access to the relevant transactions and balances.

The result may be subject to pagination (i.e. retrieving a partial result in case of having too many results) through a set of pages by the ASPSP. Thereafter, the AISP may ask for the first, next, previous or last page of results.

4.2.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that was enrolled by the ASPSP
    - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) if any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.

4.2.3. Business Flow

The TPP sends a request to the ASPSP for retrieving the list of the PSU payment accounts.

The ASPSP computes the relevant PSU accounts and builds the answer as an accounts list.

The result may be subject to pagination in order to avoid an excessive result set.

Each payment account will be provided with its characteristics.

4.2.4. Request

<div style="background-color:#d9d9d9; display:inline-block; padding:8px;">

get /accounts

</div>

4.2.4.1. Query Parameters

FIELD	MULT.	DESC.
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.2.5. Response

4.2.5.1. Body (application/hal+json; charset=utf-8)

FIELD				MULT.	DESC.
{responseBody}				[1..1]	HYPERMEDIA structure used for returning the list of the available accounts to the AISP
	accounts			[1..1]	List of PSU account that are made available to the TPP
		{arrayItem}		[0..*]	PSU account that is made available to the TPP. The ASPSP is able to set up specific accounts in order to provide card transactions with a delayed debit. This account must be specific to a given card. Consequently, when the card is renewed, a new account will be set up. ASPSP might also set-up different accounts for one given card but with different imputation dates. The remanence of these accounts is up to the ASPSP. Case a payment card is blocked, any relevant information (balances, transactions...) ...) that is available through the ASPSP PSU-interfaces must also be available through the API till the end of remanence period.
			workspace	[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
			identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
			label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
		resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		bicFi		[0..1]	ISO20022: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identification code (BIC)".
		accountId		[0..1]	See generic structure AccountIdentification
		name		[1..1]	Label of the PSU account In case of a delayed debit card transaction set, the name shall specify the holder name and can also provide the imputation date
		details		[0..1]	Specifications that might be provided by the ASPSP • characteristics of the account • characteristics of the relevant card
		linkedAccount		[0..1]	Case of a set of pending card transactions, the APSP will provide the relevant cash account the card is set up on.
		usage		[0..1]	Specifies the usage of the account CODE / DESCRIPTION **PRIV** Private personal account **ORGA** Professional account
		cashAccountType		[1..1]	Specifies the type of the account CODE / DESCRIPTION **CACC** Cash account **CARD** List of card based transactions
		product		[0..1]	Product Name of the Bank for this account, proprietary definition

			FIELD	MULT.	DESC.
			balances	[0..1]	list of balances provided by the ASPSP
			{arrayItem}	[1..*]	Structure of an account balance
			name	[1..1]	Label of the balance
			balanceAmount	[1..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			balanceType	[1..1]	Type of balance
			lastChangeDateTime	[0..1]	Timestamp of the last change of the balance amount
			referenceDate	[0..1]	Reference date for the balance
			lastCommittedTransaction	[0..1]	Identification of the last committed transaction. This is actually useful for instant balance.
			psuStatus	[0..1]	ISO20022: Specifies the type of account ownership.
			_links	[1..1]	links that can be used for further navigation when browsing Account Information at one account level
			owners	[0..1]	See generic structure GenericLink
			balances	[0..1]	See generic structure GenericLink
			transactions	[0..1]	See generic structure GenericLink
			overdrafts	[0..1]	See generic structure GenericLink

balanceType codes:

CODE	NAME	DESCRIPTION
CLBD	ISO20022 ClosingBooked	Accounting Balance
XPCD	ISO20022 Expected	Instant Balance
VALU	(None)	Value-date balance
OTHR	(None)	Other Balance

psuStatus:

NAME	DESCRIPTION
Account Holder	Person which is the sole holder of the account.
Account Co-Holder	Person which shares with others the holding of the account.
Attorney	Generic case of a person having a mandate to access the account data.
Custodian For Minor	Entity that holds shares/units on behalf of a legal minor. Although the account is registered under the name of the minor, the custodian retains control of the account.
Legal Guardian	Entity that was appointed by a legal authority to act on behalf of a person judged to be incapacitated.
Nominee	Entity named by the beneficial owner to act on its behalf, often to facilitate dealing, or to conceal the identity of the beneficiary.
Successor On Death	Deceased's estate, or successor, to whom the respective percentage of ownership will be transferred upon the death of one of the owners.
Trustee	Legal owners of the property. However, the beneficiary has the equitable or beneficial ownership.

_links:

LINK	DESCRIPTION
owners	link to the owners identities for a given account
balances	link to the balances of a given account
transactions	link to the transactions of a given account
overdrafts	link to the lists of overdrafts of a given account

FIELD			MULT.	DESC.
_links			[1..1]	Links that can be used for further navigation when browsing Account Information at top level <table><tr><th>LINK</th><th>DESCRIPTION</th></tr><tr><td>self</td><td>link to the list of all available accounts</td></tr><tr><td>consents</td><td>link to the consents forwarding</td></tr><tr><td>endUserIdentity</td><td>link to the end-user identity</td></tr><tr><td>trustedBeneficiaries</td><td>link to the list of trusted beneficiaries</td></tr><tr><td>first</td><td>link to the first page of the accounts result</td></tr><tr><td>last</td><td>link to the last page of the accounts result</td></tr><tr><td>next</td><td>link to the next page of the accounts result</td></tr><tr><td>prev</td><td>link to the previous page of the accounts result</td></tr></table>
	self		[1..1]	See generic structure GenericLink
	consents		[0..1]	See generic structure GenericLink
	endUserIdentity		[0..1]	See generic structure GenericLink
	trustedBeneficiaries		[0..1]	See generic structure GenericLink
	workspaces		[0..1]	list of all workspaces that can be accessed by the PSU
		{arrayItem}	[0..*]	See generic structure GenericLink
	first		[0..1]	See generic structure GenericLink
	last		[0..1]	See generic structure GenericLink
	next		[0..1]	See generic structure GenericLink
	prev		[0..1]	See generic structure GenericLink

4.3. Retrieval of an account owners (AISP)

4.3.1. Description

This call returns the owners identities for a given PSU account that is specified by the AISP through an account resource identification.

This call cannot be used when the account is owned by a legal entity where the identity of this entity is directly available in the account structure (field [comapny]).

4.3.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that was enrolled by the ASPSP
    - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) is any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.
- The TPP has previously retrieved the list of available accounts for the PSU

4.3.3. Business flow

The AISP requests the ASPSP on one of the PSU's accounts.

The ASPSP answers by the identities of the account owners.

4.3.4. Request

get /accounts/{accountResourceId}/owners

4.3.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceId	[1..1]	Identification of account resource to fetch

4.3.4.2. Query Parameters

FIELD	MULT.	DESC.
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.3.5. Response

4.3.5.1. Body (application/hal+json; charset=utf-8)

FIELD				MULT.	DESC.
{responseBody}				[1..1]	HYPERMEDIA structure used for returning the identities of the account owners. These owners are either real persons or a company
	company			[0..1]	See generic structure GenericIdentification
	identities			[0..1]	identity of the account owners.
		{arrayItem}		[0..*]	HYPERMEDIA structure used for returning the identity of the PSU
			fullName	[1..1]	Last name and first name
			namePrefix	[0..1]	Specifies the terms used to formally address a person. This field accepts the following code values | CODE	DESCRIPTION
---	---
DOCT	Doctor
MADM	Madam
MISS	Miss
MIST	Mister	
			firstName	[0..1]	First name
			lastName	[0..1]	Last name
		_links		[1..1]	links that can be used for further navigation when browsing balances Information at one account level | LINK	DESCRIPTION
---	---
self	link to the owners of a given account
parent-list	link to the list of all available accounts
balances	link to the balances for a given account
transactions	link to the transactions of a given account
overdrafts	link to the lists of overdrafts of a given account	
		self		[1..1]	See generic structure GenericLink
		parent-list		[0..1]	See generic structure GenericLink
		balances		[0..1]	See generic structure GenericLink
		transactions		[0..1]	See generic structure GenericLink
		overdrafts		[0..1]	See generic structure GenericLink

4.4. Retrieval of an account balances report (AISP)

4.4.1. Description

This call returns a set of balances for a given PSU account that is specified by the AISP through an account resource Identification

4.4.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that was enrolled by the ASPSP
  - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) if any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.
- The TPP has previously retrieved the list of available accounts for the PSU

4.4.3. Business flow

The AISP requests the ASPSP on one of the PSU's accounts.

The ASPSP answers by providing a list of balances on this account.

- The ASPSP should provide at least one balance on the account.
  - For cash account, this balance should be the accounting balance (CACC)
  - For card transactions account, the accounting balance is meaningless and must be replaced by an other type of balance (OTHR).
- Case of no registered transaction on the account, this balance will have an amount equal to zero.
- The ASPSP can provide other balance restitutions, e.g. instant balance, as well, if possible.
- Actually, from the PSD2 perspective, any other balances that are provided through the Web-Banking service of the ASPSP must also be provided by this ASPSP through the API.

4.4.4. Request

get /accounts/{accountResourceId}/balances

4.4.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceId	[1..1]	Identification of account resource to fetch

4.4.4.2. Query Parameters

FIELD	MULT.	DESC.
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.4.5. Response

4.4.5.1. Body (application/hal+json; charset=utf-8)

FIELD					MULT.	DESC.
{responseBody}					[1..1]	HYPERMEDIA structure used for returning the list of the relevant balances for a given account to the AISP
	balances				[1..1]	List of account balances
		{arrayItem}			[1..*]	Structure of an account balance
			name		[1..1]	Label of the balance
			balanceAmount		[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			balanceType		[1..1]	Type of balance | CODE	NAME	DESCRIPTION | |---|---|---| | **CLBD** | ISO20022 ClosingBooked | Accounting Balance | | **XPCD** | ISO20022 Expected | Instant Balance | | **VALU** | (None) | Value-date balance | | **OTHR** | (None) | Other Balance |
			lastChangeDateTime		[0..1]	Timestamp of the last change of the balance amount
			referenceDate		[0..1]	Reference date for the balance
			lastCommittedTransaction		[0..1]	Identification of the last committed transaction. This is actually useful for instant balance.

FIELD			MULT.	DESC.
_links			[1..1]	links that can be used for further navigation when browsing balances Information at one account level **LINK** — **DESCRIPTION** **self** — link to the balances of a given account **parent-list** — link to the list of all available accounts **owners** — link to the owners identities for a given account **transactions** — link to the transactions of a given account **overdrafts** — link to the lists of overdrafts of a given account
		self	[1..1]	See generic structure GenericLink
		parent-list	[0..1]	See generic structure GenericLink
		owners	[0..1]	See generic structure GenericLink
		transactions	[0..1]	See generic structure GenericLink
		overdrafts	[0..1]	See generic structure GenericLink

4.5. Retrieval of an account transaction set (AISP)

4.5.1. Description

This call returns transactions for an account for a given PSU account that is specified by the AISP through an account resource identification.

The request may use some filter parameter in order to restrict the query

- on a given imputation date range
- past a given incremental technical identification

The result may be subject to pagination (i.e. retrieving a partial result in case of having too many results) through a set of pages by the ASPSP. Thereafter, the AISP may ask for the first, next, previous or last page of results.

4.5.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that was enrolled by the ASPSP
  - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) is any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.
- The TPP has previously retrieved the list of available accounts for the PSU

4.5.3. Business flow

The AISP requests the ASPSP on one of the PSU's accounts. It may specify some selection criteria.

The ASPSP answers by a set of transactions that matches the query.

- The result may be subject to pagination in order to avoid an excessive result set.
- Case of no registered transaction on the account, this result will be an empty list.

The default transaction set, in the absence of filter query parameter, has to be specified and documented by the implementation.

The sort order of transaction might be specific to each ASPSP, due to each Information System constraints.

4.5.4. Request

`get /accounts/{accountResourceId}/transactions`

4.5.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceId	[1..1]	Identification of account resource to fetch

4.5.4.2. Query Parameters

FIELD	MULT.	DESC.
dateFrom	[0..1]	Inclusive minimal imputation date of the transactions. Transactions having an imputation date equal to this parameter are included within the result.
dateTo	[0..1]	Exclusive maximal imputation date of the transactions. Transactions having an imputation date equal to this parameter are not included within the result.
dateType	[0..1]	This parameter specifies the type of date on which [dateFrom] and [dateTo] apply. If not provided, the ASPSP will use its own default date type as specified in its implementation documentation. The implementation documentation must also specify which date types are supported.
entryReferenceFrom	[0..1]	Specifies the value on which the result has to be computed. Only the transaction having a technical identification greater than this value must be included within the result
entryReferenceto	[0..1]	Specifies the value on which the result has to be computed. Only the transaction having a technical identification less than or equal to this value must be included within the result
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.5.5. Response

4.5.5.1. Body (application/hal+json; charset=utf-8)

FIELD				MULT.	DESC.
{responseBody}				[1..1]	HYPERMEDIA structure used for returning the list of the transactions for a given account to the AISP
	transactions			[1..1]	List of transactions
		{arrayItem}		[0..*]	Structure of a transaction. At least expectedBookingDate or bookingDate must be provided
			resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
			entryReference	[0..1]	Technical incremental identification of the transaction used for reconciliation by the AISP. Once assigned, this value cannot be changed for the relevant transaction. It is assumed that this value is unique and thus cannot be shared by several transactions. The reconciliation of transactions can be done by the [resourceId] or the [entryReference] field. If none of these fields cannot be provided, it is therefore suggested that the [remittanceInformation] field, once set, should not be updated afterwards. Actually the [additionalTransactionInformation] field can be used to update the details of a given transaction.
			transactionAmount	[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

				FIELD	MULT.	DESC.
			creditDebitIndicator		[1..1]	Accounting flow of the amount **CODE** — **DESCRIPTION** **CRDT** — Credit type amount **DBIT** — Debit type amount
		transactionAmountDetails			[0..1]	Provides detailed information on the original amount.
			instructedAmount		[0..1]	details on amount and currency exchange
				type	[0..1]	specifies the type of amount in case of proprietary amount
				amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				sourceCurrency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				targetCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				exchangeRate	[1..1]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
				contractIdentification	[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
				quotationDate	[0..1]	Date and time at which an exchange rate is quoted.
			transactionAmount		[0..1]	details on amount and currency exchange
				type	[0..1]	specifies the type of amount in case of proprietary amount
				amount	[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				sourceCurrency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				targetCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				exchangeRate	[1..1]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
				contractIdentification	[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
				quotationDate	[0..1]	Date and time at which an exchange rate is quoted.
			counterValueAmount		[0..1]	details on amount and currency exchange
				type	[0..1]	specifies the type of amount in case of proprietary amount
				amount	[1..1]	Structure aiming to embed the amount and the currency to be used.

					FIELD	MULT.	DESC.
				amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			sourceCurrency			[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			targetCurrency			[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			unitCurrency			[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate			[1..1]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
			contractIdentification			[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
			quotationDate			[0..1]	Date and time at which an exchange rate is quoted.
		announcedPostingAmount				[0..1]	details on amount and currency exchange
			type			[0..1]	specifies the type of amount in case of proprietary amount
			amount			[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			sourceCurrency			[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			targetCurrency			[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			unitCurrency			[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate			[1..1]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
			contractIdentification			[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
			quotationDate			[0..1]	Date and time at which an exchange rate is quoted.
		proprietaryAmount				[0..1]	Set of elements used to provide information on the original amount and currency exchange.
			{arrayItem}			[0..*]	details on amount and currency exchange
				type		[0..1]	specifies the type of amount in case of proprietary amount
				amount		[1..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				sourceCurrency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				targetCurrency		[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				unitCurrency		[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

			FIELD	MULT.	DESC.
			exchangeRate	[1..1]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
			contractIdentification	[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
			quotationDate	[0..1]	Date and time at which an exchange rate is quoted.
			status	[1..1]	Type of Transaction **CODE / NAME / DESCRIPTION table below**
			endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			expectedBookingDate	[0..1]	Expected booking date of the transaction on the account if the transaction is not yet booked.
			bookingDate	[0..1]	Real booking date of the transaction on the account
			valueDate	[0..1]	Value date of the transaction on the account
			transactionDate	[0..1]	Date used for specific purposes: • for card transaction: date of the commercial transaction • for credit transfer: acquiring date of the transaction as seen by the Payer's Bank • for direct debit: receiving date of the transaction as seen by the Payer's Bank
			bankTransactionCode	[0..1]	Set of elements used to fully identify the type of underlying transaction resulting in an entry. ISO20022 provides a list of possible Bank Transaction Code combinations Transaction codification might also be specified at national community level. For instance a French Transaction codification is available It applies with § 2 code table using the following mapping: • domain must be set with "FR" • family must be set with one of the values that are provided in the [code Famille] column (e.g. "OPCA") • subFamily must be set with one of the values that are provided in the [code opération] column (e.g. "05") • code might be set with a proprietary transaction code that must be documented by the implementation.
			domain	[1..1]	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.
			family	[1..1]	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.
			subFamily	[1..1]	Specifies the sub-product family within a specific family.
			code	[0..1]	Proprietary bank transaction code to identify the underlying transaction.
			issuer	[0..1]	Identification of the issuer of the proprietary bank transaction code.
			charges	[0..1]	Provides further details on the charges related to the payment transaction.
			totalChargesAndTaxAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Status code table:

CODE	NAME	DESCRIPTION
BOOK	ClosingBooked	Accounted transaction
PDNG	Pending	Transaction that is to be accounted and does already affect the instant balance
FUTR	Future	Entry is on the books of the account servicer and value will be applied to the account owner at a future date and time.
INFO	Information	Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger was performed.

					FIELD	MULT.	DESC.
				record		[0..1]	Provides details of the individual charges record.
				{arrayItem}		[0..*]	Provides further individual record details on the charges related to the payment transaction.
					amount	[0..1]	Structure aiming to embed the amount and the currency to be used.
						amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
						currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					creditDebitIndicator	[0..1]	Accounting flow of the amount **CODE / DESCRIPTION** **CRDT** — Credit type amount **DBIT** — Debit type amount
					chargeIncludedIndicator	[0..1]	Indicates whether the charge should be included in the amount or is added as pre-advice. One of the following values must be used: • Meaning When True: Included • Meaning When False: Pre-advised
					code	[0..1]	Specifies a code and the issuer of this code.
						code	[1..1]	Provides the code.
						issuer	[0..1]	Identification of the issuer of the code.
					rate	[0..1]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.
					bearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: **CODE / NAME / DESCRIPTION** **DEBT** — BorneByDebtor — All transaction charges are to be borne by the debtor. **CRED** — BorneByCreditor — All transaction charges are to be borne by the creditor. **SHAR** — Shared — In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. **SLEV** — FollowingServiceLevel — Charges are to be applied following the rules agreed in the service level and/or scheme.
					agent	[0..1]	See generic structure FinancialInstitutionIdentification
					tax	[0..1]	Provides details on the tax applied to charges.
						identification	[0..1]	Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT).
						rate	[0..1]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.
						amount	[0..1]	Structure aiming to embed the amount and the currency to be used.
							amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
							currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
				relatedParties		[0..1]	information about the parties that are related to the transaction
					initiatingParty	[0..1]	See generic structure PartyIdentification
					debtorAgent	[0..1]	See generic structure FinancialInstitutionIdentification

			FIELD	MULT.	DESC.
			debtor	[0..1]	See generic structure PartyIdentification
			debtorAccount	[0..1]	See generic structure AccountIdentification
			ultimateDebtor	[0..1]	See generic structure PartyIdentification
			creditorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
			creditor	[0..1]	See generic structure PartyIdentification
			creditorAccount	[0..1]	See generic structure AccountIdentification
			ultimateCreditor	[0..1]	See generic structure PartyIdentification
			remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	See generic structure StructuredRemittanceInformation
			additionalTransactionInformation	[0..1]	Additional information about reconciliation.
			standingOrderCharacteristics	[0..1]	Specifies the characteristics of a standing order.
			startDate	[1..1]	The first applicable day of execution for a given standing order.
			endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
			executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. **CODE** / **DESCRIPTION** FWNG / following PREC / preceding
			frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. **CODE** / **DESCRIPTION** DAIL / Daily WEEK / Weekly TOWK / EveryTwoWeeks MNTH / Monthly TOMN / EveryTwoMonths QUTR / Quarterly SEMI / SemiAnnual YEAR / Annual However, each ASPSP might restrict these values into a subset if needed.
			merchantCategoryCode	[0..1]	Category code conform to ISO 18245, related to the type of services or goods the merchant provides for the transaction.

		FIELD	MULT.	DESC.
	_links		[1..1]	links that can be used for further navigation when browsing transactions Information at one account level

LINK	DESCRIPTION
self	link to the transactions of a given account
parent-list	link to the list of all available accounts
owners	link to the owners identities for a given account
balances	link to the balances of a given account
overdrafts	link to the lists of overdrafts of a given account
first	link to the first page of the transactions result
last	link to the last page of the transactions result
next	link to the next page of the transactions result
prev	link to the previous page of the transactions result

		FIELD	MULT.	DESC.
		self	[1..1]	See generic structure GenericLink
		parent-list	[0..1]	See generic structure GenericLink
		owners	[0..1]	See generic structure GenericLink
		balances	[0..1]	See generic structure GenericLink
		overdrafts	[0..1]	See generic structure GenericLink
		first	[0..1]	See generic structure GenericLink
		last	[0..1]	See generic structure GenericLink
		next	[0..1]	See generic structure GenericLink
		prev	[0..1]	See generic structure GenericLink

4.6. Retrieval of an account overdraft (AISP)

4.6.1. Description

This call returns the overdrafts that can be used for a given PSU account that is specified by the AISP through an account resource identification.

The request may use some filter parameter in order to restrict the query

4.6.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that was enrolled by the ASPSP
  - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) is any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.
- The TPP has previously retrieved the list of available accounts for the PSU

4.6.3. Business flow

The AISP requests the ASPSP on one of the PSU's accounts.

The ASPSP answers by the overdraft that can be applied.

4.6.4. Request

```
get /accounts/{accountResourceId}/overdrafts
```

4.6.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceId	[1..1]	Identification of account resource to fetch

4.6.4.2. Query Parameters

FIELD	MULT.	DESC.
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.6.5. Response

4.6.5.1. Body (application/hal+json; charset=utf-8)

			FIELD	MULT.	DESC.
{responseBody}				[1..1]	HYPERMEDIA structure used for returning the list of the overdrafts that can apply on a given account to the AISP
	overdrafts			[1..1]	Overdraft characteristics
		allowedAmount		[1..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	_links			[1..1]	links that can be used for further navigation when browsing overdrafts Information at one account level <table><tr><th>LINK</th><th>DESCRIPTION</th></tr><tr><td>self</td><td>link to the overdrafts of a given account</td></tr><tr><td>parent-list</td><td>link to the list of all available accounts</td></tr><tr><td>owners</td><td>link to the owners identities for a given account</td></tr><tr><td>balances</td><td>link to the balances of a given account</td></tr><tr><td>transactions</td><td>link to the transactions of a given account</td></tr></table>
		self		[1..1]	See generic structure GenericLink
		parent-list		[0..1]	See generic structure GenericLink
		owners		[0..1]	See generic structure GenericLink
		balances		[0..1]	See generic structure GenericLink
		transactions		[0..1]	See generic structure GenericLink

4.7. Forwarding the PSU consent (AISP)

4.7.1. Description

In the mixed detailed consent on accounts

- the AISP captures the consent of the PSU
- then it forwards this consent to the ASPSP

This consent replaces any prior consent that was previously sent by the AISP.

4.7.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that was enrolled by the ASPSP
    - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) if any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.

4.7.3. Business Flow

The PSU specifies to the AISP which of his/her accounts will be accessible and which functionalities should be available.

The AISP forwards these settings to the ASPSP.

The ASPSP answers by HTTP201 return code.

4.7.4. Request

`put /consents`

4.7.4.1. Body (application/json)

FIELD			MULT.	DESC.
{requestBody}			[1..1]	Requested access services.
	owners		[1..1]	List of accessible accounts for one given functionality
		{arrayItem}	[0..*]	See generic structure AccountIdentification
	balances		[1..1]	List of accessible accounts for one given functionality
		{arrayItem}	[0..*]	See generic structure AccountIdentification
	transactions		[1..1]	List of accessible accounts for one given functionality
		{arrayItem}	[0..*]	See generic structure AccountIdentification
	overdrafts		[0..1]	List of accessible accounts for one given functionality
		{arrayItem}	[0..*]	See generic structure AccountIdentification
	trustedBeneficiaries		[1..1]	Indicator that access to the trusted beneficiaries list was granted or not to the AISP by the PSU • true: the access was granted • false: the access was not granted
	trustedWorkspaceBeneficiaries		[0..1]	
		{arrayItem}	[0..*]	list of workspaces for which the PSU has given consent to the access by the AISP
		workspace	[0..1]	Identification of the workspace. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.
		access	[0..1]	Indicator that access to the trusted beneficiaries list was granted or not to the AISP by the PSU for the default workspace • true: the access was granted • false: the access was not granted
	psuIdentity		[1..1]	Indicator that access to the PSU identity, first name and last name, was granted or not to the AISP by the PSU • true: the access was granted • false: the access was not granted

4.7.5. Response

No body response is returned for this API call.

4.8. Retrieval of the identity of the end-user (AISP)

4.8.1. Description

This call returns the identity of the PSU (end-user).

4.8.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that was enrolled by the ASPSP
  - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) if any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.

4.8.3. Business Flow

The AISP asks for the identity of the PSU.

The ASPSP answers with the identity, i.e. first and last names of the end-user.

4.8.4. Request

get /end-user-identity

No Path, Query or Body parameter are specified for this API call.

4.8.5. Response

4.8.5.1. Body (application/hal+json; charset=utf-8)

			FIELD	MULT.	DESC.
{responseBody}				[1..1]	HYPERMEDIA structure used for returning the identity of the PSU
	identity			[1..1]	HYPERMEDIA structure used for returning the identity of the PSU
		fullName		[1..1]	Last name and first name
		namePrefix		[0..1]	Specifies the terms used to formally address a person. This field accepts the following code values | CODE	DESCRIPTION
---	---
DOCT	Doctor
MADM	Madam
MISS	Miss
MIST	Mister	
		firstName		[0..1]	First name
		lastName		[0..1]	Last name
		_links		[1..1]	links that can be used for further navigation when browsing Account Information at one account level | LINK	DESCRIPTION
---	---
self	link to the end-user identity
accounts	link to the list of all available accounts
consents	link to the consents forwarding
trustedBeneficiaries	link to the list of trusted beneficiaries	
			self	[1..1]	See generic structure GenericLink
			accounts	[0..1]	See generic structure GenericLink
			consents	[0..1]	See generic structure GenericLink
			trustedBeneficiaries	[0..1]	See generic structure GenericLink

4.9. Retrieval of the trusted beneficiaries list (AISP)

4.9.1. Description

This call returns all trusted beneficiaries that were set by the PSU.

Those beneficiaries can benefit from an SCA exemption during payment initiation.

The result may be subject to pagination (i.e. retrieving a partial result in case of having too many results) through a set of pages by the ASPSP. Thereafter, the AISP may ask for the first, next, previous or last page of results.

4.9.2. Prerequisites

- The TPP was registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that was enrolled by the ASPSP
  - At this step, the ASPSP has delivered an OAUTH2 "Authorization Code" or "Resource Owner Password" access token to the TPP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code" or "Resource Owner Password" access token which allows the ASPSP to identify the relevant PSU and retrieve the linked PSU context (cf. § 3.4.2) if any.
- The ASPSP takes into account the access token that establishes the link between the PSU and the AISP.

4.9.3. Business Flow

The AISP asks for the trusted beneficiaries list.

The ASPSP answers with a list of beneficiary details structure.

4.9.4. Request

get /trusted-beneficiaries

4.9.4.1. Query Parameters

FIELD	MULT.	DESC.
workspace	[0..1]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.9.5. Response

4.9.5.1. Body (application/hal+json; charset=utf-8)

FIELD					MULT.	DESC.
{responseBody}					[1..1]	HYPERMEDIA structure used for returning the list of the whitelisted beneficiaries
	beneficiaries				[1..1]	List of trusted beneficiaries
		{arrayItem}			[0..*]	Specification of a beneficiary
			workspace		[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
				identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
				label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
			id		[0..1]	Id of the beneficiary
			isTrusted		[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
			creditorAgent		[0..1]	See generic structure FinancialInstitutionIdentification
			creditor		[1..1]	See generic structure PartyIdentification
			creditorAccount		[0..1]	See generic structure AccountIdentification
		_links			[1..1]	links that can be used for further navigation when browsing Account Information at one account level {table below}
			self		[1..1]	See generic structure GenericLink
			accounts		[0..1]	See generic structure GenericLink
			consents		[0..1]	See generic structure GenericLink
			endUserIdentity		[0..1]	See generic structure GenericLink
			first		[0..1]	See generic structure GenericLink
			last		[0..1]	See generic structure GenericLink
			next		[0..1]	See generic structure GenericLink
			prev		[0..1]	See generic structure GenericLink

_links table:

LINK	DESCRIPTION
self	link to the list of trusted beneficiaries
accounts	link to the list of all available accounts
consents	link to the consents forwarding
endUserIdentity	link to the end-user identity
first	link to the first page of the beneficiaries result
last	link to the last page of the beneficiaries result
next	link to the next page of the beneficiaries result
prev	link to the previous page of the beneficiaries result

4.10. Payment coverage check request (CBPII)

4.10.1. Description

The CBPII can ask an ASPSP to check if a given amount can be covered by the liquidity that is available on a PSU cash account or payment card.

4.10.2. Prerequisites

- The TPP was registered by the Registration Authority for the CBPII role
- The TPP and the PSU have a contract that was registered by the ASPSP
    - At this step, the ASPSP has delivered an "Authorization Code", a "Resource Owner Password" or a "Client Credential" OAUTH2 access token to the TPP (cf. § 3.4.2).
    - Each ASPSP has to implement either the "Authorization Code"/"Resource Owner Password" or the "Client Credential" OAUTH2 access token model.
    - Doing this, it will edit the [security] section on this path in order to specify which model it has chosen
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its OAUTH2 "Authorization Code", "Resource Owner Password" or "Client Credential" access token which allows the ASPSP to identify the relevant PSU.

4.10.3. Business flow

The CBPII requests the ASPSP for a payment coverage check against either a bank account or a card primary identifier.

This request cannot handle exchange rate and must be specified with the relevant account currency.

The ASPSP answers with a structure embedding the original request and the result as a Boolean.

4.10.4. Request

```
post /funds-confirmations
```

4.10.4.1. Body (application/json)

FIELD			MULT.	DESC.
{requestBody}			[1..1]	Payment coverage request structure. The request must rely either on a cash account or a payment card.
	paymentCoverageRequestId		[1..1]	Identification of the payment Coverage Request
	payee		[0..1]	The merchant where the card is accepted as information to the PSU.
	instructedAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	accountId		[1..1]	See generic structure AccountIdentification

4.10.5. Response

4.10.5.1. Body (application/hal+json; charset=utf-8)

FIELD			MULT.	DESC.
{responseBody}			[1..1]	HYPERMEDIA structure used for returning the payment coverage report to the CBPII
	request		[1..1]	Payment coverage request structure. The request must rely either on a cash account or a payment card.
		paymentCoverageRequestId	[1..1]	Identification of the payment Coverage Request
		payee	[0..1]	The merchant where the card is accepted as information to the PSU.
		instructedAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	accountId		[1..1]	See generic structure AccountIdentification
	result		[1..1]	Result of the coverage check : • true: the payment can be covered • false: the payment cannot be covered
	_links		[1..1]	links that can be used for further navigation to post another coverage request.
	self		[1..1]	See generic structure GenericLink

4.11.Payment request initiation (PISP)

4.11.1.Description

The following use cases can be applied:

- payment request on behalf of a merchant
- transfer request on behalf of the account's owner
- standing-order request on behalf of the account's owner

4.11.1.1. Data content

A payment request or a transfer request might embed several payment instructions having

- one single execution date or multiple execution dates
    - case of one single execution date, this date must be set at the payment level
    - case of multiple execution dates, those dates must be set at each payment instruction level
- one single beneficiary or multiple beneficiaries
    - case of one single beneficiary, this beneficiary must be set at the payment level
    - case of multiple beneficiaries, those beneficiaries must be set at each payment instruction level

Having at the same time multiple beneficiaries and multiple execution date might not be a relevant business case, although it is technically allowed.

Each implementation will have to specify which business use cases are actually supported.

A standing order request must embed one single payment instruction and must address one single beneficiary.

- The beneficiary must be set at the payment level
- The standing order specific characteristics (start date, periodicity...) must be set at the instruction level

Payment request can rely for execution on different payment instruments:

- SEPA Credit Transfer (SCT)
- Domestic Credit Transfer in a non-Euro-currency
- International payment

The following table indicates how to use the different fields, depending on the payment instrument:

STRUCTURE	SEPA PAYMENTS	DOMESTIC PAYMENTS IN NON-EURO CURRENCY	INTERNATIONAL PAYMENTS
PaymentTypeInformation/InstructionPriority (payment level)	"HIGH" for high-priority SCT, "NORM" for other SCT, Ignored for SCTInst	"HIGH" for high-priority CT, "NORM" or ignored for other CT	"HIGH" for high-priority payments, "NORM" or ignored for other payments
PaymentTypeInformation/ServiceLevel (payment level)	"SEPA" for SCT and SCTInst	ignored	ignored
PaymentTypeInformation/CategoryPurpose (payment level)	"CASH" for transfer request, "DVPM" for payment request on behalf of a merchant		"CORT" for generic international payments, "INTC" for transfers between two branches within the same company, "TREA" for treasury transfers
PaymentTypeInformation/LocalInstrument (payment level)	"INST" pour les SCTInst, otherwise ignored	Ignored or valued with ISO20022 external code	
RequestedExecutionDate (either at payment or transaction level)	Mandatory (indicates the date on debit on the ordering party account)		
EndToEndIdentification (at transaction level)	Mandatory	Optional	
UltimateDebtor (at transaction level)	Optional		
UltimateCreditor (at transaction level)	Optional		
InstructedAmount (at transaction level)	Mandatory		Mandatory and exclusive use of one of these structures
EquivalentAmount (at transaction level)	Not used		Mandatory and exclusive use of one of these structures
ChargeBearer (at transaction level)	"SLEV" for SCT and SCTInst	"SLEV" or "SHAR"	"CRED", "DEBT" or "SHAR"
Purpose (at transaction level)	Optional		
RegulatoryReportingCode (at transaction level)	Not used	Mandatory (possibly multiple values)	
InstructionForCreditorAgent (at transaction level)	Not used		Optional (possibly multiple values)
RemittanceInformation	Mandatory. Structured or unstructured, depending on the local rules and constraints		
Debtor (at payment level)	Mandatory, 2 address lines only	Mandatory, 4 address lines only	Mandatory. Complete strustured address can be used.
DebtorAccount (at payment level)	Optional	Optional. Account currency may be specified	
DebtorAgent (at payment level)	Optional		
Creditor (either at payment or transaction level)	Mandatory, 2 address lines only	Mandatory, 4 address lines only	Mandatory. Complete strustured address can be used. Date and place of birth must be specified
CreditorAccount (either at payment or transaction level)	Mandatory	Mandatory. Account currency may be specified	
CreditorAgent (either at payment or transaction level)	Optional		
ClearingSystemId et ClearingSystemMemberId (either at payment or transaction level)	Not used		Optional
IntermediaryAgent et IntermediaryAgentAccount (either at payment or transaction level)	Not used	Optional	

4.11.1.2. Prerequisites for all use cases

- The TPP was registered by the Registration Authority for the PISP role
- The TPP was provided with an OAUTH2 "Client Credential" access token by the ASPSP (cf. § 3.4.2).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its "OAUTH2 Client Credential" access token

4.11.1.3. Business flow

Payment Request use case

The PISP forwards a payment request on behalf of a merchant.

The PSU buys some goods or services on an e-commerce website held by a merchant. Among other payment method, the merchant suggests the use of a PISP service. As there is obviously a contract between the merchant and the PISP, there is no need for the ASPSP to check the existence of such a contract between the PSU and this PISP to initiate the process.

Case of the PSU that chooses to use the PISP service:

- The merchant forwards the requested payment characteristics to the PISP and redirects the PSU to the PISP portal.
- The PISP requests from the PSU which ASPSP will be used.
- The PISP prepares the Payment Request and sends this request to the ASPSP.
- The Request can embed several payment instructions having different requested execution date.
- The beneficiary, as being the merchant, is set at the payment level.

Transfer Request use case

The PISP forwards a transfer request on behalf of the owner of the account.

- o The PSU provides the PISP with all information needed for the transfer.
- o The PISP prepares the Transfer Request and sends this request to the relevant ASPSP that holds the debtor account.
- o The Request can embed several payment instructions having different beneficiaries.
- o The requested execution date, as being the same for all instructions, is set at the payment level.

Standing Order Request use case

The PISP forwards a Standing Order request on behalf of the owner of the account.

- o The PSU provides the PISP with all information needed for the Standing Order.
- o The PISP prepares the Standing Order Request and sends this request to the relevant ASPSP that holds the debtor account.
- o The Request embeds one single payment instruction with
    - The requested execution date of the first occurrence
    - The requested execution frequency of the payment in order to compute further execution dates
    - An execution rule to handle cases when the computed execution dates cannot be processed (e.g. bank holydays)
    - An optional end date for closing the standing Order

4.11.2. Request

`post /payment-requests`

4.11.2.1. Query Parameters

FIELD	MULT.	DESC.
ui_locales	[0..1]	End-User's preferred languages and scripts for the user interface, represented as a space-separated list of BCP47 [RFC5646] language tag values, ordered by preference.

4.11.2.2. Body (application/json)

FIELD	MULT.	DESC.
{requestBody}	[1..1]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: • multiple instructions having different requested execution dates • standing orders settings
resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
paymentInformationId	[1..1]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
batchBooking	[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested. Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.
creationDateTime	[1..1]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
numberOfTransactions	[1..1]	ISO20022: Number of individual transactions contained in the message. API: Each ASPSP will specify a maximum value for this field taking into accounts its specificities about payment request handling
initiatingParty	[1..1]	See generic structure PartyIdentification
acceptDebtorAccountChange	[0..1]	indicator that the debtor account can be changed in the payment request by the ASPSP if needed • true: debtor account can be changed (default value) • false: debtor account cannot be changed
acceptChargeHandlingChange	[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
acceptInstantPaymentDowngrade	[0..1]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. • true: payment method can be downgraded • false: payment method cannot be downgraded (default value)
paymentTypeInformation	[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed

			FIELD	MULT.	DESC.
		localInstrument		[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
		categoryPurpose		[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE** / **NAME** / **DESCRIPTION** **CASH** CashManagementTransfer — Transaction is a general cash management instruction. **CORT** TradeSettlementPayment — Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. **DVPM** DeliverAgainstPayment — Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. **INTC** IntraCompanyPayment — Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. **TREA** TreasuryPayment — Transaction is related to treasury operations. E.g. financial contract settlement.
		debtor		[0..1]	See generic structure PartyIdentification
		debtorAccount		[0..1]	See generic structure AccountIdentification
		debtorAgent		[0..1]	See generic structure FinancialInstitutionIdentification
		chargeBearer		[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: **CODE** / **NAME** / **DESCRIPTION** **DEBT** BorneByDebtor — All transaction charges are to be borne by the debtor. **CRED** BorneByCreditor — All transaction charges are to be borne by the creditor. **SHAR** Shared — In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. **SLEV** FollowingServiceLevel — Charges are to be applied following the rules agreed in the service level and/or scheme.
		fundsAvailability		[0..1]	Indicator that the payment can be covered or not by the funds available on the relevant account • true: payment is covered • false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".
		booking		[0..1]	Indicator that the payment can be immediately booked or not • true: payment is booked • false: payment is not booked Booking a transaction means that the funds required by this transaction are immediatly reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.
		creditTransferTransaction		[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
		{arrayItem}		[0..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
			paymentId	[1..1]	ISO20022: Set of elements used to reference a payment instruction.
			instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
			endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			uetr	[0..1]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.

FIELD			MULT.	DESC.
		resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		requestedExecutionDate	[1..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
		standingOrderCharacteristics	[0..1]	Specifies the characteristics of a standing order.
		startDate	[1..1]	The first applicable day of execution for a given standing order.
		endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
		executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. **CODE** / **DESCRIPTION** FWNG / following PREC / preceding
		frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. **CODE** / **DESCRIPTION** DAIL / Daily WEEK / Weekly TOWK / EveryTwoWeeks MNTH / Monthly TOMN / EveryTwoMonths QUTR / Quarterly SEMI / SemiAnnual YEAR / Annual However, each ASPSP might restrict these values into a subset if needed.
		instructedAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		equivalentAmount	[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		currencyOfTransfer	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRateInformation	[0..1]	Provides details on the currency exchange rate and contract.
		unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRate	[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

			FIELD	MULT.	DESC.
			rateType	[0..1]	Specifies the type used to complete the currency exchange. **CODE / NAME / DESCRIPTION** **SPOT** / Spot / Exchange rate applied is the spot rate. **SALE** / Sale / Exchange rate applied is the market rate at the time of the sale. **AGRD** / Agreed / Exchange rate applied is the rate agreed between the parties.
			contractIdentification	[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
			estimatedPayerAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			estimatedPayeeAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		ultimateDebtor		[0..1]	See generic structure PartyIdentification
		intermediaryAgent		[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
		agent		[0..1]	See generic structure PartyIdentification
		agentAccount		[0..1]	See generic structure AccountIdentification
	beneficiary			[1..1]	Specification of a beneficiary
		workspace		[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
			identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
			label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
		id		[0..1]	Id of the beneficiary
		creditorAgent		[0..1]	See generic structure FinancialInstitutionIdentification
		creditor		[1..1]	See generic structure PartyIdentification
		creditorAccount		[0..1]	See generic structure AccountIdentification
	ultimateCreditor			[0..1]	See generic structure PartyIdentification
		instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
			{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
			code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. **CODE / NAME / DESCRIPTION** **CHQB** / PayCreditorByCheque / (Ultimate) creditor must be paid by cheque. **HOLD** / HoldCashForCreditor / Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. **PHOB** / PhoneBeneficiary / Please advise/contact (ultimate) creditor/claimant by phone. **TELB** / Telecom / Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
			instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

FIELD			MULT.	DESC.
		purpose	[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request | CODE	NAME	DESCRIPTION
---	---	---
ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)
CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.
CPKC	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.
TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.	
		regulatoryReportingCodes	[0..1]	List of needed regulatory reporting codes for international payments
		{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
		remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: - Only one occurrence of the unstructured information is allowed. - Only one occurrence of the structured information is allowed. - Structured and unstructured information can coexist.
		unstructured	[0..1]	Unstructured remittance information
		{arrayItem}	[0..*]	Relevant information to the transaction
		structured	[0..1]	Structured remittance information
		{arrayItem}	[0..*]	See generic structure StructuredRemittanceInformation
		supplementaryData	[0..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach	[0..1]	List of authentication approaches
		{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing
	supplementaryData		[1..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach	[0..1]	List of authentication approaches

		FIELD	MULT.	DESC.
		{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

4.11.3. Response

4.11.3.1. Body (application/hal+json; charset=utf-8)

		FIELD	MULT.	DESC.
		{responseBody}	[1..1]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
		appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		nonce	[0..1]	Challenge to be sent in order to avoid replay of the authentication process.
		_links	[0..1]	links that can be used for further navigation, especially in REDIRECT approach
		consentApproval	[0..1]	See generic structure GenericLink

4.12. Retrieval of a payment request (PISP)

4.12.1. Description

The following use cases can be applied:

- retrieval of a payment request on behalf of a merchant
- retrieval of a transfer request on behalf of the account's owner
- retrieval of a standing-order request on behalf of the account's owner

The PISP has previously sent a Request through a POST command.

- The ASPSP has registered the Request, updated if necessary the relevant identifiers in order to avoid duplicates and returned the location of the updated Request.
- The PISP gets the Request that was updated with the resource identifiers, and eventually the status of the Payment/Transfer Request and the status of the subsequent credit transfer.

4.12.2. Prerequisites

- The TPP was registered by the Registration Authority for the PISP role
- The TPP was provided with an OAUTH2 "Client Credential" access token by the ASPSP (cf. § 3.4.2).
- The TPP has previously posted a Request which was saved by the ASPSP (cf. § 4.5.3)
  - The ASPSP has answered with a location link to the saved Payment/Transfer Request (cf. § 4.5.4)
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its "OAUTH2 Client Credential" access token

4.12.3. Business flow

The PISP asks to retrieve the Payment/Transfer Request that was saved by the ASPSP. The PISP uses the location link provided by the ASPSP in response of the posting of this request.

The ASPSP returns the previously posted Payment/Transfer Request which is enriched with:

- The resource identifiers given by the ASPSP
- The status information of the Payment Request and of the subsequent credit transfer

The status information must be available during at least 30 calendar days after the posting of the Payment Request. However, the ASPSP may increase this availability duration, based on its own rules.

4.12.4. Request

get /payment-requests/{paymentRequestResourceId}

4.12.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceId	[1..1]	Identification of the Payment Request Resource

4.12.5. Response

4.12.5.1. Body (application/hal+json; charset=utf-8)

FIELD			MULT.	DESC.
{responseBody}			[1..1]	HYPERMEDIA structure used for returning the original Payment Request to the PISP
	paymentRequest		[1..1]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: • multiple instructions having different requested execution dates • standing orders settings
		resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		paymentInformationId	[1..1]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
		batchBooking	[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested. Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.
		creationDateTime	[1..1]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
		numberOfTransactions	[1..1]	ISO20022: Number of individual transactions contained in the message. API: Each ASPSP will specify a maximum value for this field taking into accounts its specificities about payment request handling
		initiatingParty	[1..1]	See generic structure PartyIdentification
		acceptDebtorAccountChange	[0..1]	indicator that the debtor account can be changed in the payment request by the ASPSP if needed • true: debtor account can be changed (default value) • false: debtor account cannot be changed
		acceptChargeHandlingChange	[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
		acceptInstantPaymentDowngrade	[0..1]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. • true: payment method can be downgraded • false: payment method cannot be downgraded (default value)
		paymentTypeInformation	[1..1]	ISO20022: Set of elements used to further specify the type of transaction.

FIELD	MULT.	DESC.
instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed:

CODE	NAME	DESCRIPTION
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
DVPM	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group.
TREA	TreasuryPayment	Transaction is related to treasury operations. E.g. financial contract settlement.

FIELD	MULT.	DESC.
debtor	[0..1]	See generic structure PartyIdentification
debtorAccount	[0..1]	See generic structure AccountIdentification
debtorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed:

CODE	NAME	DESCRIPTION
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

FIELD	MULT.	DESC.
paymentInformationStatus	[0..1]	See generic structure PaymentInformationStatusCode
statusReasonInformation	[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed:

CODE	NAME	DESCRIPTION
AC01	IncorectAccountNumber	the account number is either invalid or does not exist

| AC04 | ClosedAccountNumber | the account is closed and cannot be used
| AC06 | BlockedAccount | the account is blocked and cannot be used
| AG01 | Transaction forbidden | Transaction forbidden on this type of account
| AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit
| CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future
| CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity
| DS02 | OrderCancelled | An authorized user has cancelled the order
| DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation.
| FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values)
| FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent
| MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP
| NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred
| RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent
| RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.
| RR04 | RegulatoryReason | Reject from regulatory reason
| RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type.
| TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.

		FIELD	MULT.	DESC.
		fundsAvailability	[0..1]	Indicator that the payment can be covered or not by the funds available on the relevant account • true: payment is covered • false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".
		booking	[0..1]	Indicator that the payment can be immediately booked or not • true: payment is booked • false: payment is not booked Booking a transaction means that the funds required by this transaction are immediatly reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.
		creditTransferTransaction	[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
		{arrayItem}	[0..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
		paymentId	[1..1]	ISO20022: Set of elements used to reference a payment instruction.
		instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
		endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
		uetr	[0..1]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
		resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		requestedExecutionDate	[1..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
		cancellableTill	[0..1]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
		acceptanceDateTime	[0..1]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
		debtorDecisionDate	[0..1]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
		appliedExecutionDate	[0..1]	ISO20022: Date and time on when the payment was executed.
		standingOrderCharacteristics	[0..1]	Specifies the characteristics of a standing order.
		startDate	[1..1]	The first applicable day of execution for a given standing order.
		endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
		executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. | CODE	DESCRIPTION
---	---
FWNG	following
PREC	preceding	

FIELD					MULT.	DESC.
				frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE / DESCRIPTION table: **DAIL** Daily **WEEK** Weekly **TOWK** EveryTwoWeeks **MNTH** Monthly **TOMN** EveryTwoMonths **QUTR** Quarterly **SEMI** SemiAnnual **YEAR** Annual However, each ASPSP might restrict these values into a subset if needed.
		instructedAmount			[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		equivalentAmount			[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
			amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			currencyOfTransfer		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRateInformation			[0..1]	Provides details on the currency exchange rate and contract.
			unitCurrency		[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate		[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.
			rateType		[0..1]	Specifies the type used to complete the currency exchange. CODE / NAME / DESCRIPTION table: **SPOT** Spot — Exchange rate applied is the spot rate. **SALE** Sale — Exchange rate applied is the market rate at the time of the sale. **AGRD** Agreed — Exchange rate applied is the rate agreed between the parties.
			contractIdentification		[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
			estimatedPayerAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			estimatedPayeeAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		ultimateDebtor			[0..1]	See generic structure PartyIdentification

				FIELD	MULT.	DESC.
				intermediaryAgent	[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
				agent	[0..1]	See generic structure PartyIdentification
				agentAccount	[0..1]	See generic structure AccountIdentification
				beneficiary	[1..1]	Specification of a beneficiary
				workspace	[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
				identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
				label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
				id	[0..1]	Id of the beneficiary
				isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. - true: the beneficiary is actually a trusted beneficiary - false: the beneficiary is not a trusted beneficiary
				creditorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
				creditor	[1..1]	See generic structure PartyIdentification
				creditorAccount	[0..1]	See generic structure AccountIdentification
				ultimateCreditor	[0..1]	See generic structure PartyIdentification
				instructionForCreditorAgent	[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
				{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
				code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. **CODE / NAME / DESCRIPTION** CHQB / PayCreditorByCheque / (Ultimate) creditor must be paid by cheque. HOLD / HoldCashForCreditor / Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. PHOB / PhoneBeneficiary / Please advise/contact (ultimate) creditor/claimant by phone. TELB / Telecom / Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
				instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
				purpose	[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request **CODE / NAME / DESCRIPTION** ACCT / AccountManagement / Funds moved between 2 accounts of same account holder at the same bank) CASH / CashManagementTransfer / (general cash management instruction) may be used for Transfer Initiation COMC / CommercialPayment / Transaction is related to a payment of commercial credit or debit. CPKC / CarparkCharges / General Carpark Charges Transaction is related to carpark charges. TRPT / RoadPricing / Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.
				regulatoryReportingCodes	[0..1]	List of needed regulatory reporting codes for international payments
				{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority

FIELD				MULT.	DESC.
remittanceInformation				[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
	unstructured			[0..1]	Unstructured remittance information
		{arrayItem}		[0..*]	Relevant information to the transaction
	structured			[0..1]	Structured remittance information
		{arrayItem}		[0..*]	See generic structure StructuredRemittanceInformation
	transactionStatus			[0..1]	See generic structure TransactionIndividualStatusCode
	statusReasonInformation			[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: | CODE	NAME	DESCRIPTION | |---|---|---| | **AC01** | IncorectAccountNumber | the account number is either invalid or does not exist | | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
	supplementaryData			[0..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach		[0..1]	List of authentication approaches
			{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthenticationApproach		[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthentication		[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint		[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

FIELD			MULT.	DESC.
	supplementaryData		[1..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach	[0..1]	List of authentication approaches
		{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing
	_links		[1..1]	links that can be used for further navigation when having post a Payment Request in order to get the relevant status report.
		request	[0..1]	See generic structure GenericLink
		confirmation	[0..1]	See generic structure GenericLink
		transactions	[0..1]	See generic structure GenericLink

4.13. Cancellation of a Payment/Transfer Request (PISP)

4.13.1. Description

The PISP sent a Payment/Transfer Request through a POST command.

The ASPSP registered the Payment/Transfer Request, updated if necessary the relevant identifiers in order to avoid duplicates and returned the location of the updated Request.

The PISP got the Payment/Transfer Request that was updated with the resource identifiers, and eventually the status of the Payment/Transfer Request and the status of the subsequent credit transfer.

The PISP request for the payment cancellation (global cancellation) or for some payment instructions cancellation (partial cancellation)

No other modification of the Payment/Transfer Request is allowed.

4.13.2. Prerequisites

- The TPP was registered by the Registration Authority for the PISP role
- The TPP was provided with an OAUTH2 "Client Credential" access token by the ASPSP (cf. § 3.4.2).
- The TPP previously posted a Payment/Transfer Request which was saved by the ASPSP (cf. § 4.5.3)
  - o The ASPSP answered with a location link to the saved Payment/Transfer Request (cf. § 4.5.4)
  - o The PISP retrieved the saved Payment/Transfer Request (cf. § 4.5.4)
- The TPP and the ASPSP successfully processed a mutual check and authentication
- The TPP presented its "OAUTH2 Client Credential" access token.
- The TPP presented the payment/transfer request.
- The PSU was successfully authenticated.

4.13.3. Business flow

4.13.3.1. Payment/Transfer request cancellation circumstances

The cancellation of a Payment/Transfer request might be triggered by the PISP upon request of the PSU.

It can also be triggered by the PISP itself in case of error or fraud detection.

Since the consequence of the cancellation will be a rejection of the Payment/Transfer request globally or limited to some of its instructions, the modification of the payment request will focus on setting the relevant status to the value "CANC".

This "CANC" status must however be explained through a reason code that can be set with the following values:

REASON	DESCRIPTION
DS02	The PSU himsef/herself ordered the cancellation.
DUPL	The PISP requested the cancellation for a duplication of a previous Payment/Transfer request
FRAD	The PISP requested the cancellation for fraudulent origin of the Payment/Transfer request
TECH	The PISP requested the cancellation for a technical issue on its side

4.13.3.2. Payment/Transfer request cancellation level

- Case of a payment with multiple instructions or a standing order, the PISP asks to cancel the whole Payment/Transfer or Standing Order Request including all non-executed payment instructions by setting the [paymentInformationStatus] and the relevant [statusReasonInformation] at payment level.
- Case of a payment with multiple instructions, the PISP asks to cancel one or several payment instructions by setting the [transactionStatus] and the relevant [statusReasonInformation] at each relevant instruction level.

The cancellation request might need a PSU authentication before committing, especially when the request is PSU-driven. In other cases, the ASPSP may consider that a PSU authentication is irrelevant.

In order to meet all possibilities, the cancellation request must nevertheless include:

- The specification of the authentication approaches that are supported by the PISP (any combination of "REDIRECT", "EMBEDDED-1-FACTOR" and "DECOUPLED" values).
- In case of possible REDIRECT or DECOUPLED authentication approach, one or two call-back URLs to be used by the ASPSP at the finalisation of the authentication and consent process :
  - o The first call-back URL will be called by the ASPSP if the Transfer Request is processed without any error or rejection by the PSU
  - o The second call-back URL is to be used by the ASPSP in case of processing error or rejection by the PSU. Since this second URL is optional, the PISP might not provide it. In this case, the ASPSP will use the same URL for any processing result.
  - o Both call-back URLS must be used in a TLS-secured request.
- In case of possible "EMBEDDED-1-FACTOR" or "DECOUPLED" approaches, a PSU identifier that can be processed by the ASPSP for PSU recognition.
- The ASPSP saves the updated Payment/Transfer Request and answers to the PISP. The answer embeds
  - o The specification of the chosen authentication approach taking into account both the PISP and the PSU capabilities.
  - o In case of chosen REDIRECT authentication approach, the URL to be used by the PISP for redirecting the PSU in order to perform an authentication.

Case of the PSU neither gives nor denies his/her consent, the Cancellation Request shall expire and is then rejected to the PISP. The expiration delay is specified by each ASPSP.

If any modification of the payment request other than cancellation is applied by the PISP, the ASPSP must rejest the request with HTTP403 without modifying the payment request resource.

There is no need for the PISP to POST a confirmation of the cancellation request.

4.13.4. Request

`put /payment-requests/{paymentRequestResourceId}`

4.13.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceId	[1..1]	Identification of the Payment Request Resource

4.13.4.2. Body (application/json)

FIELD	MULT.	DESC.
{requestBody}	[1..1]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: • multiple instructions having different requested execution dates • standing orders settings
resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
paymentInformationId	[1..1]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
batchBooking	[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested. Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.
creationDateTime	[1..1]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
numberOfTransactions	[1..1]	ISO20022: Number of individual transactions contained in the message. API: Each ASPSP will specify a maximum value for this field taking into accounts its specificities about payment request handling
initiatingParty	[1..1]	See generic structure PartyIdentification
acceptDebtorAccountChange	[0..1]	indicator that the debtor account can be changed in the payment request by the ASPSP if needed • true: debtor account can be changed (default value) • false: debtor account cannot be changed
acceptChargeHandlingChange	[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
acceptInstantPaymentDowngrade	[0..1]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. • true: payment method can be downgraded • false: payment method cannot be downgraded (default value)

FIELD	MULT.	DESC.
paymentTypeInformation	[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE / NAME / DESCRIPTION** CASH / CashManagementTransfer / Transaction is a general cash management instruction. CORT / TradeSettlementPayment / Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM / DeliverAgainstPayment / Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC / IntraCompanyPayment / Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. TREA / TreasuryPayment / Transaction is related to treasury operations. E.g. financial contract settlement.
debtor	[0..1]	See generic structure PartyIdentification
debtorAccount	[0..1]	See generic structure AccountIdentification
debtorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: **CODE / NAME / DESCRIPTION** DEBT / BorneByDebtor / All transaction charges are to be borne by the debtor. CRED / BorneByCreditor / All transaction charges are to be borne by the creditor. SHAR / Shared / In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. SLEV / FollowingServiceLevel / Charges are to be applied following the rules agreed in the service level and/or scheme.
paymentInformationStatus	[0..1]	See generic structure PaymentInformationStatusCode

FIELD				MULT.	DESC.
statusReasonInformation				[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: **CODE / NAME / DESCRIPTION** AC01 | IncorectAccountNumber | the account number is either invalid or does not exist | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
fundsAvailability				[0..1]	Indicator that the payment can be covered or not by the funds available on the relevant account • true: payment is covered • false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".
booking				[0..1]	Indicator that the payment can be immediately booked or not • true: payment is booked • false: payment is not booked Booking a transaction means that the funds required by this transaction are immediately reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.
creditTransferTransaction				[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
	{arrayItem}			[0..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
		paymentId		[1..1]	ISO20022: Set of elements used to reference a payment instruction.
			instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
			endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			uetr	[0..1]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
		resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		requestedExecutionDate		[1..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.

			FIELD	MULT.	DESC.
			cancellableTill	[0..1]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
			acceptanceDateTime	[0..1]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
			debtorDecisionDate	[0..1]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
			appliedExecutionDate	[0..1]	ISO20022: Date and time on when the payment was executed.
			standingOrderCharacteristics	[0..1]	Specifies the characteristics of a standing order.
			startDate	[1..1]	The first applicable day of execution for a given standing order.
			endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
			executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. **CODE** **DESCRIPTION** **FWNG** following **PREC** preceding
			frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. **CODE** **DESCRIPTION** **DAIL** Daily **WEEK** Weekly **TOWK** EveryTwoWeeks **MNTH** Monthly **TOMN** EveryTwoMonths **QUTR** Quarterly **SEMI** SemiAnnual **YEAR** Annual However, each ASPSP might restrict these values into a subset if needed.
			instructedAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			equivalentAmount	[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			currencyOfTransfer	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRateInformation	[0..1]	Provides details on the currency exchange rate and contract.
			unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate	[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

			FIELD	MULT.	DESC.
			rateType	[0..1]	Specifies the type used to complete the currency exchange. **CODE / NAME / DESCRIPTION** **SPOT** — Spot — Exchange rate applied is the spot rate. **SALE** — Sale — Exchange rate applied is the market rate at the time of the sale. **AGRD** — Agreed — Exchange rate applied is the rate agreed between the parties.
			contractIdentification	[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
			estimatedPayerAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			estimatedPayeeAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		ultimateDebtor		[0..1]	See generic structure PartyIdentification
		intermediaryAgent		[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
			agent	[0..1]	See generic structure PartyIdentification
			agentAccount	[0..1]	See generic structure AccountIdentification
	beneficiary			[1..1]	Specification of a beneficiary
			workspace	[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
			identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
			label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
			id	[0..1]	Id of the beneficiary
			creditorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
			creditor	[1..1]	See generic structure PartyIdentification
			creditorAccount	[0..1]	See generic structure AccountIdentification
		ultimateCreditor		[0..1]	See generic structure PartyIdentification
		instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
			{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
			code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. **CODE / NAME / DESCRIPTION** **CHQB** — PayCreditorByCheque — (Ultimate) creditor must be paid by cheque. **HOLD** — HoldCashForCreditor — Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. **PHOB** — PhoneBeneficiary — Please advise/contact (ultimate) creditor/claimant by phone. **TELB** — Telecom — Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
			instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

FIELD				MULT.	DESC.
			purpose	[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request | CODE	NAME	DESCRIPTION
---	---	---
ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)
CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.
CPKC	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.
TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.	
			regulatoryReportingCodes	[0..1]	List of needed regulatory reporting codes for international payments
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
			remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	See generic structure StructuredRemittanceInformation
			transactionStatus	[0..1]	See generic structure TransactionIndividualStatusCode
			statusReasonInformation	[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: | CODE	NAME	DESCRIPTION
---	---	---
AC01	IncorectAccountNumber	the account number is either invalid or does not exist	 | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
			supplementaryData	[0..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
			acceptedAuthenticationApproach	[0..1]	List of authentication approaches

			FIELD	MULT.	DESC.
			{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
			scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
			successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
			unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing
	supplementaryData			[1..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach		[0..1]	List of authentication approaches
			{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthenticationApproach		[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		appliedAuthentication		[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint		[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

4.13.5. Response

4.13.5.1. Body (application/hal+json; charset=utf-8)

		FIELD	MULT.	DESC.
{responseBody}			[1..1]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	appliedAuthenticationApproach		[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	nonce		[0..1]	Challenge to be sent in order to avoid replay of the authentication process.
	_links		[0..1]	links that can be used for further navigation, especially in REDIRECT approach
		consentApproval	[0..1]	See generic structure GenericLink

4.14. Confirmation of a payment request using an OAUTH2 Authorization code grant (PISP)

4.14.1. Description

The PISP confirms one of the following requests or modifications:

- payment request on behalf of a merchant
- transfer request on behalf of the account's owner
- standing-order request on behalf of the account's owner

The ASPSP answers with a status of the relevant request and the subsequent Credit Transfer.

4.14.2. Prerequisites

- The TPP was registered by the Registration Authority for the PISP role
- The TPP was provided with an OAUTH2 "Client Credential" access token by the ASPSP (cf. § 3.4.2).
- The TPP has previously posted a Request which was saved by the ASPSP (cf. § 4.5.3)
- The ASPSP has answered with a location link to the saved Payment Request (cf. § 4.5.4)
- The TPP has retrieved the saved request in order to get the relevant resource Ids (cf. § 4.6).
- The PSU was authenticated by the ASPSP through an OAUTH2 authorization code grant flow (REDIRECT approach) and the PISP got the relevant token
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP has presented its "OAUTH2 Authorization Code" access token

4.14.3. Business flow

Once the PSU was authenticated through an OAUTH2 authorization code grant flow (REDIRECT approach), it is the due to the PISP to confirm the Request to the ASPSP in order to complete the process flow.

The ASPSP must wait for confirmation before executing the subsequent Credit Tranfer.

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4.14.4. Request

post /payment-requests/{paymentRequestResourceId}/confirmation

4.14.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceId	[1..1]	Identification of the Payment Request Resource

4.14.4.2. Body (application/json)

FIELD	MULT.	DESC.
{requestBody}	[1..1]	Confirmation request resource
nonce	[0..1]	Challenge to be sent in order to avoid replay of the authentication process.
psuAuthenticationFactor	[0..1]	authentication factor forwarded by the TPP to the ASPSP in order to fulfil the strong customer authentication process

4.14.5. Response

4.14.5.1. Body (application/hal+json; charset=utf-8)

FIELD			MULT.	DESC.
{responseBody}			[1..1]	HYPERMEDIA structure used for returning the original Payment Request to the PISP
paymentRequest			[1..1]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: • multiple instructions having different requested execution dates • standing orders settings
	resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
	paymentInformationId		[1..1]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
	batchBooking		[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested. Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.
	creationDateTime		[1..1]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	numberOfTransactions		[1..1]	ISO20022: Number of individual transactions contained in the message. API: Each ASPSP will specify a maximum value for this field taking into accounts its specificities about payment request handling
	initiatingParty		[1..1]	See generic structure PartyIdentification
	acceptDebtorAccountChange		[0..1]	indicator that the debtor account can be changed in the payment request by the ASPSP if needed • true: debtor account can be changed (default value) • false: debtor account cannot be changed

		FIELD	MULT.	DESC.
		acceptChargeHandlingChange	[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
		acceptInstantPaymentDowngrade	[0..1]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. • true: payment method can be downgraded • false: payment method cannot be downgraded (default value)
		paymentTypeInformation	[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
		instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
		serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
		localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
		categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE / NAME / DESCRIPTION** CASH — CashManagementTransfer — Transaction is a general cash management instruction. CORT — TradeSettlementPayment — Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM — DeliverAgainstPayment — Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC — IntraCompanyPayment — Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. TREA — TreasuryPayment — Transaction is related to treasury operations. E.g. financial contract settlement.
	debtor		[0..1]	See generic structure PartyIdentification
	debtorAccount		[0..1]	See generic structure AccountIdentification
	debtorAgent		[0..1]	See generic structure FinancialInstitutionIdentification
		chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: **CODE / NAME / DESCRIPTION** DEBT — BorneByDebtor — All transaction charges are to be borne by the debtor. CRED — BorneByCreditor — All transaction charges are to be borne by the creditor. SHAR — Shared — In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. SLEV — FollowingServiceLevel — Charges are to be applied following the rules agreed in the service level and/or scheme.
	paymentInformationStatus		[0..1]	See generic structure PaymentInformationStatusCode

FIELD				MULT.	DESC.
	statusReasonInformation			[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: **CODE**: AC01 — **NAME**: IncorrectAccountNumber — **DESCRIPTION**: the account number is either invalid or does not exist | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
	fundsAvailability			[0..1]	Indicator that the payment can be covered or not by the funds available on the relevant account • true: payment is covered • false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".
	booking			[0..1]	Indicator that the payment can be immediately booked or not • true: payment is booked • false: payment is not booked Booking a transaction means that the funds required by this transaction are immediatly reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.
	creditTransferTransaction			[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
		{arrayItem}		[0..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
		paymentId		[1..1]	ISO20022: Set of elements used to reference a payment instruction.
			instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
			endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			uetr	[0..1]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
		resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		requestedExecutionDate		[1..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.

			FIELD	MULT.	DESC.
			cancellableTill	[0..1]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
			acceptanceDateTime	[0..1]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
			debtorDecisionDate	[0..1]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
			appliedExecutionDate	[0..1]	ISO20022: Date and time on when the payment was executed.
			standingOrderCharacteristics	[0..1]	Specifies the characteristics of a standing order.
			startDate	[1..1]	The first applicable day of execution for a given standing order.
			endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
			executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. **CODE / DESCRIPTION** FWNG – following PREC – preceding
			frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. **CODE / DESCRIPTION** DAIL – Daily WEEK – Weekly TOWK – EveryTwoWeeks MNTH – Monthly TOMN – EveryTwoMonths QUTR – Quarterly SEMI – SemiAnnual YEAR – Annual However, each ASPSP might restrict these values into a subset if needed.
			instructedAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			equivalentAmount	[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			currencyOfTransfer	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRateInformation	[0..1]	Provides details on the currency exchange rate and contract.
			unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate	[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

					FIELD	MULT.	DESC.
					rateType	[0..1]	Specifies the type used to complete the currency exchange. <table><tr><th>CODE</th><th>NAME</th><th>DESCRIPTION</th></tr><tr><td>SPOT</td><td>Spot</td><td>Exchange rate applied is the spot rate.</td></tr><tr><td>SALE</td><td>Sale</td><td>Exchange rate applied is the market rate at the time of the sale.</td></tr><tr><td>AGRD</td><td>Agreed</td><td>Exchange rate applied is the rate agreed between the parties.</td></tr></table>
					contractIdentification	[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
					estimatedPayerAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					estimatedPayeeAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
					currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					ultimateDebtor	[0..1]	See generic structure PartyIdentification
					intermediaryAgent	[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
					agent	[0..1]	See generic structure PartyIdentification
					agentAccount	[0..1]	See generic structure AccountIdentification
					beneficiary	[1..1]	Specification of a beneficiary
					workspace	[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
					identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
					label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
					id	[0..1]	Id of the beneficiary
					isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
					creditorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
					creditor	[1..1]	See generic structure PartyIdentification
					creditorAccount	[0..1]	See generic structure AccountIdentification
					ultimateCreditor	[0..1]	See generic structure PartyIdentification
					instructionForCreditorAgent	[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
					{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

FIELD					MULT.	DESC.
				code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. <table><tr><th>CODE</th><th>NAME</th><th>DESCRIPTION</th></tr><tr><td>CHQB</td><td>PayCreditorByCheque</td><td>(Ultimate) creditor must be paid by cheque.</td></tr><tr><td>HOLD</td><td>HoldCashForCreditor</td><td>Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.</td></tr><tr><td>PHOB</td><td>PhoneBeneficiary</td><td>Please advise/contact (ultimate) creditor/claimant by phone.</td></tr><tr><td>TELB</td><td>Telecom</td><td>Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.</td></tr></table>
				instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
				purpose	[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request <table><tr><th>CODE</th><th>NAME</th><th>DESCRIPTION</th></tr><tr><td>ACCT</td><td>AccountManagement</td><td>Funds moved between 2 accounts of same account holder at the same bank)</td></tr><tr><td>CASH</td><td>CashManagementTransfer</td><td>(general cash management instruction) may be used for Transfer Initiation</td></tr><tr><td>COMC</td><td>CommercialPayment</td><td>Transaction is related to a payment of commercial credit or debit.</td></tr><tr><td>CPKC</td><td>CarparkCharges</td><td>General Carpark Charges Transaction is related to carpark charges.</td></tr><tr><td>TRPT</td><td>RoadPricing</td><td>Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.</td></tr></table>
				regulatoryReportingCodes	[0..1]	List of needed regulatory reporting codes for international payments
				{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
				remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
				unstructured	[0..1]	Unstructured remittance information
				{arrayItem}	[0..*]	Relevant information to the transaction
				structured	[0..1]	Structured remittance information
				{arrayItem}	[0..*]	See generic structure StructuredRemittanceInformation
				transactionStatus	[0..1]	See generic structure TransactionIndividualStatusCode

			FIELD	MULT.	DESC.
			statusReasonInformation	[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: **CODE / NAME / DESCRIPTION** **AC01** IncorectAccountNumber — the account number is either invalid or does not exist | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
		supplementaryData		[0..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
			acceptedAuthenticationApproach	[0..1]	List of authentication approaches
			{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation
			scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
			successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
			unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing
	supplementaryData			[1..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach		[0..1]	List of authentication approaches
			{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate

FIELD			MULT.	DESC.
		appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing
	_links		[1..1]	links that can be used for further navigation when having post a Payment Request in order to get the relevant status report.
		request	[0..1]	See generic structure GenericLink
		confirmation	[0..1]	See generic structure GenericLink
		transactions	[0..1]	See generic structure GenericLink

4.15.Retrieval of the Credit Transfert Transactions that were processed for a given payment request.

4.15.1.Description

The PISP gets the execution history of a payment request.

This entry-point is an alternative to the retrieval of the history through the retrieval of the payment request.

So, each ASPSP may choose or not to implement this entry-point.

4.15.2.Prerequisites

- The TPP was registered by the Registration Authority for the PISP role
- The TPP has previously posted a Standing Order Request which was saved by the ASPSP (cf. § 4.5.3)
  - The ASPSP has answered with a location link to the saved Payment Request (cf. § 4.5.4)
  - The TPP has retrieved the saved request in order to get the relevant resource Ids (cf. § 4.6).
- The TPP and the ASPSP have successfully processed a mutual check and authentication
- The TPP was provided with an OAUTH2 "Client Credential" access token by the ASPSP (cf. § 3.4.2).
- The TPP presented its "OAUTH2 Client Credential" access token.

4.15.3.Business flow

The PISP post the history request.

The ASPSP answers with the list of relevant transactions.

4.15.4. Request

```
get /payment-requests/{paymentRequestResourceId}/transactions
```

4.15.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceId	[1..1]	Identification of the Payment Request Resource

4.15.5. Response

4.15.5.1. Body (application/hal+json; charset=utf-8)

FIELD					MULT.	DESC.
{responseBody}					[1..1]	HYPERMEDIA structure used for returning the transactions of a given payment request to the PISP
	creditTransferTransaction				[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
		{arrayItem}			[0..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
			paymentId		[1..1]	ISO20022: Set of elements used to reference a payment instruction.
				instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
				endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
				uetr	[0..1]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
			resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
			requestedExecutionDate		[1..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
			cancellableTill		[0..1]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
			acceptanceDateTime		[0..1]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
			debtorDecisionDate		[0..1]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
			appliedExecutionDate		[0..1]	ISO20022: Date and time on when the payment was executed.
			standingOrderCharacteristics		[0..1]	Specifies the characteristics of a standing order.
				startDate	[1..1]	The first applicable day of execution for a given standing order.
				endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.

			FIELD	MULT.	DESC.
			executionRule	[1..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. **CODE** / **DESCRIPTION** **FWNG** following **PREC** preceding
			frequency	[1..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. **CODE** / **DESCRIPTION** **DAIL** Daily **WEEK** Weekly **TOWK** EveryTwoWeeks **MNTH** Monthly **TOMN** EveryTwoMonths **QUTR** Quarterly **SEMI** SemiAnnual **YEAR** Annual However, each ASPSP might restrict these values into a subset if needed.
		instructedAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		equivalentAmount		[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			currencyOfTransfer	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRateInformation		[0..1]	Provides details on the currency exchange rate and contract.
			unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			exchangeRate	[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.
			rateType	[0..1]	Specifies the type used to complete the currency exchange. **CODE** / **NAME** / **DESCRIPTION** **SPOT** Spot — Exchange rate applied is the spot rate. **SALE** Sale — Exchange rate applied is the market rate at the time of the sale. **AGRD** Agreed — Exchange rate applied is the rate agreed between the parties.
			contractIdentification	[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
			estimatedPayerAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			estimatedPayeeAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

			FIELD	MULT.	DESC.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		ultimateDebtor		[0..1]	See generic structure PartyIdentification
		intermediaryAgent		[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
			agent	[0..1]	See generic structure PartyIdentification
			agentAccount	[0..1]	See generic structure AccountIdentification
		beneficiary		[1..1]	Specification of a beneficiary
			workspace	[0..1]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.
				identification	[1..1]	identification of the workspace to be used as an optional query parameter for some AISP queries
				label	[1..1]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
			id	[0..1]	Id of the beneficiary
			isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
			creditorAgent	[0..1]	See generic structure FinancialInstitutionIdentification
			creditor	[1..1]	See generic structure PartyIdentification
			creditorAccount	[0..1]	See generic structure AccountIdentification
		ultimateCreditor		[0..1]	See generic structure PartyIdentification
		instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
			{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

| | | | code | [0..1] | |

CODE	NAME	DESCRIPTION
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

| | | | instructionInformation | [0..1] | Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community. |

ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list.
API: The following values are allowed for Payment Request

| | | | purpose | [0..1] | |

CODE	NAME	DESCRIPTION
ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)
CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation
COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.
CPKC	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.
TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.

| | | regulatoryReportingCodes | | [0..1] | List of needed regulatory reporting codes for international payments |

		FIELD		MULT.	DESC.
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
		remittanceInformation		[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
				{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
				{arrayItem}	[0..*]	See generic structure StructuredRemittanceInformation
		transactionStatus		[0..1]	See generic structure TransactionIndividualStatusCode
		statusReasonInformation		[0..1]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: | CODE	NAME	DESCRIPTION | | AC01 | IncorectAccountNumber | the account number is either invalid or does not exist | | AC04 | ClosedAccountNumber | the account is closed and cannot be used | AC06 | BlockedAccount | the account is blocked and cannot be used | AG01 | Transaction forbidden | Transaction forbidden on this type of account | AM18 | InvalidNumberOfTransactions | the number of transactions exceeds the ASPSP acceptance limit | CH03 | RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture | The requested execution date is too far in the future | CUST | RequestedByCustomer | The reject is due to the debtor: refusal or lack of liquidity | DS02 | OrderCancelled | An authorized user has cancelled the order | DUPL | DuplicatePayment | Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. | FF01 | InvalidFileFormat | The reject is due to the original Payment Request which is invalid (syntax, structure or values) | FRAD | FraudulentOriginated | the Payment Request is considered as fraudulent | MS03 | NotSpecifiedReasonAgentGenerated | No reason specified by the ASPSP | NOAS | NoAnswerFromCustomer | The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred | RR01 | MissingDebtorAccountOrIdentification | The Debtor account and/or Identification are missing or inconsistent | RR03 | MissingCreditorNameOrAddress | Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. | RR04 | RegulatoryReason | Reject from regulatory reason | RR12 | InvalidPartyID | Invalid or missing identification required within a particular country or payment type. | TECH | TechnicalProblem | Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
		supplementaryData		[0..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
			acceptedAuthenticationApproach	[0..1]	List of authentication approaches
				{arrayItem}	[0..*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthenticationApproach	[0..1]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appliedAuthentication	[0..1]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
			scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
			successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
			unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

FIELD	MULT.	DESC.
_links	[1..1]	links that can be used for further navigation when retrieving the transaction of a payment request.
self	[0..1]	See generic structure GenericLink
parent	[0..1]	See generic structure GenericLink
first	[0..1]	See generic structure GenericLink
last	[0..1]	See generic structure GenericLink
next	[0..1]	See generic structure GenericLink
prev	[0..1]	See generic structure GenericLink