

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.								
Ac	AccountIdentification			Unique an	Unique and unambiguous identification for the account between the account owner and the account servicer.						
	iban		[01]	ISO20022 the accour Further sp services -	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		[01]	ISO20022 API: The A	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	[11]	API: Identi	API: Identifier						
				Name of the Possible v	ne identification scheme. alues for the scheme name, partially based or	n ISO20022 external code list, are the following:					
				CODE	NAME	DESCRIPTION					
				BANK	BankPartyldentification	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.					
			[11]	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.					
		schemeName		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 valu	es are also permitted, for instance:						
				CODE	NAME	DESCRIPTION					
				OAUT	OAUTH2 access token that is of the PSU	wned by the PISP being also an AISP and that can be used in order to identify					
				CPAN	CardPan Card PAN						
				Each imple	ementation of the STET PSD2 API must spec	ify in its own documentation which schemes can actually been used					
		issuer	[01]	ISO20022 recognized	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties						
	cur	rrency	[01]	Specifies t A code allo edition of t	he currency of the amount or of the account. ocated to a currency by a Maintenance Agenc he international standard ISO 4217 "Codes fo	cy under an international identification scheme, as described in the latest or the representation of currencies and funds".					

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4.1.2. FinancialInstitutionIdentification

FIELD N		MULT.	DESC.							
Fina	FinancialInstitutionIdentification			ISO20022: or proprieta	Unique and ary identificat	unambiguous identification of a financial institution, as as tion scheme.	signed under an internationally recognised			
	bicFi		[11]	ISO20022: "Banking -	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)".					
	clea	ringSysten	nMemberld	[01]	ISO20022: API: to be t	Information used for som	used to identify a member within a clearing system. he specific international credit transfers in order to identify	the beneficiary bank		
		clearing	SystemId	[01]	ISO20022: instruction	ISO20022: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.				
		member	ld	[01]	ISO20022:	ISO20022: Identification of a member of a clearing system.				
	nam	ie		[01]	Name of th	e financial ir	nstitution			
	post	alAddress		[01]	ISO20022:	Information	that locates and identifies a specific address, as defined t	oy postal services.		
					ISO20022: API: Canno	Identifies the transformed by the used for	e nature of the postal address. r SEPA payments. Proprietary codes can be specified an	d documented if needed.		
					0005					
					CODE	NAME	DESCRIPTION			
		address	Туре	[01]		Dolivory	Address is the address to which delivery is to take place			
					MLTO	Mail To	Address is the address to which delivery is to take place			
					PROX	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				
				[01]	10000000	Identificatio	n of a division of a large appendication or building			
		departm	ent	[0, 1]	API: Canno	ot be used fo	n or a division of a large organisation of building. or SEPA payments.			
		subDepa	artment	[01]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.					
		streetNa	me	[01]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.					
		building	Number	[01]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.					
		building	Name	[01]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.					
		postCod	e	[01]	ISO20022: mail. API: Canno	Identifier co ot be used fo	nsisting of a group of letters and/or numbers that is addeo or SEPA payments.	d to a postal address to assist the sorting of		
		townNar	ne	[01]	ISO20022: API: Canno	Name of a bot be used fo	ouilt-up area, with defined boundaries, and a local governm or SEPA payments.	ment.		
		countryS	SubDivision	[01]	ISO20022: API: Canno	Identifies a sot be used fo	subdivision of a country such as state, region, county. or SEPA payments.			
		country		[11]	ISO20022: from which	Country in v the affairs o	which a person resides (the place of a person's home). In of that company are directed.	the case of a company, it is the country		
		address	Line	[11]	Unstructure For SEPA	ed address. payments, or	The lines must embed zip code and town name. nly two address lines are allowed.			
		{a	rrayItem}	[07]	Address lin	ie				



4.1.3. GenericIdentification

	FIELD	MULT.	DESC.						
Gei	nericIdentification		ISO20022: API: The A	Unique ident SPSP will do	ification of an account, a person o	or an organisation, as assigned by an issuer. type it will support.			
	identification	[11]	API: Identifier						
	schemeName	[11]	Name of th Possible va BANK COID SREN SRET NIDN Other value CODE OAUT CPAN Each imple	e identificatio alues for the s BankPartyld Countrylden given organi corporate re SIREN SIREN SIRET Nationallder es are also pe NAME OAUTH2 CardPan ementation of	n scheme. scheme name, partially based on NAME lentification tificationCode) : Country authority sation identification (e.g., gistration number) ntityNumber ermitted, for instance: OAUTH2 access token that is own PSU Card PAN the STET PSD2 API must specify	ISO20022 external code list, are the following: DESCRIPTION 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. 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. 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. Number assigned by an authority to identify the national identity number of a person. DESCRIPTION DESCRIPTION It is own documentation which schemes can actually been used			
	issuer	[01]	ISO20022: by both par	Entity that as rties	signs the identification. this could	a country code or any organisation name or identifier that can be recognized			

4.1.4. GenericLink

	FIELD	MULT.	DESC.
GenericLink			hypertext reference
	href	[11]	URI to be used. HREF stands for Hypertext REFerence.
	templated	[01]	specifies "true" if href is a URI template, i.e. with parameters. Otherwise, this property is absent or set to false



4.1.5. Partyldentification

FIELD		MULT.	DESC.						
Ра	Partyldentification			API : Description of a Party which can be either a person or an organization.					
	name		[11]	ISO20022: Name by which a party is known and which is usually used to identify that party.					
	dateAndPlaceOfBirth		[01]	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	[11]	Date on which a person is born.					
		cityOfBirth	[11]	City where a person was born.					
		countryOfBirth	[11]	Country where a person was born.					
	pos	stalAddress	[01]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.					
				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					
			[0 1]	BIZZ Business Address is the business address					
		addressType	[01]	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 a postal office (PO) box					
				ADDR Postal Address is the complete postal address					
				HOME Business Address is the home address					
		department	[01]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.					
		subDepartment	[01]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.					
		streetName	[01]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.					
		buildingNumber	[01]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.					
		buildingName	[01]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.					
		postCode	[01]	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	[01]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.					
		countrySubDivision	[01]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.					
		country	[11]	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	[11]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.					
		{arrayItem}	[07]	Address line					
	org	anisationId	[01]	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	[11]	API: Identifier					



FIELD		MULT.	DESC.			
			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	BankPartyl	dentification	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)		
		[11]	SREN	REN 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.	
	schemeName		1] 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	NationalIde	entityNumber	Number assigned by an authority to identify the national identity number of a person.
			Other valu	values are also permitted, for instance:		
			CODE	NAME		DESCRIPTION
			OAUT	OAUTH2	OAUTH2 access token that is ou identify the PSU	wned by the PISP being also an AISP and that can be used in order to
			CPAN	CardPan	Card PAN	
			Each imple	h implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used		
	issuer	[01]	ISO20022 recognized	: Entity that a d by both par	assigns the identification. this cou ties	Id a country code or any organisation name or identifier that can be
priv	vateld	[01]	ISO20022 API: The A	: Unique ider ASPSP will do	ntification of an account, a person ocument which account reference	or an organisation, as assigned by an issuer. e type it will support.
	identification	[11]	API: Identi	ifier		



	FIELD MULT.			DESC.			
			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.		
				CountryIdentificationCode) : Country			
			COID	authority given organisation identification			
				(e.g., corporate registration number)			
		[11]	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.		
	schemeName		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	NationalldentityNumber	Number assigned by an authority to identify the national identity number of a person.		
			Other valu	es are also permitted, for instance:			
			CODE	NAME	DESCRIPTION		
			OAUT	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			
			Each imple	ementation of the STET PSD2 API must spe	cify in its own documentation which schemes can actually been used		
	issuer	[01]	ISO20022 recognized	: Entity that assigns the identification. this co d by both parties	uld a country code or any organisation name or identifier that can be		



4.1.6. PaymentInformationStatusCode

		ISO20022:		
		API: Manda	Specifies the status of the payment i atory. The following values are allower	nformation. ed 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 has been completed.
				All preceding checks such as technical validation and customer profile were
		ACSP	AcceptedSettlementInProcess	successful. Dynamic risk assessment is now also successful and therefore
		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
		ACWP	AcceptedWithoutPosting	remittance not sent. Payment instruction included in the credit transfer is accepted without being
		CANC	Cancellad	Payment initiation has been successfully cancelled after having received a
		CANC	Cancelled	request for cancellation.
		PART	PartiallyAccepted	A number of transactions have been 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 have been performed. Syntactical and semantical validations are successful.
		RCVD	Received	Payment initiation has been received by the receiving agent.
		PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status undate will be performed
		RJCT	Rejected	Payment request has been rejected.
PaymentInformationStatusCod	RJCT	Needs multiple sig	PATC ACTC ACTC Sentures? NO All signatures processed? VES NO ACCP VES NO Confirmation (PSU Authentication) PATC VES NO VES NO Confirmed? ACCP VES NO All signatures processed? VES NO ALL signatures processed? NO ALL signatures processed NO NO NO NO NO NO ALL transactions rejected	
			succesfully processed	Some transactions succesfully RJCT processed, some others rejected or cancelled



4.1.7. StructuredRemittanceInformation

						FIELD		MULT.	DESC.
Str	uctu	redF	Remit	tanc	elnfo	ormatio	n		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							[01]	Provides the identification and the content of the referred documents.
		{arrayltem}						[0*]	Provides the identification and the content of the referred document.
			typ	e				[01]	Specifies a code and the issuer of this code.
				со	de			[11]	Provides the code.
				iss	uer			[01]	Identification of the issuer of the code.
			nu	mbei				[01]	Unique and unambiguous identification of the referred document.
			rel	ated	Date			[01]	Date associated with the referred document.
			line	eDeta	ails			[01]	Sets of elements used to provide the content of the referred document line.
				{ar	raylte	em}		[0*]	Set of elements used to provide the content of the referred document line.
					ide	entificatio	on	[01]	Provides identification of the document line.
						type		[01]	Specifies a code and the issuer of this code.
							code	[11]	Provides the code.
							issuer	[01]	Identification of the issuer of the code.
						numb	er	[01]	Unique and unambiguous identification of the referred document line.
						relate	dDate	[01]	Date associated with the referred document line.
					de	scriptior	1	[01]	Description associated with the document line.
					an	nount		[01]	Provides details on the amounts of the document line.
						dueP	ayableAmount	[01]	Structure aiming to embed the amount and the currency to be used.
							amount	[11]	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		[11]	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".	
						disco	untAppliedAmount	[01]	Typed Amount
							type	[01]	Type of the amount
							amount	[11]	Structure aiming to embed the amount and the currency to be used.
							amount	[11]	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	[11]	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".
					credit	tNoteAn	nount	[01]	Structure aiming to embed the amount and the currency to be used.
						amou	int	[11]	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.
						curre	ncy	[11]	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".
					taxAr	nount		[01]	Typed Amount
						type		[01]	Type of the amount
						amou	int	[11]	Structure aiming to embed the amount and the currency to be used.
							amount	[11]	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	[11]	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".
					adjus	tmentA	mountAndReason	[01]	Specifies detailed information on the amount and reason of the adjustment.
						amou	int	[11]	Structure aiming to embed the amount and the currency to be used.
							amount	[11]	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	[11]	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".
						credit	DebitIndicator	[01]	CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount
						reaso	n	[01]	Specifies the reason for the adjustment.
						additi	onalInformation	[01]	Provides further details on the document adjustment.
					remit	tedAmo	unt	[01]	Structure aiming to embed the amount and the currency to be used.
						amou	Int	[11]	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.
						curre	ncy	[11]	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".
re	ferred	Doci	umen	itAmo	ount			[01]	Provides details on the amounts of the document line.
	du	ePay	able/	Amou	unt			[01]	Structure aiming to embed the amount and the currency to be used.
		am	nount					[11]	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.
		cu	rrenc	у			[11]	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".	
T	dis	scour	ntApp	liedA	mount			[01]	Typed Amount
		typ	e					[01]	Type of the amount
		an	nount					[11]	Structure aiming to embed the amount and the currency to be used.



			FIELD	MULT.	DESC.					
			amount	[11]	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	[11]	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".					
	cre	editNo	oteAmount	[01]	Structure aiming to embed the amount and the currency to be used.					
		am	ount	[11]	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			[11]	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			unt	[01]	Typed Amount					
type				[01]	Type of the amount					
		am	ount	[11]	Structure aiming to embed the amount and the currency to be used.					
			amount	[11]	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	[11]	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".					
	ad	justm	entAmountAndReason	[01]	Specifies detailed information on the amount and reason of the adjustment.					
amount			ount	[11]	Structure aiming to embed the amount and the currency to be used.					
	amount		[11]	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	[11]	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".					
		cre	ditDebitIndicator	[01]	CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount					
		rea	Ison	[01]	Specifies the reason for the adjustment.					
		ade	ditionalInformation	[01]	Provides further details on the document adjustment.					
	rer	nitted	IAmount	[01]	Structure aiming to embed the amount and the currency to be used.					
		am	ount	[11]	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.					
		cur	rency	[11]	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".					
cre	ditor	Refe	renceInformation	[01]	Reference information provided by the creditor to allow the identification of the underlying documents.					
type [01] Speci		[01]	Specifies a code and the issuer of this code.							
	code			[11]	Provides the code.					
	issuer			[01]	Identification of the issuer of the code.					
	ref	erenc	e	[01]	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.					
inv	oicer			[01]	API : Description of a Party which can be either a person or an organization.					



		FIELD	MULT.	DESC.					
	nar	ne	[11]	ISO20022: Name by which a party is known and which is usually used to identify that party.					
	dat	eAndPlaceOfBirth	[01]	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	[11]	Date on which a person is born.					
		cityOfBirth	[11]	City where a person was born.					
		countryOfBirth	[11]	Country where a person was born.					
	pos	talAddress	[01]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.					
				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					
			[01]	BIZZ Business Address is the business address					
		addressType		DLVY Delivery Address is the address to which delivery is to take place					
				MITO Mail To Address is the address to which mail is sont					
				PROV DO Poy Address is in a postal office (PO) hav					
				Address is is a postal onice (PO) box					
				ADDR Postal Address is the complete postal address					
				HOME Business Address is the home address					
		department	[01]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.					
		subDepartment	[01]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.					
		streetName	[01]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.					
		buildingNumber	[01]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.					
		buildingName	[01]	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.					
		postCode	[01]	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	[01]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.					
		countrySubDivision	[01]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.					
		country	[11]	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	[11]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.					
		{arrayItem}	[07]	Address line					
	org	anisationId	[01]	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	[11]	API: Identifier					



	FIELD	MULT.			DE	SC.
			Name of th Possible v following:	ne identification alues for the	on scheme. scheme name, partially ba	sed on ISO20022 external code list, are the
			CODE		NAME	DESCRIPTION
			BANK	BankPartyle	dentification	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	Countrylder authority giv identification registration	ntificationCode) : Country ven organisation n (e.g., corporate 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.
	schemeName	[11]	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	NationalIde	ntityNumber	Number assigned by an authority to identify the national identity number of a person.
			Other valu	es are also p	ermitted, for instance:	
			CODE	NAME		DESCRIPTION
			OAUT	OAUTH2	OAUTH2 access token th that can be used in order	at is owned by the PISP being also an AISP and to identify the PSU
			CPAN	CardPan	Card PAN	
		10.41	Each imple schemes c	ementation of an actually b	the STET PSD2 API must	t specify in its own documentation which
	issuer	[01]	ISO20022: name or id	Entity that a lentifier that c	ssigns the identification. th an be recognized by both	is could a country code or any organisation parties
priv	vateld	[01]	ISO20022 issuer. API: The A	Unique iden	tification of an account, a p ocument which account ref	person or an organisation, as assigned by an errore type it will support.
	identification	[11]	API: Identi	fier		



		FIELD	MULT.			DE	SC.
				Name of th Possible v following:	ne identification alues for the	on scheme. scheme name, partially ba	used on ISO20022 external code list, are the
				CODE		NAME	DESCRIPTION
				BANK	BankPartylo	dentification	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	Countrylder authority giv identification registration	ntificationCode) : Country ven organisation n (e.g., corporate 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.
		schemeName	[11]	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	NationalIde	ntityNumber	Number assigned by an authority to identify the national identity number of a person.
				Other valu	es are also p	ermitted, for instance:	
				CODE	NAME		DESCRIPTION
				OAUT	OAUTH2	OAUTH2 access token th	ts identify the PISP being also an AISP and
				CPAN	CardPan	that can be used in order	to identify the PSU
				Each imple	ementation of	the STET PSD2 API mus	t specify in its own documentation which
		issuer	[01]	ISO20022 name or ic	: Entity that a lentifier that c	ssigns the identification. th an be recognized by both	is could a country code or any organisation parties
inv	/oice	e	[01]	API : Description of a Party which can be either a person or an organization.			
	na	ime	[11]	ISO20022	: Name by wh	nich a party is known and v	which is usually used to identify that party.
	da	teAndPlaceOfBirth	[01]	Date and p This inform Financing	place of birth nation must b in case of inte	of a person. e requested for detection o ernational payment.	of Fraud, Money-Laundering and Terrorism
		birthDate	[11]	Date on w	hich a person	is born.	
		cityOfBirth	[11]	City where	e a person wa	s born.	
		countryOfBirth	[11]	Country w	here a persor	n was born.	
	рс	stalAddress	[01]	ISO20022	: Information	that locates and identifies	a specific address, as defined by postal services.



			FIELD	MULT.			DESC.					
					ISO20022: API: Canno needed.	dentifies the lot be used fo	e nature of the postal address. r SEPA payments. Proprietary codes can be specified and documented if					
					CODE	NAME	DESCRIPTION					
		bhe	ressTure	[01]	BIZZ	Business	Address is the business address					
		auu			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					
		dep	partment	[01]	ISO20022: API: Canno	Identificatior	n of a division of a large organisation or building. r SEPA payments.					
		sub	Department	[01]	ISO20022: API: Canno	3020022: Identification of a sub-division of a large organisation or building. PI: Cannot be used for SEPA payments.						
		stre	vetName	[01]	ISO20022: API: Canno	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.						
		buil	dingNumber	[01]	ISO20022: API: Canno	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.						
		buil	dingName	[01]	ISO20022: API: Canno	ISO20022: Name of the building or house. API: Cannot be used for SEPA payments.						
		pos	tCode	[01]	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.							
		tow	nName	[01]	ISO20022: API: Canno	Name of a b t be used fo	uilt-up area, with defined boundaries, and a local government. r SEPA payments.					
		cou	IntrySubDivision	[01]	ISO20022: API: Canno	: Identifies a s ot be used fo	subdivision of a country such as state, region, county. r SEPA payments.					
		cou	intry	[11]	ISO20022: company, i	: Country in w it is the count	hich a person resides (the place of a person's home). In the case of a ry from which the affairs of that company are directed.					
		add	IressLine	[11]	Unstructur For SEPA	ed address. T payments, or	The lines must embed zip code and town name. Ily two address lines are allowed.					
		{arrayItem}		[07]	Address lir	ne						
	org	janisa	tionId	[01]	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							
		ider	ntification	[11]	API: Identi	fier						



FIELD	MULT.		DE	SC.
		Name of th Possible v following:	ne identification scheme. alues for the scheme name, partially ba	used on ISO20022 external code list, are the
		CODE	NAME	DESCRIPTION
		BANK	BankPartyldentification	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	CountryldentificationCode) : 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.
schemeName	[11]	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 valu	es are also permitted, for instance:	
		CODE	NAME	DESCRIPTION
		OAUT	OAUTH2 access token th that can be used in order	at is owned by the PISP being also an AISP and to identify the PSU
		CPAN	CardPan Card PAN	
		Each imple schemes c	ementation of the STET PSD2 API mus can actually been used	t specify in its own documentation which
issuer	[01]	ISO20022 name or id	Entity that assigns the identification. the lentifier that can be recognized by both	is could a country code or any organisation parties
privateId	[01]	ISO20022: issuer. API: The A	Unique identification of an account, a	person or an organisation, as assigned by an
identification	[11]	API: Identi	fier	



		FIELD	MULT.		DESC. Name of the identification scheme.					
				Name of the Possible versible versible version of the Possible version of the	he identification alues for the	on scheme. scheme name, partially ba	ased on ISO20022 external code list, are the			
				CODE		NAME	DESCRIPTION			
				BANK	BankPartyle	dentification	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	Countrylder authority giv identification registration	ntificationCode) : Country ren organisation n (e.g., corporate 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.			
		schemeName	[11]	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	NationalIde	ntityNumber	Number assigned by an authority to identify the national identity number of a person.			
				Other valu	ies are also p	ermitted, for instance:				
				CODE	NAME		DESCRIPTION			
				OAUT	OAUTH2	OAUTH2 access token the	nat is owned by the PISP being also an AISP and			
					0/101112	that can be used in order	to identify the PSU			
				CPAN	CardPan	Card PAN				
			[01]	Each impl schemes o	ementation of can actually b	the STET PSD2 API mus een used	at specify in its own documentation which			
		issuer	[01]	ISO20022 name or io	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties Details about tax paid, or to be paid, to the government in accordance with the law, including defined parameters such as thresholds and type of account.					
tax	Remi	ittance	[01]	Details ab defined pa						
	cre	ditor	[01]	Set of eler	ments used to	identify a party of the tran	nsaction to which the tax applies.			
		taxIdentification	[01]	Tax identi	fication numb	er of the party.				
		registrationIdentification	[01]	Unique ide	entification, as	assigned by an organisa	tion, to unambiguously identify a party.			
		taxType	[01]	Type of ta	x payer.					
		authorisation	[01]	Title and N	Name of the p	arty or the party's authoris	sed reprensentative.			
		title	[01]	Title or po	sition of the p	arty or the party's authoris	sed reprensentative.			
		name	[01]	Name of the	he party or the	e party's authorised reprer	nsentative.			
	det	btor	[01]	Set of eler	ments used to	identify a party of the trar	nsaction to which the tax applies.			
		taxIdentification	[01]	Tax identi	Tax identification number of the party.					
		registrationIdentification	[01]	Unique ide	entification, as	assigned by an organisa	tion, to unambiguously identify a party.			



			FIELD	MULT.	DESC.				
		tax	Туре	[01]	Type of tax payer.				
		aut	horisation	[01]	Title and Name of the party or the party's authorised reprensentative.				
			title	[01]	Title or position of the party or the party's authorised reprensentative.				
			name	[01]	Name of the party or the party's authorised reprensentative.				
	ulti	mate	Debtor	[01]	Set of elements used to identify a party of the transaction to which the tax applies.				
		tax	Identification	[01]	Tax identification number of the party.				
		reg	istrationIdentification	[01]	Unique identification, as assigned by an organisation, to unambiguously identify a party.				
		tax	Туре	[01]	Type of tax payer.				
		aut	horisation	[01]	Title and Name of the party or the party's authorised reprensentative.				
			title	[01]	Title or position of the party or the party's authorised reprensentative.				
			name	[01]	Name of the party or the party's authorised reprensentative.				
	ad	minis	trationZone	[01]	Territorial part of a country to which the tax payment is related.				
	ref	erenc	eNumber	[01]	Tax reference information that is specific to a taxing agency.				
	me	thod		[01]	Method used to indicate the underlying business or how the tax is paid.				
	tota	alTax	ableBaseAmount	[01]	Structure aiming to embed the amount and the currency to be used.				
		am	ount	[11]	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.				
		cur	rency	[11]	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".				
	tota	alTax	Amount	[01]	Structure aiming to embed the amount and the currency to be used.				
		am	ount	[11]	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.				
		cur	rency	[11]	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".				
	dat	e		[01]	Date by which tax is due.				
	se	quenc	ceNumber	[01]	Sequential number of the tax report.				
	rec	ord		[01]	Records of tax details				
		{ar	rayItem}	[0*]	Record of tax details				
			type	[01]	High level code to identify the type of tax details.				
			category	[01]	Specifies the tax code as published by the tax authority.				
			categoryDetails	[01]	Provides further details of the category tax code.				
			debtorStatus	[01]	Code provided by local authority to identify the status of the party that has drawn up the settlement document.				



	FIELD M								DESC.				
			се	rtifica	ateldenti	fication	1	[01]	Identification number of the tax report as assigned by the taxing authority.				
			foi	rmsC	ode			[01]	Identifies, in a coded form, on which template the tax report is to be provided.				
			pe	riod				[01]	Set of elements used to provide details on the period of time related to the tax payment.				
				ye	ar			[01]	Year related to the tax payment.				
									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.				
								10 41	MM07 SeventhMonth Tax is related to the seventh month of the period.				
				typ	be			[01]	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.				
				fro	mDate			[01]	Start date of the range.				
				tol	Date			[01]	End date of the range.				
			ta	ĸAmc	ount			[01]	Set of elements used to provide information on the amount of the tax record.				
				rat	te			[01]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.				
				tax	kableBa	seAmo	unt	[01]	Structure aiming to embed the amount and the currency to be used.				
					amou	unt		[11]	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.				
					curre	ncy		[11]	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				
				tot	l alAmou	nt		[01]	Structure aiming to embed the amount and the currency to be used.				
					amou	unt		[11]	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		[11]	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".						
				details				[01]	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			d	[01]	Set of elements used to provide details on the period of time related to the tax payment.					
							year	[01]	Year related to the tax payment.				



			FIELD			MULT.	DESC.
							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.
						[0 1]	MM07 SeventhMonth Tax is related to the seventh month of the period.
					type	[0]	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.
					fromDate	[01]	Start date of the range.
					toDate	[01]	End date of the range.
				amou	unt	[11]	Structure aiming to embed the amount and the currency to be used.
					amount	[11]	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	[11]	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".
	ad	dition	alInforr	nation		[01]	Further details of the tax record.



4.1.8. TransactionIndividualStatusCode





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 has been registered by the Registration Authority for the AISP role.
- 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

get /accounts

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



4.2.5. Response

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

FIELD				MULT.	DESC.							
{responseBody}							[11]	HYPERMEDIA structure used for returning the list of the available accounts to the AISP				
	ac	count	ts				[11]	List of PSU account that are made available to the TPP				
		{arrayItem}					[0*]	PSU account that is made available to the TPP				
			res	sourc	eld		[01]	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.				
			bic	:Fi			[01]	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)".				
			ac	count	tld		[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.				
			na	me			[11]	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				
			de	tails			[01]	Specifications that might be provided by the ASPSP characteristics of the account characteristics of the relevant card 				
			linl	kedA	ccount		[01]	Case of a set of pending card transactions, the APSP will provide the relevant cash account the card is set up on.				
			usage				[01]	CODE DESCRIPTION PRIV Private personal account ORGA Professional account				
			company				[01]	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.				
		cashAccountType				De	[11]	CODE DESCRIPTION CACC Cash account CARD List of card based transactions				
			pro	oduct			[01]	Product Name of the Bank for this account, proprietary definition				
			ba	lance	S		[01]	list of balances provided by the ASPSP				
			{arrayItem}				[1*]	Structure of an account balance				
			name		[11]	Label of the balance						
			balanceAmount		[11]	Structure aiming to embed the amount and the currency to be used.						
						amount	[11]	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	[11]	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						DESC.					
					Type of ba	lance						
							71 · · · ·					
						[4 4]	CODE		NAME	DESCRIPTION		
					balanceType	[11]	CLBD	ISO200	22 ClosingBooked	Accounting Balance		
					<i>,</i> ,		YPCD	150200	22 Expected	Instant Balance		
								(100200				
							VALU	(None)		Value-date balance		
							OTHR	(None)		Other Balance		
						[0 1]						
					lastChangeDateTime	[01]	Timestam	of the la	st change of the bal	lance amount		
					-				g			
						[01]						
					referenceDate		Reference	date for t	he balance			
					I	[01]						
					lastCommitted I ransaction		Identificati	on of the l	ast committed trans	saction. This is actually	useful for instant balance.	
							10000000	0 : 6		(
							18020022	Specifies	s the type of accour	it ownersnip.		
							NA	ME		DESC	RIPTION	
							A c c c w	1				
							Account		Person which is th	e sole holder of the acco	bunt.	
							Holder					
							Account	Co-	Dama to the	and the set of the second		
							Holder		Person which sha	res with others the holdir	ng of the account.	
							A.()		Our de la companya de	and the state of the	to an	
							Attorne	/	Generic case of a	person having a manda	e to access the account data.	
				0.040	110	[01]	Custodi	an For	Entity that holds sl	hares/units on behalf of a	a legal minor. Although the account is	
			ps	ustat	us		Minor		registered under th	he name of the minor. th	e custodian retains control of the account.	
									Entity that has had	n appointed by a logal of	uthority to get on bobolf of a namon judged to	
							Legal G	uardian	Entity that has bee	en appointed by a legal a	uthonty to act on behall of a person judged to	
							, , , , , , , , , , , , , , , , , , ,		be incapacitated.			
									Entity named by th	ne beneficial owner to ac	t on its behalf, often to facilitate dealing, or to	
							Nomine	Ð	conceal the identit	v of the beneficiary		
										y of the beneficially.		
							Succes	or On	Deceased's estate	e, or successor, to whom	the respective percentage of ownership will	
							Death		be transferred upo	on the death of one of the	owners.	
									Legal owners of th	ne property. However, the	e beneficiary has the equitable or beneficial	
							Trustee		ownership		· · ·	
									ownersnip.			
							links that o	an be use	ed for further naviga	ation when browsing Ac	count Information at one account level	
			li	nks		[11]	LINE		DESCRI	PTION		
				ino								
							balances link to the balances of a given account					
							transact	ions li	nk to the transaction	s of a given account		
						hypertext reference						
						[0 1]	,					
				ba	ances	[01]						
							See generic structure GenericLink					
							hypertext	eference				
						IO 11	, portoxt	2.010100				
				tra	nsactions	[01]						
							See gener	c structure	GenericLink			
							ecount Information at tan loval					
						[11]	Links that	can be us	eu for further navig	auon when browsing A	count mormation at top level	
	_lir	nks										
									Lander Barrier H	Nabla ana sa t		
							hyportoxt	selt: lin	ik to the list of all ava	liable accounts		
							nypertext	SIGIGITCE				
		-	f			[11]						
		38	ur -									
							See denor	c structure	Genericl ink			
							Soo gonen					
							hypertext	eterence				
			di I-		414. /	[01]						
		en	uUSE	aider	iuty							
							See gener	c etructure	Generict ink			
							See gener	c siruciure	GenericLINK			
Ιſ	-						hypertext	eference				
						[01]						
		be	nefic	aries								
							C	a alm - + -	Constal inte			
							See gener	c structure	GenericLink			



	FIELD	MULT.	DESC.
	first	[01]	hypertext reference
			See generic structure <u>GenericLink</u>
		[01]	hypertext reference
	last		
			See generic structure GenericLink
	next	[01]	hypertext reference
			See generic structure GenericLink
		[01]	hypertext reference
	prev	[]	
			See generic structure GenericLink



4.3. Retrieval of an account balances report (AISP)

4.3.1. Description

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

4.3.2. Prerequisites

- The TPP has been registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that has been 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

4.3.3. 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 must provide at least the accounting balance on the account.
- 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.

4.3.4. Request

get /accounts/{accountResourceld}/balances

4.3.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceld	[11]	Identification of account resource to fetch



4.3.5. Response

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

			FIE	LD	MULT.	DESC.								
{re	espor	nseE	lody}		[11]	HYPERME	DIA structure used for return	ning the list of the relev	vant balances for a given account to the AISP					
	bal	lance	es		[11]	List of acco	List of account balances							
		{aı	rayItem}		[1*]	Structure of an account balance								
			name		[11]	Label of the balance								
			baland	æAmount	[11]	Structure a	Structure aiming to embed the amount and the currency to be used.							
				amount	[11]	ISO20022: in the curre	Amount of money to be mov ncy as ordered by the initiat	ved between the debto ing party.	or and creditor, before deduction of charges, expressed					
				currency	[11]	Specifies th A code allo in the latest	e currency of the amount or cated to a currency by a Ma edition of the international	of the account. intenance Agency unc standard ISO 4217 "Co	der an international identification scheme, as described odes for the representation of currencies and funds".					
			baland	хеТуре	[11]	Type of bal CODE CLBD XPCD VALU OTHR	NAME ISO20022 ClosingBooked ISO20022 Expected (None) (None)	DESCRIPTION Accounting Balance Instant Balance Value-date balance Other Balance						
			lastCh	angeDateTime	[01]	Timestamp of the last change of the balance amount								
			referei	nceDate	[01]	Reference date for the balance								
			lastCo	mmittedTransaction	[01]	Identification of the last committed transaction. This is actually useful for instant balance.								
_links					[11]	LINK DESCRIPTION self link to the balances of a given account parent-list link to the list of all available accounts transactions link to the transactions of a given account								
		se	lf		[11]	hypertext reference See generic structure Genericl ink								
		pa	rent-list		[01]	hypertext reference See generic structure GenericLink								
		tra	Insaction	s	[01]	hypertext re See generic	sference structure <u>GenericLink</u>							



4.4. Retrieval of an account transaction set (AISP)

4.4.1. 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.

4.4.2. Prerequisites

- The TPP has been registered by the Registration Authority for the AISP role
- The TPP and the PSU have a contract that has been 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

4.4.3. 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.

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



4.4.4. Request

get /accounts/{accountResourceId}/transactions

4.4.4.1. Path Parameters

FIELD	MULT.	DESC.
accountResourceld	[11]	Identification of account resource to fetch

4.4.4.2. Query Parameters

FIELD	MULT.	DESC.
dateFrom	[01]	Inclusive minimal imputation date of the transactions. Transactions having an imputation date equal to this parameter are included within the result.
dateTo	[01]	Exclusive maximal imputation date of the transactions. Transactions having an imputation date equal to this parameter are not included within the result.
entryReferenceFrom	[01]	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	[01]	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

4.4.5. Response

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

				FIELD	MULT.	DESC.				
{responseBody}					[11]	HYPERMEDIA structure used for returning the list of the transactions for a given account to the AISP				
	transactions				[11]	List of transactions				
	{arrayItem}			em}	[0*]	Structure of a transaction. At least expectedBookingDate or bookingDate must be provided				
			res	sourceld	[01]	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.				
			en	tryReference	[01]	Technical incremental identification of the transaction. Once assigned, this value cannot be changed for the relevant transaction.				
		transactionAmount			[11]	Structure aiming to embed the amount and the currency to be used.				
				amount	[11]	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	[11]	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			ditDebitIndicator	[11]	Accounting flow of the amount CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount				
	transactionAmountDetails			nsactionAmountDetails	[01]	Provides detailed information on the original amount.				
			instructedAmount		[01]	details on amount and currency exchange				
				type	[01]	specifies the type of amount in case of proprietary amount				



	FIELD		MULT.	.T. DESC.			
			am	ount	[11]	Structure aiming to embed the amount and the currency to be used.	
				amount	[11]	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	[11]	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".	
			SOI	urceCurrency	[11]	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".	
			tar	getCurrency	[01]	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".	
			uni	tCurrency	[01]	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".	
			ex	changeRate	[11]	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).	
			COI	ntractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.	
			qu	otationDate	[01]	Date and time at which an exchange rate is quoted.	
		tra	nsact	ionAmount	[01]	details on amount and currency exchange	
			typ	e	[01]	specifies the type of amount in case of proprietary amount	
			am	iount	[11]	Structure aiming to embed the amount and the currency to be used.	
				amount	[11]	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	[11]	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".	
			SOI	urceCurrency	[11]	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".	
			tar	getCurrency	[01]	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".	
			uni	tCurrency	[01]	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".	
			ex	changeRate	[11]	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).	
			COI	ntractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.	
			quotationDate		[01]	Date and time at which an exchange rate is quoted.	
		counterValueAmount			[01]	details on amount and currency exchange	
			type		[01]	specifies the type of amount in case of proprietary amount	
			amount		[11]	Structure aiming to embed the amount and the currency to be used.	
				amount	[11]	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	[11]	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".	
			SO	urceCurrency	[11]	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		FIELD MULT. DESC.		
			tar	getCu	rency	[01]	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		[01]	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".	
			exc	change	eRate	[11]	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).
			cor	ntractle	dentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
			que	otation	Date	[01]	Date and time at which an exchange rate is quoted.
		an	noun	cedPo	stingAmount	[01]	details on amount and currency exchange
			typ	e		[01]	specifies the type of amount in case of proprietary amount
			am	ount		[11]	Structure aiming to embed the amount and the currency to be used.
				amo	unt	[11]	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.
				curr	ency	[11]	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".
			ຣວເ	urceCu	urrency	[11]	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			[01]	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".
			uni	tCurre	ncy	[01]	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".
			exc	change	eRate	[11]	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).
			cor	ntractle	dentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
			que	otation	Date	[01]	Date and time at which an exchange rate is quoted.
		pro	priet	aryAm	ount	[01]	Set of elements used to provide information on the original amount and currency exchange.
			{ar	raylter	n}	[0*]	details on amount and currency exchange
				type		[01]	specifies the type of amount in case of proprietary amount
				amo	unt	[11]	Structure aiming to embed the amount and the currency to be used.
					amount	[11]	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	[11]	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		[11]	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		[01]	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".	
				unit	Currency	[01]	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".
				excl	nangeRate	[11]	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).


		FIELD			FIELD MULT. DESC.							
					contr	actIdentification	[01]	Unique ide	entification to unam	piguously identify the foreign exchange contract.		
					quota	ationDate	[01]	Date and t	ime at which an ex	change rate is quoted.		
		status					[11]	Type of Tr CODE BOOK PDNG	NAME ClosingBooked Pending	DESCRIPTION Accounted transaction Transaction that is to be accounted and does already affect the instant balance		
		ovr	octo	dRoo	kingDr		[01]	OTHR	Other	transaction that is not accounted and does not affect the instant balance yet		
		evt	Jecie	UDUU	KIIIYDa		[0.,1]	Expected I	booking date of the	transaction on the account if the transaction is not yet booked.		
		boo	oking	Date			[]	Real booking date of the transaction on the account				
		val	ueDa	ate			[01]	Value date	of the transaction	on the account		
	transactionDate						[01]	Date used	Date used for specific purposes: • for card transaction: date of the transaction • for credit transfer: acquiring date of the transaction • for direct debit: receiving date of the transaction			
	bankTransactionCode				de	[01]	Set of elen ISO20022 Transactio For instand It applies w	nents used to fully i provides a list of p in codification migh ce a French Transa vith § 2 code table domain must be family must be s (e.g. "OPCA") subFamily must column (e.g. "Of code might be s implementation.	dentify the type of underlying transaction resulting in an entry. <u>ssible Bank Transaction Code combinations</u> t also be specified at national community level. ction codification is <u>available</u> using the following mapping: set with "FR" set with one of the values that are provided in the [code Famille] column be set with one of the values that are provided in the [code opération] "") et with a proprietary transaction code that must be documented by the			
			doı	main			[11]	Set of elen	nents used to provi ured and hierarchic	de the domain, the family and the sub-family of the bank transaction code, al format.		
			fan	nily			[11]	Specifies t structured	he family and the s and hierarchical fo	ub-family of the bank transaction code, within a specific domain, in a mat.		
			sut	bFam	ily		[11]	Specifies t	he sub-product fam	ily within a specific family.		
			cod	de			[01]	Proprietary	y bank transaction of	code to identify the underlying transaction.		
			iss	uer			[01]	Identificati	on of the issuer of t	he proprietary bank transaction code.		
		cha	arges	6			[01]	Provides f	urther details on the	charges related to the payment transaction.		
			tota	alCha	rgesAr	ndTaxAmount	[01]	Structure a	aiming to embed the	e amount and the currency to be used.		
				am	ount		[11]	ISO20022 expressed	: Amount of money in the currency as	to be moved between the debtor and creditor, before deduction of charges, ordered by the initiating party.		
				cur	rency		[11]	Specifies t A code allo described currencies	he currency of the ocated to a currenc in the latest edition and funds".	amount or of the account. y by a Maintenance Agency under an international identification scheme, as of the international standard ISO 4217 "Codes for the representation of		
			rec	cord			[01]	Provides d	letails of the individ	ual charges record.		
				{arr	ayltem	}	[0*]	Provides fi	urther individual rec	ord details on the charges related to the payment transaction.		
					amou	unt	[01]	Structure a	aiming to embed the	e amount and the currency to be used.		
						amount	[11]	ISO20022 expressed	: Amount of money in the currency as	to be moved between the debtor and creditor, before deduction of charges, ordered by the initiating party.		



			FIE	LD			MULT.			DESC.			
					curr	ency	[11]	Specifies t A code all described currencies	the currency of the amour ocated to a currency by a in the latest edition of the s and funds".	nt or of the account. Maintenance Agency under an international identification scheme, as international standard ISO 4217 "Codes for the representation of			
				crea	litDeb	itIndicator	[01]	CODE CRDT DBIT	DESCRIPTION Credit type amount Debit type amount				
				cha	rgeInc	ludedIndicator	[01]	Indicates v One of the	whether the charge should following values must be Meaning When True: Meaning When False:	d be included in the amount or is added as pre-advice. 9 used: Included : Pre-advised			
				cod	e		[01]	Specifies a	a code and the issuer of t	his code.			
					cod	е	[11]	Provides t	Provides the code.				
					issuer		[01]	Identificati	on of the issuer of the co	de.			
				rate			[01]	Rate expre	essed as a percentage, ie	e, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.			
								ISO20022 payment to The follow	: Specifies which party/pa ransaction. ring values are allowed:	arties will bear the charges associated with the processing of the			
								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.			
	bearer		[01]	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.			
				age	nt		[01]	ISO20022 internation See generi	: Unique and unambiguou ally recognised or proprie ic structure <u>FinancialInstitu</u>	us identification of a financial institution, as assigned under an etary identification scheme.			
				tax			[01]	Provides of	details on the tax applied t	to charges.			
					ider	ntification	[01]	Unique ret	ference to unambiguously	v identify the nature of the tax levied, such as Value Added Tax (VAT).			
					rate		[01]	Rate expre	essed as a percentage, ie	e, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.			
					amo	ount	[01]	Structure a	aiming to embed the amo	unt and the currency to be used.			
						amount	[11]	ISO20022 expressed	: Amount of money to be I in the currency as order	moved between the debtor and creditor, before deduction of charges, ed by the initiating party.			
						currency	[11]	Specifies t A code all described currencies	the currency of the amour ocated to a currency by a in the latest edition of the and funds".	nt or of the account. Maintenance Agency under an international identification scheme, as international standard ISO 4217 "Codes for the representation of			
	rel	atedF	Partie	s			[01]	informatio	n about the parties that a	re related to the transaction			
		init	iating	Party			[01]	API : Desc	cription of a Party which c	an be either a person or an organization.			
								See gener	ic structure Partyldentificati	ion			



		FIELD	MULT.	DESC.		
		debtorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		
		debtor	[01]	API : Description of a Party which can be either a person or an organization.		
		debtorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.		
		ultimateDebtor	[01]	See generic structure <u>Accountilication</u> API : Description of a Party which can be either a person or an organization. See generic structure Partyldentification		
		creditorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		
		creditor	[01]	See generic structure <u>FinancialInstitutionIdentification</u> API : Description of a Party which can be either a person or an organization. See generic structure <u>PartyIdentification</u>		
		creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.		
		ultimateCreditor	[01]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification		
	ren	nittanceInformation	[01]	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	[01]	Unstructured remittance information		
		{arrayItem}	[0*]	Relevant information to the transaction		
		structured	[01]	Structured remittance information		
		{arrayItem}	[0*]	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.		
	ade	ditionalTransactionInformation	[01]	Additional information about reconciliation.		



	FIELD	MULT.	DESC.					
			links that can be	e used for further navigation when browsing Accou	nt Information at one account level			
			LINK					
			self	link to the transactions of a given account				
		[11]	parent-list	link to the list of all available accounts				
_lir	nks		balances	link to the balances 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				
			hypertext refere	ence				
	self	[11]						
			See generic structure GenericLink					
		[0, 1]	hypertext refere	ence				
	parent-list	[01]						
			See generic stru	See generic structure GenericLink				
			[01] hypertext reference					
	balances	[01]						
			See generic structure <u>GenericLink</u>					
		[0 1]	nypertext refere	ence				
	first	[01]						
			See generic structure GenericLink					
			hypertext refere	ence				
	last	[01]						
	iest .							
			See generic stru	icture GenericLink				
		10 41	hypertext refere	ence				
	next	[01]						
			See generic stru	icture GenericLink				
			hypertext refere	ence				
		[01]						
	prev							
			See generic stru	icture GenericLink				



4.5. Forwarding the PSU consent (AISP)

4.5.1. 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.

4.5.2. Prerequisites

- The TPP has been registered by the Registration Authority for the AISP role.
- 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.

4.5.3. 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.

4.5.4. Request

put /consents

4.5.4.1. Body (application/json)

	FIELD	MULT.	DESC.
{re	questBody}	[11]	Requested access services.
	balances	[11]	List of accessible accounts for one given functionality



	FIELD	MULT.	DESC.
	{arrayItem}	[0*]	Unique and unambiguous identification for the account between the account owner and the account servicer.
			See generic structure AccountIdentification
tran	sactions	[11]	List of accessible accounts for one given functionality
	{arrayItem}	[0*]	Unique and unambiguous identification for the account between the account owner and the account servicer.
			See generic structure AccountIdentification
trustedBeneficiaries		[11]	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
psu	Identity	[11]	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

4.5.5. Response

No data.



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

4.6.1. Description

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

4.6.2. Prerequisites

- The TPP has been registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that has been 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.

4.6.3. 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.

4.6.4. Request

get /end-user-identity

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

4.6.5. Response

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

	FIELD	MULT.	DESC.
{re	sponseBody}	[11]	HYPERMEDIA structure used for returning the identity of the PSU
	connectedPsu	[11]	Last name and first name of the PSU which has granted access to the AISP on the accounts data This information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token initialisation.



FIEL	D	MULT.				DESC.			
connectedPsuNamePrefix		[01]	Specifies the this field acceleration of the	terms used to forr epts the following DESCRIPTION Doctor Madam Viss Vister	mally address a person code values				
connectedPsuFirstName		[01]	First name of This informati initialisation.	irst name of the PSU which has granted access to the AISP on the accounts data his information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token nitialisation.					
connectedPsuLastName		[01]	Last name of the PSU which has granted access to the AISP on the accounts data This information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token initialisation.						
_links		[11]	LINK self parent-list	be used for furthe DES link to the end-u link to the list of	er navigation when brov SCRIPTION user identity f all available accounts	sing Account Information at one account level			
self		[11]	hypertext refe See generic st	rrence rructure <u>GenericLin</u>	<u>ık</u>				
pare	ent-list	[01]	hypertext refe See generic st	rrence ructure <u>GenericLin</u>	<u>nk</u>				



4.7. Retrieval of the trusted beneficiaries list (AISP)

4.7.1. Description

This call returns all trusted beneficiaries that have been 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.

4.7.2. Prerequisites

- The TPP has been registered by the Registration Authority for the AISP role.
- The TPP and the PSU have a contract that has been 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).

DESC.

- 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 AISP asks for the trusted beneficiaries list.

The ASPSP answers with a list of beneficiary details structure.

4.7.4. Request

get /trusted-beneficiaries

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

4.7.5. Response

FIELD

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

MULT.



FIELD		MULT.	DESC.				
{re	espoi	nseBody}	[11]	HYPERMEDIA structure used for returning the list of the whitelisted beneficiaries			
	be	neficiaries	[11]	List of trusted beneficiaries			
		{arrayItem}	[0*]	Specification of a beneficiary			
		id	[01]	Id of the beneficiary			
		isTrusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been 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	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.			
				API : Description of a Party which can be either a person or an organization.			
		creditor	[11]	See generic structure Partyldentification			
		creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification			
	_links		[11]	LINK DESCRIPTION self link to the beneficiaries parent-list link to the list of all available accounts first link to the list of all available accounts 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			
		self	[11]	hypertext reference See generic structure GenericLink			
		parent-list	[01]	hypertext reference See generic structure <u>GenericLink</u>			
		first	[01]	hypertext reference See generic structure <u>GenericLink</u>			
		last	[01]	hypertext reference See generic structure <u>GenericLink</u>			
		next	[01]	hypertext reference See generic structure <u>GenericLink</u>			
		prev	[01]	hypertext reference See generic structure <u>GenericLink</u>			



4.8. Payment coverage check request (CBPII)

4.8.1. 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.

4.8.2. Prerequisites

- The TPP has been registered by the Registration Authority for the CBPII role
- The TPP and the PSU have a contract that has been 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.

4.8.3. Business flow

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

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

4.8.4. Request

post /funds-confirmations

4.8.4.1. Body (application/json)

	FIELD	MULT.	DESC.
{re	questBody}	[11]	Payment coverage request structure. The request must rely either on a cash account or a payment card.
	paymentCoverageRequestId	[11]	Identification of the payment Coverage Request



	FIELD	MULT.	DESC.
payee		[01]	The merchant where the card is accepted as information to the PSU.
instruct	tedAmount	[11]	Structure aiming to embed the amount and the currency to be used.
	amount	[11]	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	[11]	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		[11]	Unique and unambiguous identification for the account between the account owner and the account servicer.
			See generic structure AccountIdentification

4.8.5. Response

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

FIELD			FIELD	MULT.	DESC.
{re	spor	nseBody	}	[11]	HYPERMEDIA structure used for returning the payment coverage report to the CBPII
	rec	luest		[11]	Payment coverage request structure. The request must rely either on a cash account or a payment card.
		payme	ntCoverageRequestId	[11]	Identification of the payment Coverage Request
		payee		[01]	The merchant where the card is accepted as information to the PSU.
		instruc	tedAmount	[11]	Structure aiming to embed the amount and the currency to be used.
			amount	[11]	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	[11]	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		ntid	[11]	Unique and unambiguous identification for the account between the account owner and the account servicer.
					Result of the coverage check :
				[11]	true: the payment can be covered
	res	sult			 false: the payment cannot be covered
_links				[11]	links that can be used for further navigation to post another coverage request.
	self		[11]	hypertext reference	
					See generic structure <u>GenericLink</u>



4.9. Payment request initiation (PISP)

4.9.1. 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

4.9.1.1. Data content

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

- one single execution date or multiple execution dates
 - $_{\odot}$ 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:

		DOMESTIC PAYMENTS		
STRUCTURE	SEPA PAYMENTS	IN NON-EURO	INTERNATIONAL PAYMENTS	
		CURRENCY		
PaymentTypeInformation/InstructionPriority (payment	"HIGH" for high-priority SCT,	"HIGH" for high-priority	"HIGH" for high-priority payments, "NORM" or	
level)	"NORM" for other SCT,	CT, "NORM" or ignored	ignored for other payments	
,	Ignored for SCTInst	for other CT	°	
PaymentTypeInformation/ServiceLevel (payment level)	"SEPA" for SCT and	ignored	ignored	
	SCTInst	5	•	
PaymentTypeInformation/CategoryPurpose (payment	"CASH" for transfer request, "D	VPM" for payment request	"CORT" for generic international payments, "INTC"	
level)	on behalf of a merchant		for transfers between two branches within the same	
			company, "TREA" for treasury transfers	
PaymentTypeInformation/LocalInstrument (payment	"INST" pour les SCTInst,	Ignored or valued with ISO2	0022 external code	
level)	otherwise ignored			
Requested ExecutionDate (either at payment or	Mandatory (indicates the date of	on debit on the ordering party a	account)	
transaction level)	Man datas:	Orthurst		
End loendidentification (at transaction level)	Mandatory	Optional		
UltimateDebtor (at transaction level)	Optional			
OltimateCreditor (at transaction level)	Optional		Manufatana and analyzing and any of these	
InstructedAmount (at transaction level)	Mandatory		Mandatory and exclusive use of one of these	
			structures	
EquivalentAmount (at transaction level)	Not used		structures	
Charge Boarer (at transaction lovel)	"SI E\/" for SCT and SCTIngt	"SLE\/" or "SHAP"		
Purnose (at transaction level)	Ontional		ORED, DEDT OF OFICIA	
	Optional	Mandatony (possibly		
RegulatoryReportingCode (at transaction level)	Not used	multiple values)		
InstructionForCreditorAgent (at transaction level)	Notused		Ontional (possibly multiple values)	
RemittanceInformation	Mandatory Structured or upstru	uctured depending on the loca	I rules and constraints	
	Mandatory 2 address lines	Mandatory 4 address	Mandatory. Complete strustured address can be	
Debtor (at payment level)	only	lines only	used	
DebtorAccount (at payment level)	Optional	Optional, Account currency	may be specified	
DebtorAgent (at payment level)	Optional			
	Mandatory, 2 address lines	Mandatory, 4 address	Mandatory. Complete strustured address can be	
Creditor (either at payment or transaction level)	only	lines only	used. Date and place of birth must be specified	
CreditorAccount (either at payment or transaction level)	Mandatory	Mandatory. Account current	cy 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	Netword	Ortional		
at payment or transaction level)	INOT USED	Optional		

4.9.1.2. Prerequisites for all use cases

- The TPP has been 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

4.9.1.3. 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.

- The PSU provides the PISP with all information needed for the transfer.
- The PISP prepares the Transfer Request and sends this request to the relevant ASPSP that holds the debtor account.
- The Request can embed several payment instructions having different beneficiaries.
- 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.

- The PSU provides the PISP with all information needed for the Standing Order.
- The PISP prepares the Standing Order Request and sends this request to the relevant ASPSP that holds the debtor account.
- 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



4.9.2. Request

post /payment-requests

4.9.2.1. Query Parameters

FIELD	MULT.	DESC.
ui_locales	[01]	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.

4.9.2.2. Body (application/json)

FIELD			MULT.	DESC.
{ra	equestB	lody}	[11]	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
	resou	irceld	[01]	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.
	payme	entInformationId	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	batchl	Booking	[01]	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.
	creation	onDateTime	[11]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	numb	perOfTransactions	[11]	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
	initiati	nitiatingParty		API : Description of a Party which can be either a person or an organization.
	accep	otDebtorAccountChange	[01]	 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
	accep	otChargeHandlingChange	[01]	 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
	payme	entTypeInformation	[11]	ISO20022: Set of elements used to further specify the type of transaction.
	ir	nstructionPriority	[01]	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.
	s	serviceLevel	[01]	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
	lo	ocalInstrument	[01]	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.



FIELD		MULT.	DESC.					
			ISO20022 used by the special presence of API: The	2: Specifies the high level p ne initiating party to provide ocessing by any of the age following values are allowe	urpose of the instruction based on a set of pre-defined categories. This is information concerning the processing of the payment. It is likely to trigger its involved in the payment chain.			
			CODE	NAME	DESCRIPTION			
		[0, 4]	CASH	CashManagementTransf	er Transaction is a general cash management instruction.			
	categoryPurpose	[01]	CORT	TradeSettlementPaymen	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 Ir companie TREA	traCompanyPayment Tra s belonging to the same gr FreasuryPayment Transac	nsaction is an intra-company payment, i.e. a payment between two pup. tion is related to treasury operations. E.g. financial contract settlement.			
del	btor	[01]	API : Des	cription of a Party which ca	n be either a person or an organization.			
			See gene	ic structure Partyldentification	1			
		[01]	Unique ar	nd unambiguous identificati	on for the account between the account owner and the account servicer.			
del	btorAccount		See gene	ric structure AccountIdentific	tion			
			ISO20022	2: Unique and unambiguous	identification of a financial institution, as assigned under an internationally			
de	btorAgent	[01]	recognise	d or proprietary identification	n scheme.			
			See gene	ric structure <u>FinancialInstituti</u>	nIdentification			
be	neficiary	[01]	Specificat	Specification of a beneficiary				
	id	[01]	ld of the b	eneficiary				
	creditorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.					
			See generic structure FinancialInstitutionIdentification					
	creditor	[11]	API : Description of a Party which can be either a person or an organization.					
			See generic structure Partyldentification					
		[0 1]	Unique ar	nd unambiguous identificati	on for the account between the account owner and the account servicer.			
	creditorAccount	[01]	.01]					
			See gene	ric structure <u>AccountIdentifica</u>	tion			
			transactic The follow	<i>i</i> ng values are allowed:	tes will bear the charges associated with the processing of the payment			
			CODE	NAME	DESCRIPTION			
			DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.			
cha	argeBearer	[01]	CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.			
onargoboaron					side are to be borne by the debtor, transaction charges on the server side			
			SHAR	Shared	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	and/or scheme.			
			indicator	hat the payment can be co	vered or not by the funds available on the relevant account			
fur	ndsAvailability	[01]	•	true: payment is covere	d			
			 raise: payment is not covered 					



	FIELD		MULT.	DESC.				
						indicator that the payment can be immediately booked or not		
	booking		[01]	 true: payment is booked 				
				 false: payment is not booked 				
						. 1.7		
			[0.,1]					
	requestedExecutionDate		[0]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.				
			[1 4]					
	cre	editTra	ansfe	rTransaction	[11]	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		
		{ar	ravlte	em}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor.		
			,			API:		
			021	mentId	[11]			
			pa)	monuu		ISO20022: Set of elements used to reference a payment instruction.		
					[01]	ADI: Identifier assigned by the ASDSD for further use of the greated reasures through ADI calls		
				resourceld		The API client cannot set or modify the value of this field.		
					[11]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously		
				instructionId		identify the instruction.		
					[0 1]	API: Unique identification shared between the PISP and the ASPSP		
				endToEndId	[01]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This		
						ruentincation is passed on, unchanged, unroughout the entire end-to-end chain.		
						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:		
			roo	uestedExecutionData	[01]	• the single requested execution date for a payment having several instructions. In this case, this		
			ieq	acciere reculion indle		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 		
						De set at each instruction revel.		
						 I ne tirst date or 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.		
					[01]	For standing orders, the jexecution kuller parameter helps to compute the execution date to be applied.		
			end	dDate		I ne last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.		
						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.		
					[01]	this execution rule.		
			exe	ecutionRule				
						CODE DESCRIPTION		
						FWNG following		
						PREC preceding		
						Frequency rule for standing orders.		
						The following codes from the "EventFrequency7Code" of ISO 20022 are supported.		
						CODE DESCRIPTION		
						DAIL Daily		
						WEEK Weekly		
					[0 1]	TOWK EveryTwoWeeks		
			free	quency	[01]	MNTH Monthly		
						TOMN EveryTwoMonths		
						QUTR Quarterly		
						SEMI SemiAnnual		
					[0, 4]	However, each ASPSP might restrict these values into a subset if needed.		
			inst	tructedAmount	[U1]	Structure aiming to embed the amount and the currency to be used.		
						·····		
				amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges,		
				anoun		expressed in the currency as ordered by the initiating party.		
					[11]	Specifies the currency of the amount or of the account.		
				currency	с · ч	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".		
			equ	uivalentAmount	[01]	Structure aiming to embed the amount and the currency to be used.		
						The currency of transfer should be set.		
Pu	ıblis	shec	l by	STET under Creative C	Common	s - Attribution 3.0 France (CC BY 3.0 FR)		



FIELD		MULT.	DESC.							
			amount	[11]	ISO20022 expressed	Amount of	money to be moved between the debtor and creditor, before deduction of charges, ency as ordered by the initiating party.			
			currency	[11]	Specifies the currency of the amount of 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	[11]	A code allocated to a currency of the amount of or 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".					
		ex	changeRateInformation	[01]	Provides d	letails on th	e currency exchange rate and contract.			
			unitCurrency	[01]	Specifies t A code allo described and funds	he currency ocated to a in the latest	y of the amount or of the account. currency by a Maintenance Agency under an international identification scheme, as t edition of the international standard ISO 4217 "Codes for the representation of currencies			
			exchangeRate	[01]	The factor currency w	used for co as bought	inversion of an amount from one currency to another. This reflects the price at which one with another currency.			
					Specifies t	he type use	ed to complete the currency exchange.			
				[01]	CODE	NAME	DESCRIPTION			
			rateType		SPOT	Spot	Exchange rate applied is the spot rate.			
					SALE	Sala	Exchange rate applied is the market rate at the time of the sale			
					AODD	Jaie				
				[01]	AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.			
			contractIdentification		and the de	btor agent.	bous relefence to the roleign exchange contract agreed between the initiating party/creditor			
		ulti	mateDebtor	[01]	API : Desc	ription of a	Party which can be either a person of an organization.			
					See generic structure Partyldentification					
		inte	ermediaryAgent	[01]	Agent and agent account between the debtor's agent and the creditor's agent.					
			agent	[01]	API : Desc	ription of a	Party which can be either a person or an organization.			
					See generi	c structure	PartyIdentification			
			agentAccount	[01]	Unique an	d unambigu	ious identification for the account between the account owner and the account servicer.			
					See generi	c structure	AccountIdentification			
		be	neficiary	[01]	Specificati	on of a ben	eficiary			
			id	[01]	Id of the be	eneficiary				
			creditorAgent	[01]	ISO20022 recognised	: Unique an d or propriet	d unambiguous identification of a financial institution, as assigned under an internationally ary identification scheme.			
					See generi	c structure F	inancialInstitutionIdentification			
			creditor	[11]	API : Desc	ription of a	Party which can be either a person or an organization.			
					See generi	c structure	Partyldentification			
			creditorAccount	[01]	Unique an	d unambigu	ious identification for the account between the account owner and the account servicer.			
					See generi	c structure <u>/</u>	AccountIdentification			
		ulti	mateCreditor	[01]	API : Desc	ription of a	Party which can be either a person or an organization.			
				10.11	See generi	c structure F	Partyldentification			
		ins	tructionForCreditorAgent	[01]	Further inf	ormation re	lated to the processing of the payment instruction, provided by the initiating party, and or agent.			
			{arrayItem}	[0*]	Further information of creditor's a by the creditor's a by the creditor's a by the creditor's a by the creditor of the credito	ormation re agent. The i ditor's agen	lated to the processing of the payment instruction that may need to be acted upon by the nstruction may relate to a level of service, or may be an instruction that has to be executed t, or may be information required by the creditor's agent.			



FIELD		MULT.	DESC.							
				code	[01]	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 CHOB 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	[01]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.				
						ISO20022 API: The fo	Underlying reason for the pay ollowing values are allowed for	ment transaction, as published in an external purpose code list. Payment Request		
						CODE	NAME			
						CODL		Eurode mayord between 2 second to a second belder at the same		
		DU	rnose	2	[01]	ACCT	AccountManagement	Funds moved between 2 accounts or same account noider at the same bank)		
		μu				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.		
						СРКС	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.		
		reç	gulato	oryReportingCodes	[01]	List of nee	ded regulatory reporting codes	s for international payments		
					[1 10]					
			{ar	rayltem}	[110]	Information Economica	n needed due to regulatory and al codes to be used are provide	d statutory requirements. ed by the National Competent Authority		
						ISO20022: settle, such API:	Information supplied to enabl h as commercial invoices in ar	e the matching of an entry with the items that the transfer is intended to accounts' receivable system.		
					[01]	•	Only one occurrence of the	unstructured information is allowed.		
		rer	nittar	nceInformation		•	Only one occurrence of the	structured information is allowed.		
						•	 Structured and unstructured information can coexist. 			
			un	structured	[01]	Unstructur	ed remittance information			
				{arrayItem}	[0*]	Relevant ir	nformation to the transaction			
			str	uctured	[01]	Structured	remittance information			
							P 14 11 41 41			
				{arrayItem}	[0*]	Information to settle, s	n supplied to enable the match uch as commercial invoices in	ing/reconciliation of an entry with the items that the payment is intended an accounts' receivable system, in a structured form.		
						See generi	c structure StructuredRemittanc	elnformation		
					[11]	ISO20022	Additional information that ca	nnot be captured in the structured elements and/or any other specific		
su	pplen	nenta	aryDa	ita		block. API: This s	structure is used to embed the	relevant URLs for returning the status report to the PISP and to specify		
						can only b	e set by the PISP	and by the DICD. The DICD are writer has been chosen by the AGEGE		
						commas.	tion approaches that are supp	orted by the PISP. The PISP can provide several choices separated by		
	aco	cepte	edAut	henticationApproach	[01]	REDIREC DECOUPL	T: the PSU is redirected by the ED: the TPP identifies the PS	PTPP to the ASPSP which processes identification and authentication U and forwards the identification to the ASPSP which processes the		
						authentica	tion through a decoupled device	Ce fies the PSI I and forwards the identification to the ASPSP which starts		
						the authen	tication. The TPP forwards on	e authentication factor of the PSU (e.g. OTP or response to a		
		{ar	raylte	em}	[0*]	combinatio	on of possible values for authe	ntication approaches		
		10 (1	The ASPS	P, based on the authentication	approaches proposed by the PISP, choose the one that it can					
appliedAuthenticationApproach		[01]	processed has been o It may hap	, in respect with the preference chosen. pen that the ASPSP considers	es and constraints of the PSU and indicates in this field which approach that, in case of payment cancellation request, there is no need for					
	sca	aHint			[01]	can only b Hint given	e set by the PISP by the merchant and/or the PI	SP about an SCA exemption context		
	sue	ccess	sfulR	eportUrl	[01]	URL to be process in	used by the ASPSP in order to REDIRECT and DECOUPLEI	o notify the PISP of the finalisation of the authentication and consent D approach		
					[0, 4]	URL to be	used by the ASPSP in order to	o notify the PISP of the failure of the authentication and consent		
	un	SUCC	essfu	IReportUrl	[U 1]	process in If this URL the Payme	REDIRECT and DECOUPLEI is not provided by the PISP, t int Request processing	D approach he ASPSP will use the "successfulReportUrl" even in case of failure of		



4.9.3. Response

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

FIELD		MULT.	DESC.		
{re	spons	eBody}	[11]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation	
	appliedAuthenticationApproach		[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentic and will then return "NONE".	
	nonce		[01]	Challenge to be sent in order to avoid replay of the authentication process.	
_links		[01]	links that can be used for further navigation, especially in REDIRECT approach		
		consentApproval	[01]	hypertext reference	
				See generic structure GenericLink	



4.10.Retrieval of a payment request (PISP)

4.10.1. 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 has been updated with the resource identifiers, and eventually the status of the Payment/Transfer Request and the status of the subsequent credit transfer.

4.10.2. Prerequisites

- The TPP has been 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 has been 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

4.10.3. Business flow

The PISP asks to retrieve the Payment/Transfer Request that has been 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.

4.10.4.Request

get /payment-requests/{paymentRequestResourceld}

4.10.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceld	[11]	Identification of the Payment Request Resource

4.10.5.Response

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

	FIELD	MULT.	DESC.			
{respo	nseBody}	[11]	HYPERMEDIA structure used for returning the original Payment Request to the PISP			
paymentRequest		[11]	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:			
	resourceld	[01]	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	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.			
	batchBooking	[01]	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	[11]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.			
	numberOfTransactions	[11]	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	[11]	API : Description of a Party which can be either a person or an organization. See generic structure <u>PartyIdentification</u>			
	acceptDebtorAccountChange	[01]	 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	[01]	 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 			



FIELD		MULI.	DESC.					
	paymentTypeInformation	[11]	ISO20022: Set of elements used to further specify the type of transaction.					
	instructionPriority	[01]	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	[01]	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.					
	localInstrument	[01]	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.					
			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.					
	categoryPurpose	[01]	CORT TradeSettlementPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.					
			Code used to pre-advise the account servicer of a forthcoming					
			DVPM DeliverAgainstPayment 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			API : Description of a Party which can be either a person or an organization.					
			See generic structure Partyldentification					
debtorAccount		[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.					
		See generic structure AccountIdentification						
	debtorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.					
			See generic structure FinancialInstitutionIdentification					
	beneficiary	[01]	Specification of a beneficiary					
	id	[01]	Id of the beneficiary					
	isTrusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been 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	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.					
			See generic structure FinancialInstitutionIdentification					
Ī	creditor	[11]	API : Description of a Party which can be either a person or an organization.					
			See generic structure Partyldentification					
	creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.					
			See generic structure AccountIdentification					



	FIELD	MULT.				DESC.
			ISO20022 payment tr The follow	: Specifies which party/pa ransaction. ing values are allowed:	rties will bea	ar the charges associated with the processing of the
			CODE	NAME		DESCRIPTION
			DEBT	BorneByDebtor	All transac	tion charges are to be home by the debtor
			CRED	BorneByCreditor	All transac	tion charges are to be borne by the creditor
		[01]	0	DomoDyoroakor	In a credit	transfer context, means that transaction charges on the
	chargeBearer				sender sic	le are to be borne by the debtor transaction charges on the
					receiver si	ide are to be borne by the creditor. In a direct debit context.
			SHAR	Shared	means that	at transaction charges on the sender side are to be borne by
					the credito	or, transaction charges on the receiver side are to be borne by
					the debtor	
			SLEV	FollowingServiceLevel	Charges a and/or sch	are to be applied following the rules agreed in the service level neme.
			ISO20022 API: Mand	Specifies the status of that the status of t	e payment es are allowe	information. ed to provide the status of the Payment Request
			CODE	NAME		DESCRIPTION
						Preceding check of technical validation was successful.
			ACCP	AcceptedCustomerProfi	le	Customer profile check was also successful.
			ACSC	AcceptedSettlementCor	npleted	Settlement on the debtor's account has been completed.
						All preceding checks such as technical validation and
						customer profile were successful. Dynamic risk
			ACSP	AcceptedSettlementInP	rocess	assessment is now also successful and therefore the
						Payment Request has been accepted for execution.
			ACTO		lation	Authentication and syntactical and semantical validation
			ACIC	Accepted recrimical validation		are successful.
			ACWC	AcceptedWithChange		Instruction is accepted but a change will be made, such as date or remittance not sent.
						Payment instruction included in the credit transfer is
			ACWP	AcceptedWithoutPosting		accepted without being posted to the creditor customer's
						account.
		IO 11	CANC	Cancelled		Payment initiation has been successfully cancelled after
	paymentInformationStatus	[01]	CANC	Cancelled		having received a request for cancellation.
						A number of transactions have been accepted, whereas
			PART	PartiallyAccepted		another number of transactions have not yet achieved
						'accepted' status.
			DATO	Devile II. As see to day to also		Payment initiation needs multiple authentications, where
			PAIC	PartiallyAccepted rechn	ICalConect	some but not yet all have been periormed. Syntactical and
						Payment initiation has been received by the receiving
			RCVD	Received		agent.
						Payment request or individual transaction included in the
			PDNG	Pending		Payment Request is pending. Further checks and status
						update will be performed.
			RJCT	Rejected		Payment request has been rejected.
			See generi	c structure PaymentInform	ationStatus	ode
			ooo genen			



FIELD		MULT.	DESC.				
	statusReasonInformation		[01]	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 AC06 BlockedAccount the account is blocked and cannot be used AC06 Transaction forbidden Transactions orbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture The requested execution date is too far in the future [CUST RequestedElyCustomer 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. IFF01 InvalidPileFormat 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 tim			
					PISP for a payment request cancellation.		
	funds	Availat	bility	[01]	true: payment can be covered or not by the funds available on the relevant account true: payment is covered false: payment is not covered		
	booking			[01]	indicator that the payment can be immediately booked or not true: payment is booked false: payment is not booked		
	reque	stedEx	recutionDate	[01]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.		
	credit	Transfe	erTransaction	[11]	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		
	{	arraylt	em}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:		
		pa	ymentld	[11]	ISO20022: Set of elements used to reference a payment instruction.		
			resourceld	[01]	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.		
			instructionId	[11]	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	[01]	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.		
		rec	questedExecutionDate	[01]	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 Rule parameter helps to compute the execution date to be applied.		
		en	dDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.		



FIELD			FIELD	MULT.	DESC.					
		executionRule [01]			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					
		[01]			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					
			instructedAmount	[01]	Structure aiming to embed the amount and the currency to be used.					
			amount	[11]	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	[11]	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	[01]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.					
			amount	[11]	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	[11]	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	[11]	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	[01]	Provides details on the currency exchange rate and contract.					
			unitCurrency	[01]	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	[01]	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.					
				10.41	Specifies the type used to complete the currency exchange.					
			rateType	[U1]	CODE NAME DESCRIPTION SPOT Shot Exchange rate applied is the shot 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	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.					
			ultimateDebtor	[01]	API : Description of a Party which can be either a person or an organization.					
			intermedian (Annat	[01]						
	intermediaryAgent				Agent and agent account between the debtor's agent and the creditor's agent.					



				FIELD	MULT.	DESC.				
				agent	[01]	API : Description of a Party which can be either a person or an organization.				
				agentAccount	[01]	See generic structure <u>Partylidentification</u> Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification				
			be	neficiary	[01]	Specification of a beneficiary				
				id	[01]	Id of the beneficiary				
				isTrusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been 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	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.				
				creditor	[11]	API : Description of a Party which can be either a person or an organization.				
				creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.				
		ultimateCreditor		[01]	See generic structure <u>Accountidentification</u> API : Description of a Party which can be either a person or an organization.					
			ins	tructionForCreditorAgent	[01]	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 accented by the creditor's agent.				
				code	[01]	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) by the most efficient means of telecommunication.				
				instructionInformatio	[01] on	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				
						ACCT AccountManagement Funds moved between 2 accounts of same account holder at the same back				
			pu	rpose	[01]	CASH CashManagementTransfer Initiation				
						COMC CommercialPayment Transaction is related to a payment of commercial credit or debit. Operation General Carpark Charges Transaction is related to carpark				
			CPRC CarparkCharges charges. TRPT RoadPricing Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of							
			reç	gulatoryReportingCodes	[01]	List of needed regulatory reporting codes for international payments				



FIELD				LD	MULT.	DESC.						
				{a	ırrayltem}	[110]	Informatio Economica	n needed due to regulatory and sta al codes to be used are provided b	atutory requirements. by the National Competent Authority			
		remittanceInformation		[01]	ISO20022 intended to API:	Information supplied to enable th o settle, such as commercial invoid Only one occurrence of the uns Only one occurrence of the stru Structured and unstructured in	e matching of an entry with the items that the transfer is ces in an accounts' receivable system. structured information is allowed. uctured information is allowed. formation can coexist.					
				u	nstructured	[01]	Unstructured remittance information					
					{arrayItem}	[0*]	Relevant i	nformation to the transaction				
				st	ructured	[01]	Structured	Structured remittance information				
		{arrayItem}			{arrayltem}	[0*]	Informatio intended to	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.				
							See generi	c structure StructuredRemittanceInf	ormation			
						CODE ACSC	Specifies the status of the payment the following values are allowed to ant Request NAME AcceptedSettlementCompleted AcceptedSettlementInProcess	DESCRIPTION Settlement on the debtor's account has been completed. All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.				
							АСТС	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.			
		transactionStatus			ctionStatus	[01]	CANC	Cancelled	Payment initiation has been 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.					
					RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.					
						See generi	c structure <u>TransactionIndividualSta</u>	<u>itusCode</u>				



FIELD	MULT.	DESC.			
statusReasonInformation	[01]	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: Image: Construct the intervent of the int			
supplementaryData	[11]	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 has been chosen by the ASPSP			
acceptedAuthenticationApproach	[01]	can only be set by the PISP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. 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)			
{arrayItem}	[0*]	combination of possible values for authentication approaches			
appliedAuthenticationApproach	[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".			
scaHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context			
successfulReportUrl	[01]	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	[01]	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	[11]	links that can be used for further navigation when having post a Payment Request in order to get the relevant status report.			
request	[01]	hypertext reference See generic structure <u>GenericLink</u>			
confirmation	[01]	hypertext reference See generic structure <u>GenericLink</u>			



4.11. Modification of a Payment/Transfer Request (PISP)

4.11.1.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 has been 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.

4.11.2. 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)
 - The ASPSP answered with a location link to the saved Payment/Transfer Request (cf. § 4.5.4)
 - 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.

4.11.3. Business flow

4.11.3.1. 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 ordered the cancellation.
DUPL	The PISP requests the cancellation for a duplication of a previous Payment/Transfer request
FRAD	The PISP requests the cancellation for fraudulent origin of the Payment/Transfer request
TECH	The PISP requests the cancellation for a technical issue on its side

4.11.3.2. 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.

Since the modification request needs a PSU authentication before committing, the modification request includes:

- 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 :
 - 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
 - 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.
 - 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
 - The specification of the chosen authentication approach taking into account both the PISP and the PSU capabilities.
 - 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.

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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.

4.11.4.Request

put /payment-requests/{paymentRequestResourceld}

4.11.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceld	[11]	Identification of the Payment Request Resource

4.11.4.2. Body (application/json)

	FIELD	MULT.	DESC.
{re	equestBody}	[11]	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
	resourceld	[01]	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	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	batchBooking	[01]	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	[11]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	numberOfTransactions	[11]	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	[11]	API : Description of a Party which can be either a person or an organization. See generic structure Partyldentification
	acceptDebtorAccountChange	[01]	 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	[01]	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



FIELD			MULT.	DESC.					
	pa	ymentTypeInformation	[11]	ISO20022: Set of elements used to further specify the type of transaction.					
		instructionPriority	[01]	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	[01]	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	[01]	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.					
				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					
			10 11	CASH CashManagementTransfer Transaction is a general cash management instruction.					
		categoryPurpose	[0 1]	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.					
	de	btor	[01]	API : Description of a Party which can be either a person or an organization.					
				See generic structure Partyldentification					
	de	btorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.					
	de	btorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.					
				See generic structure FinancialInstitutionIdentification					
	be	neficiary	[01]	Specification of a beneficiary					
		id	[01]	Id of the beneficiary					
		creditorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.					
				See generic structure FinancialInstitutionIdentification					
		creditor	[11]	API : Description of a Party which can be either a person or an organization.					
				See generic structure Partyldentification					
		creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.					
				See generic structure AccountIdentification					



	FIELD	MULT.	DESC.						
			ISO20022: transactior The followi	Specifies which party/pa n. ng values are allowed:	rties will bea	ar the charges associated with the processing of the payment			
			CODE	NAME		DESCRIPTION			
			DEBT	BorneByDebtor	All transac	tion charges are to be borne by the debtor			
		10 11	CRED	BorneByCreditor	All transac	tion charges are to be borne by the creditor.			
	chargeBearer	[01]		Donnoby or oanor	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			
			SHAR	Shared	are to be b	porne by the creditor. In a direct debit context, means that			
					transaction	n charges on the sender side are to be borne by the creditor,			
					transaction	n charges on the receiver side are to be borne by the debtor.			
			SLEV	FollowingServiceLevel	Charges a and/or sch	re to be applied following the rules agreed in the service level neme.			
			ISO20022: API: Mand	Specifies the status of th atory. The following value	e payment i s are allowe	information. ed to provide the status of the Payment Request			
			CODE	NAME		DESCRIPTION			
						Preceding check of technical validation was successful.			
			ACCP	AcceptedCustomerProfile		Customer profile check was also successful.			
		[01]	ACSC	AcceptedSettlementCompleted		Settlement on the debtor's account has been completed.			
						All preceding checks such as technical validation and customer			
			ACSP		000055	profile were successful. Dynamic risk assessment is now also			
						successful and therefore the Payment Request has been			
						accepted for execution.			
			ACTC	ACTC AcceptedTechnicalValio		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	J	Payment instruction included in the credit transfer is accepted without being posted to the creditor customer's account.
			CANC	Cancelled		Payment initiation has been successfully cancelled after having			
	paymentinformationStatus					A number of transactions have been accopted whereas			
			PART	PartiallyAccepted		another number of transactions have not yet achieved			
						'accepted' status.			
			DATO	Dentielle Assessed and Tasker		Payment initiation needs multiple authentications, where some			
			PAIC	PartiallyAccepted Lechni	calCorrect	validations are successful.			
			RCVD	Received		Payment initiation has been received by the receiving agent.			
						Payment request or individual transaction included in the			
			PDNG	Pending		Payment Request is pending. Further checks and status update			
						will be performed.			
			RJCT	Rejected		Payment request has been rejected.			
			See generi	c structure PaymentInforma	ationStatusC	ode			



FIELD			FIELD	MULT.	DESC.					
	statusReasonInformation				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					
				[01]	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)					
					 [NS03] (NotSpecified@nated Title Payment Request is Considered as inadulating [MS03] (NotSpecified@nated Title Payment Request is considered as inadulating [MS03] (NotSpecified@natedTitle? [NOAS] NotSpecified@natedTitle? [NOAS] NotSpecified@natedTitle? [NOAS] NotSpecified@natedTitle? [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 [RR04 Technical Problem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation. 					
	funds/	Availa	bility	[01]	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					
	bookir	ng		[01]	true: payment can be immediately booked or not true: payment is booked false: payment is not booked					
	reques	stedE	xecutionDate	[01]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.					
	credit	Fransf	erTransaction	[11]	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					
	{8	arrayli	iem}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:					
		pa	aymentId	[11]	ISO20022: Set of elements used to reference a payment instruction.					
			resourceld	[01]	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.					
			instructionId	[11]	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	[01]	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.					
	requestedExecutionDate			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:						
			[01]	 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. 						
			odData	[01]	For standing orders, the [executionRule] parameter helps to compute the execution date to be applied. The last applicable day of execution for a given standing order.					
	endDate			If not given, the standing order is considered as endless.						


FIELD			MULT.	DESC.				
		executionRule	[01]	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	[01]	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				
		instructedAmount	[01]	Structure aiming to embed the amount and the currency to be used.				
		amount	[11]	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	[11]	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	[01]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.				
		amount	[11]	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	[11]	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	[11]	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	[01]	Provides details on the currency exchange rate and contract.				
		unitCurrency	[01]	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	[01]	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	[01]	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	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.				
ultimateDebtor		[01]	API : Description of a Party which can be either a person or an organization.					
		intermediaryAgent	[01]	Agent and agent account between the debtor's agent and the creditor's agent.				



FIELD		MULT.			DESC.			
		agent [01]		API : Desc	ription of a Party which can be	either a person or an organization.		
				See generi	structure Partyldentification			
				Unique and	d unambiguous identification f	or the account between the account owner and the account servicer.		
			[01]					
		agentAccount						
				See generi	structure AccountIdentification			
		<i>c</i> .	[01]					
	bene	nciary		Specification	on of a beneficiary			
		id	[01]	ld of the be	eneficiary			
				ISO20022:	Unique and unambiguous ide	ntification of a financial institution, as assigned under an internationally		
			[01]	recognised	or proprietary identification so	cheme.		
		creditorAgent						
				Soo gopori	structure EinancialInstitutionId	patification		
					ription of a Party which can be			
			[1.,1]	ATT. Desc	inplicit of a r arty which can be			
		creditor	[]					
				See generi	structure Partvldentification			
				Unique and	d unambiguous identification f	or the account between the account owner and the account servicer.		
			[01]		•			
		creditorAccount						
				See generi	structure AccountIdentification			
				API : Desc	ription of a Party which can be	either a person or an organization.		
	ultim	atoCraditar	[01]					
	ululli	alecteditor						
				See generi	structure Partyldentification			
	instru	uctionForCreditorAgent	[01]	Further info	ormation related to the proces	sing of the payment instruction, provided by the initiating party, and		
				intended for the creditor agent.				
		{arrayltem}	[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.				
			10 41	Coded info intended fo	rmation related to the process or the creditor's agent. I Code	ing of the payment instruction, provided by the initiating party, and Name Description CHQB		
		code	[01]	PayCredito	rByCheque (Ultimate) credit	or must be paid by cheque. HOLD HoldCashForCreditor Amount of		
				Please adv	ise/contact (ultimate) creditor	claimant by phone. TELB Telecom Please advise/contact		
			[0, 1]	(ultimate) c	reditor/claimant by the most e	fficient means of telecommunication.		
		instructionInformation	[01]	Further info agreed or s	prmation complementing the competition of a user community.	oded instruction or instruction to the creditor's agent that is bilaterally		
				API: The fo	ollowing values are allowed for	Payment Request		
				CODE	NAME	DESCRIPTION		
				ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same		
	purp	ose	[01]		~	bank)		
				CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer		
				COMC	CommercialPaymont	Transaction is related to a payment of commercial credit or debit		
				CPKC	CarparkCharges	General Carpark Charges Transaction is related to carpark charges		
				01110	Calpanonaigeo	Transport RoadPricing Transaction is for the payment to top-up pre-		
				TRPT	RoadPricing	paid card and electronic road pricing for the purpose of transportation.		
			[01]					
	regul	atoryReportingCodes	[1 10]	List of nee	ded regulatory reporting codes	s for international payments		
		{arrayItem}	[]	Information Economics	needed due to regulatory and l codes to be used are provide	d statutory requirements. ed by the National Competent Authority		
				ISO20022	Information supplied to enable	e the matching of an entry with the items that the transfer is intended to		
				settle, such	as commercial invoices in ar	accounts' receivable system.		
			[01]	AFI.		unstructured information is allowed		
	remit	tanceInformation				structured information is allowed.		
					Structured and unstructure			
1								



	FIELD		MULT.	DESC.							
		unstructured		[01]	Unstructu	Unstructured remittance information					
					{arrayItem}	[0*]	Relevant	information to the transaction			
				str	uctured	[01]	Structure	Structured remittance information			
					{arrayltem}	[0*]	Information to settle, s	on supplied to enable the matching such as commercial invoices in an	/reconciliation of an entry with the items that the payment is intended accounts' receivable system, in a structured form.		
							See gene	ric structure StructuredRemittanceInf	formation		
							ISO20022 API: Only Payment	 Specifies the status of the payment the following values are allowed to Request 	ent information group. p provide the status of the subsequent CREDIT TRANSFER to the		
							CODE	NAME	DESCRIPTION		
							ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.		
							ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.		
							ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.		
			tra	nsact	tionStatus	[01]	CANC	Cancelled	Payment initiation has been 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.					
				RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.					
							See gener	ric structure <u>TransactionIndividualSta</u>	<u>atusCode</u>		
			sta	tusR	easonInformation	[01]	ISO20022 API: Can CODE AC01 AC04 [C] AC06 [E] AC06 [E] AC06 [I] AC06 [I] AC	2: Provides detailed information on only be used in case the status is of NAME IncorectAccountNumber the account BlockedAccountNumber the account BlockedAccount the account is blockedAccount the account is a drequest cancellation. availdFileFormat The reject is due fraudulentOriginated the Payment NoAnswerFromCustomer The PS as occurred dissingDebtorAccountOrIdentificati int int dissingCreditorNameOrAddress \$ r requirements is insufficient or missing it for the account or missing is a socurred account or missing is a socurred account or missing is a socured int int int int account or missing is a socured into a account account or the account or missing is a socured into a account account or the account or missing is a socured into a account or missing is a socured into	the status reason. equal to "RJCT" or "CANC". Only the following values are allowed: DESCRIPTION account number is either invalid or does not exist nt is closed and cannot be used ocked and cannot be used ocked and cannot be used of orbidden on this type of account number of transactions exceeds the ASPSP acceptance limit stedCollectionDateTooFarInFuture The requested execution date is at is due to the debtor: refusal or lack of liquidity er has cancelled the order tuplicate of another payment. Can only be set by a PISP for a to the original Payment Request which is invalid (syntax, structure at the equest is considered as fraudulent ed No reason specified by the ASPSP ND has neither accepted nor rejected the Payment Request and a tion The Debtor account and/or Identification are missing or Specification of the creditor's name and/or address needed for sing. guilatory reason dentification required within a particular country or payment type. Jems resulting in an erroneous transaction. Can only be set by a ot be captured in the structured elements and/or any other specific		
	su	opler	nenta	aryDa	ita	[11]	block. API: This which aut	structure is used to embed the rele hentication approaches are accept	evant URLs for returning the status report to the PISP and to specify ted by the PISP and which has been chosen by the ASPSP		



FIELD			DESC.
	acceptedAuthenticationApproach	[01]	can only be set by the PISP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. 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)
	{arrayItem}	[0*]	combination of possible values for authentication approaches
	appliedAuthenticationApproach	[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
	scaHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
	successfulReportUrl	[01]	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	[01]	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

4.11.5.Response

4.11.5.1. Body (*/*)

FIELD			MULT.	DESC.	
{re	{responseBody}		[11]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation	
	appliedAuthenticationApproach		[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, ir respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentic and will then return "NONE".	
	nonce		[01]	Challenge to be sent in order to avoid replay of the authentication process.	
	_link	8	[01]	links that can be used for further navigation, especially in REDIRECT approach	
		consentApproval	[01]	hypertext reference	
				See generic structure GenericLink	



4.12.Confirmation of a payment request or a modification request using a standard PSU authentication (PISP)

4.12.1. 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.

4.12.2. Prerequisites

- The TPP has been 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 has been 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 has presented its "OAUTH2 Client Credential" access token

4.12.3. Business flow

Once the PSU has been authenticated using a standard procedure (non OAUTH2), 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.

4.12.4.Request

post /payment-requests/{paymentRequestResourceld}/confirmation



4.12.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceld	[11]	Identification of the Payment Request Resource

4.12.4.2. Body (application/json)

	FIELD	MULT.	DESC.
{requestBody}		[11]	Confirmation request resource
	nonce	[01]	Challenge to be sent in order to avoid replay of the authentication process.
	psuAuthenticationFactor	[01]	authentication factor forwarded by the TPP to the ASPSP in order to fulfil the strong customer authentication process

4.12.5.Response

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

FIELD			MULT.	DESC.
{re	espoi	nseBody}	[11]	HYPERMEDIA structure used for returning the original Payment Request to the PISP
	paymentRequest		[11]	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
		resourceld	[01]	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 [11]			ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.
		batchBooking	[01]	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	[11]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
		numberOfTransactions	[11]	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	[11]	API : Description of a Party which can be either a person or an organization. See generic structure <u>PartyIdentification</u>
		acceptDebtorAccountChange	[01]	 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	[01]	 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



	FIELD	MULT. DESC.					
	paymentTypeInformation	[11]	ISO20022: Set of elements used to further specify the type of transaction.				
	instructionPriority	[01]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructe party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.				
	serviceLevel	[01]	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.				
	localInstrument	[01]	API: Only SEPA (SEPA Credit transfer) Value is allowed 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.				
			ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Thi 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 INAIME DESCRIPTION				
			CASH CashManagement I ransaction is a general cash management instruction.				
	categoryPurpose	[01]	CORT TradeSettlementPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.				
			Code used to pre-advise the account servicer of a forthcoming				
			DVPM DeliverAgainstPayment Decent action of the action of				
			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 settlemen				
	debtor	[01]	API : Description of a Party which can be either a person or an organization.				
			See generic structure Partyldentification				
	debtorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.				
			See generic structure AccountIdentification				
	debtorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.				
			See generic structure FinancialInstitutionIdentification				
	beneficiary	[01]	Specification of a beneficiary				
	id	[01]	Id of the beneficiary				
	isTrusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been 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	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.				
	creditor	[11]	API : Description of a Party which can be either a person or an organization.				
	creditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.				
			See generic structure AccountIdentification				



	FIELD	MULT.	DESC.				
			ISO20022: payment tr The followi	Specifies which party/pa ansaction. ing values are allowed:	rties will bea	ar the charges associated with the processing of the	
	charraeBearer		CODE	NAME		DESCRIPTION	
			DEBT		All transac	tion charges are to be borne by the debtor	
			CRED	BorneByCreditor	All transac	tion charges are to be borne by the creditor	
		[01]	01122	DomoDyoroditor	In a credit	transfer context, means that transaction charges on the	
	chargeBearer				sender sid	le are to be borne by the debtor transaction charges on the	
					receiver si	de are to be borne by the creditor. In a direct debit context.	
			SHAR	Shared	means that	at transaction charges on the sender side are to be borne by	
					the credito	or, transaction charges on the receiver side are to be borne by	
					the debtor		
			SLEV	FollowingServiceLevel	Charges a and/or sch	are to be applied following the rules agreed in the service level neme.	
			ISO20022: API: Mand	Specifies the status of th atory. The following value	e payment i es are allowe	information. ad to provide the status of the Payment Request	
			CODE	NAME		DESCRIPTION	
						Preceding check of technical validation was successful.	
			ACCP	AcceptedCustomerProfi	le	Customer profile check was also successful.	
			ACSC	AcceptedSettlementCor	npleted	Settlement on the debtor's account has been completed.	
						All preceding checks such as technical validation and	
			ACCD	A secont a dCattle mentile Di		customer profile were successful. Dynamic risk	
			ACSP	AcceptedSettlementInPl	rocess	assessment is now also successful and therefore the	
						Payment Request has been accepted for execution.	
			ACTC		ation	Authentication and syntactical and semantical validation	
				7 locopted r con medi rano		are successful.	
			ACWC	AcceptedWithChange		Instruction is accepted but a change will be made, such as date or remittance not sent.	
						Payment instruction included in the credit transfer is	
			ACWP	AcceptedWithoutPosting		accepted without being posted to the creditor customer's	
						account.	
		[0 1]	CANC	Cancelled		Payment initiation has been successfully cancelled after	
	paymentInformationStatus	[01]	0/110	Carloonida		having received a request for cancellation.	
						A number of transactions have been accepted, whereas	
			PART	PartiallyAccepted		another number of transactions have not yet achieved	
						accepted status.	
			PATC		icalCorroct	some but not vot all have been performed. Sustactical and	
			FAIC	FariallyAccepted recrim	icalConect	semantical validations are successful	
						Payment initiation has been received by the receiving	
			RCVD	Received		agent.	
						Payment request or individual transaction included in the	
			PDNG	Pending		Payment Request is pending. Further checks and status	
						update will be performed.	
			RJCT	Rejected		Payment request has been rejected.	
			See generi	c structure PaymentInform	ationStatusC	ode	
			90.00				



FIELD			MULT.	DESC.		
statusReasonInformation		[01]	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 AC06 BlockedAccount the account is blocked and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AC01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture 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. FFR01 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 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 c			
				PISP for a payment request cancellation.		
fundsAvailability			[01]	true: payment can be covered or not by the funds available on the relevant account true: payment is covered false: payment is not covered		
booking		[01]	indicator that the payment can be immediately booked or not true: payment is booked false: payment is not booked			
reque	estedE>	kecutionDate	[01]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.		
credit	tTransf	erTransaction	[11]	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		
	(arraylt	em}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:		
	pa	ymentld	[11]	ISO20022: Set of elements used to reference a payment instruction.		
		resourceld	[01]	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.		
		instructionId	[11]	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		
		endToEndld	[01]	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.		
	rea	questedExecutionDate	[01]	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 Rule parameter helps to compute the execution date to be applied.		
	en	dDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.		



FIELD			FIELD	MULT.	DESC.	
			exe	ecutionRule	[01]	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. <u>CODE</u> <u>DESCRIPTION</u> <u>FWNG</u> following <u>PREC</u> preceding
			free	quency	[01]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual
			inst	tructedAmount	[01]	Structure aiming to embed the amount and the currency to be used.
				amount	[11]	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	[11]	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".
			equ	uivalentAmount	[01]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.
				amount	[11]	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	[11]	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	[11]	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".
			exc	changeRateInformation	[01]	Provides details on the currency exchange rate and contract.
				unitCurrency	[01]	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	[01]	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	[01]	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	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
			ulti	mateDebtor	[01]	API : Description of a Party which can be either a person or an organization.
			inte	ermediaryAgent	[01]	Agent and agent account between the debtor's agent and the creditor's agent.



			l	FIELD		MULT.			DESC.		
				ager	nt	[01]	API : Desc	ription of a Party which can be	n of a Party which can be either a person or an organization.		
				ager	ntAccount	[01]	See generic Unique and servicer.	s structure <u>Partyloentification</u>	or the account between the account owner and the account		
			be	neficia	ry	[01]	Specificatio	on of a beneficiary			
				id		[01]	ld of the be	neficiary			
				isTru	usted	[01]	The ASPSI Otherwise, trusted ber	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within t trusted beneficiaries list. true: the beneficiary is actually a trusted beneficiary false: the beneficiary is not a trusted beneficiary			
				cred	litorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.				
				cred	litor	[11]	API : Desc	iption of a Party which can be	e either a person or an organization.		
				cred	litorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.				
	ultimateCreditor		Creditor	[01]	API : Description of a Party which can be either a person or an organization.						
			ins	structio	nForCreditorAgent	[01]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.				
				{arra	ayltem}	[0*]	Further info the creditor executed b	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 avoid the the production that can be avoid to the product of the payment instruction that has to be avoid the the product of the payment instruction that has to be avoid to the payment instruction that pay the payment instruction that has to be avoid the payment instruction that pay the payment instruction that has to be avoid to the payment instruction that pay the pay the payment instruction that pay the pay th			
					code	[01]	Coded info intended fo PayCredito Amount of PhoneBene advise/con	rmation related to the process r the creditor's agent. Code rByCheque (Ultimate) credit money must be held for the (u eficiary Please advise/contac tact (ultimate) creditor/claimar	sing of the payment instruction, provided by the initiating party, and Name Description -CHQB or must be paid by cheque. HOLD HoldCashForCreditor Itimate) creditor, who will call. Pay on identification. PHOB ct (ultimate) creditor/claimant by phone. TELB Telecom Please t by the most efficient means of telecommunication.		
					instructionInformation	[01]	Further info	prmation complementing the c agreed or specific to a user co	oded instruction or instruction to the creditor's agent that is mmunity.		
				<u> </u>			ISO20022: API: The fo	Underlying reason for the pay illowing values are allowed for	ment transaction, as published in an external purpose code list. Payment Request		
							ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the		
			pu	irpose		[01]	CASH	CashManagementTransfer	same bank) (general cash management instruction) may be used for Transfer		
							COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.		
							СРКС	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.		
						TRPT	RoadPricing	ransport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.			
			reg	gulator	yReportingCodes	[01]	List of need	ded regulatory reporting codes	s for international payments		



FIELD					MULT.	DESC.					
			{a	ırrayltem}	[110]	Informatio Economica	n needed due to regulatory and sta al codes to be used are provided b	atutory requirements. by the National Competent Authority			
		re	mitta	nceInformation	[01]	ISO20022 intended to API:	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			nstructured	[01]	Unstructur	Unstructured remittance information				
	{arrayItem}		[0*]	Relevant i	Relevant information to the transaction						
	structured		[01]	Structured	Structured remittance information						
	{arrayItem}		[0*]	Informatio intended to	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.						
						See generi	c structure StructuredRemittanceInf	ormation			
						CODE ACSC	Specifies the status of the payment the following values are allowed to ant Request NAME AcceptedSettlementCompleted AcceptedSettlementInProcess	DESCRIPTION Settlement on the debtor's account has been completed. All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accented for execution			
						АСТС	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.			
		tra	ansa	ctionStatus	[01]	CANC	Cancelled	Payment initiation has been 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.			
						RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.			
						See generi	c structure <u>TransactionIndividualSta</u>	<u>itusCode</u>			



	supplementaryData	[01]	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: Image: Code in the intervent of the status is equal to "RJCT" or "CANC". Only the following values are allowed: AC01 IncorectAccountNumber the account number is either invalid or does not exist Image: AC04 ClosedAccountNumber the account is closed and cannot be used Image: AC06 BlockedAccount the account is closed and cannot be used Image: AC06 BlockedAccount the account is closed and cannot be used Image: AC06 BlockedAccount the account is closed and cannot be used Image: AC07 Transaction forbidden Transactions created the provide of account Image: AC08 RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity IDS02 Order-Cancelled An authorized user has cancelled the order IDUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. IFFA01 Invalid/TileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) IFRA01 FraudulentOriginated the Payment Request is considered as fraudulent IMS03 NoAswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred
	acceptedAuthenticationApproach	[01]	specify which authentication approaches are accepted by the PISP and which has been chosen by the ASPSP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. 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 challence)
	{arrayItem}	[0*]	contailenge) combination of possible values for authentication approaches
	appliedAuthenticationApproach	[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then retrurn "NONE".
	scaHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
	successfulReportUrl	[01]	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	[01]	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	5	[11]	links that can be used for further navigation when having post a Payment Request in order to get the relevant status report.
	request	[01]	hypertext reference See generic structure <u>GenericLink</u>
	confirmation		hypertext reference See generic structure <u>GenericLink</u>



4.13.Confirmation of a payment request or a modification request using an OAUTH2 Authorization code grant (PISP)

4.13.1.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.

4.13.2. Prerequisites

- The TPP has been 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 has been 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 has been 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

4.13.3. Business flow

Once the PSU has been 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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4.13.4.Request

post /payment-requests/{paymentRequestResourceld}/o-confirmation

4.13.4.1. Path Parameters

FIELD	MULT.	DESC.
paymentRequestResourceld	[11]	Identification of the Payment Request Resource

4.13.4.2. Body (application/json)

	FIELD	MULT.	DESC.						
{re	questBody}	[11]	Confirmation request resource						
	nonce	[01]	Challenge to be sent in order to avoid replay of the authentication process.						
	psuAuthenticationFactor	[01]	authentication factor forwarded by the TPP to the ASPSP in order to fulfil the strong customer authentication process						

4.13.5.Response

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

		FIELD	MULT.	DESC.				
{re	spor	nseBody}	[11]	HYPERMEDIA structure used for returning the original Payment Request to the PISP				
	pa	ymentRequest	[11]	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				
		resourceld	[01]	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	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.				
		batchBooking	[01]	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	[11]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.				
		numberOfTransactions	[11]	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	[11]	API : Description of a Party which can be either a person or an organization. See generic structure Partyldentification				
				indicator that the debtor account can be changed in the payment request by the ASPSP if needed				
		acceptDebtorAccountChange	[01]	• true: debtor account can be changed (default value)				
				• false: debtor account cannot be changed				
Pu	ıblis	hed by STET under Creative Com	mons - A	ttribution 3.0 France (CC BY 3.0 FR)				



		FIELD	MULT.	DESC.						
				indicator t	hat the charge handling can be	e changed in the payment request by the ASPSP if needed				
			[01]	•	true: charge handling can h	ne changed (default value)				
	aco	ceptChargeHandlingChange	[]		falses sharps hardling our c					
				•	faise: charge handling can	not be changed				
	na	mentTypeInformation	[11]	10000000						
	pa	yment ypennormation		15020022	: Set of elements used to furth	er specify the type of transaction.				
			[01]	ISO20022	: Indicator of the urgency or or	der of importance that the instructing party would like the instructed				
		instructionPriority		party to ap	pply to the processing of the in	struction.				
				API: This f	API: This field is useless for SCTInst and thus should be ignored.					
		and the large	[01]	ISO20022	: Agreement under which or ru	les under which the transaction should be processed. Specifies a tween the parties as published in an external service level code				
		ServiceLevel		list.						
				API: Only	"SEPA" (SEPA Credit Transfe	r) value is allowed				
				ISO20022	: User community specific insti is element is used to specify a	rument.				
		localInstrument	[01]	service or	service level.					
				API: "INST	" value is to be used in order t	to ask for an SEPA instant Payment (SCTInst).				
				pavment in	nstrument should be used by t	he creditor's bank.				
				ISO20022	: Specifies the high level purpo	ose of the instruction based on a set of pre-defined categories. This				
				is used by	the initiating party to provide i	nformation concerning the processing of the payment. It is likely to				
				API: The f	ecial processing by any of the a ollowing values are allowed.	agents involved in the payment chain.				
				74 1. 1110 1	onowing values are anowed.					
				CODE	NAME	DESCRIPTION				
				CASH	CashManagementTransfer	Transaction is a general cash management instruction.				
		anto non i Di umana	[01]	CODT	Trada O a filo an an (Dayman t	Transaction is related to settlement of a trade, e.g. a foreign				
		calegoryPurpose		CORT	I radeSettlementPayment	exchange deal or a securities transaction.				
						Code used to pre-advise the account servicer of a forthcoming				
				DVPM	DeliverAgainstPayment	deliver against payment instruction				
						denver against payment instruction.				
				INTC In	traCompanyPayment Transa	ction is an intra-company payment, i.e. a payment between two				
				companies	s belonging to the same group	. 				
					reasuryPayment Transaction	is related to treasury operations. E.g. financial contract settlement.				
				API : Desc	cription of a Party which can be	e either a person or an organization.				
			[01]	1]						
	del	otor								
				Soo gopor	e structure Partuldontification					
				United and	Unique and unambiguous identification for the account between the account owner and the account					
				Servicer	d unampiguous identification f	or the account between the account owner and the account				
			[01]							
	aei	DTOFACCOUNT								
				See gener	c structure AccountIdentification					
				ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an						
			[01]	Internation	ally recognised or proprietary	identification scheme.				
	del	ptorAgent								
				See generi	ic structure FinancialInstitutionIdentification					
			[01]							
	bei	neficiary		Specificati	on of a beneficiary					
			[0 1]							
		id	[01]	ld of the b	eneficiary					
				The ASPS	P having not implemented the	trusted beneficiaries list must not set this flag.				
				Otherwise trusted bo	, the ASPSP indicates whether neficiaries list	r or not the beneticiary has been registered by the PSU within the				
		isTrusted	[01]		two the har-fi-tt-	ally a trusted has affeign.				
		15 11 45164		–	urue: the beneficiary is actu	any a musico deneticiary				
				 false: the beneficiary is not a trusted beneficiary 						
				ISO20022	: Unique and unambiguous ide	entification of a financial institution, as assigned under an				
			[0, 4]	internation	ally recognised or proprietary	identification scheme.				
		creditorAgent	[01]							
				See gener	c structure FinancialInstitutionId	entification				
				API · Desc	cription of a Party which can be	e either a person or an organization				
			[1 1]							
		creditor	r1							
				See generi	c structure Partyldentification					



	FIELD	MULT.	DE\$C.						
	creditorAccount	[01]	Unique and servicer.	d unambiguous identificat	ion for the a	ccount between the account owner and the account			
			19020022·	Specifies which party/pa	rties will be:	ar the charges associated with the processing of the			
			payment tr The followi	ansaction. ng values are allowed:	nies wiir bea	a the charges associated with the processing of the			
			CODE	NAME		DESCRIPTION			
			DEBT	BorneByDebtor	All transac	tion charges are to be borne by the debtor.			
		10.41	CRED	BorneByCreditor	All transac	tion charges are to be borne by the creditor.			
	chargeBearer	[01]			In a credit	transfer context, means that transaction charges on the			
					sender sid	le are to be borne by the debtor, transaction charges on the			
			SHAR	Shared	receiver si	de are to be borne by the creditor. In a direct debit context,			
					the credite	at transaction charges on the sender side are to be borne by			
					the debtor				
					Charges a	are to be applied following the rules agreed in the service level			
			SLEV	FollowingServiceLevel	and/or sch	ieme.			
			ISO20022:	ISO20022: Specifies the status of the payment information.					
			API: Mand	atory. The following value	s are allowe	ed to provide the status of the Payment Request			
			CODE	NAME		DESCRIPTION			
			CODE	INAIVIL		Preceding check of technical validation was successful			
			ACCP	AcceptedCustomerProfi	le	Customer profile check was also successful.			
			ACSC	AcceptedSettlementCon	npleted	Settlement on the debtor's account has been completed.			
			-			All preceding checks such as technical validation and			
			ACSP	AccentedSettlementInP	22620	customer profile were successful. Dynamic risk			
			ACOF	AcceptedSettlementiniFi	00633	assessment is now also successful and therefore the			
						Payment Request has been accepted for execution.			
			ACTC	AcceptedTechnicalValid	ation	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.			
		[01]	CANC	Cancelled		Payment initiation has been successfully cancelled after			
	paymentInformationStatus					having received a request for cancellation.			
			PART	PartiallyAccepted		another number of transactions have not yet achieved			
						Payment initiation needs multiple authentications, where			
			PATC	PartiallyAcceptedTechni	calCorrect	some but not yet all have been performed. Syntactical and			
						semantical validations are successful.			
			RCVD	Received		Payment initiation has been received by the receiving			
						agent.			
			PDNG	Pending		Payment request or individual transaction included in the Payment Request is pending. Further checks and status			
			1 Divo	i shung		update will be performed.			
			RJCT	Rejected		Payment request has been rejected.			
			L						
			See generic	c structure <u>PaymentInform</u>	ationStatusC	ode			



FIELD			MULT.	DESC.				
statusReasonInformation			[01]	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: Image: CODE NAME DESCRIPTION AC01 IncorectAccountNumber the account number is either invalid or does not exist Image: AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used Image: AC06 BlockedAccount the account is blocked and cannot be used AC06 Transaction forbidden Transaction forbidden on this type of account Image: AMI InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture The requested execution date is too far in the future ICUST RequestedEyCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order IDUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. IFFA01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) IFRA0 FraudulentOriginated the Payment Request is considered as fraudulent IMS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP INAS NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred IRR01 Missin				
				PISP for a payment request cancellation.				
fundsAvailability			[01]	true: payment can be covered or not by the funds available on the relevant account true: payment is covered false: payment is not covered				
booking			[01]	indicator that the payment can be immediately booked or not true: payment is booked false: payment is not booked				
rec	quested	ExecutionDate	[01]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.				
cre	editTrar	sferTransaction	[11]	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				
	{arra	yltem}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:				
		paymentId	[11]	ISO20022: Set of elements used to reference a payment instruction.				
		resourceld	[01]	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.				
		instructionId	[11]	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	[01]	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.				
		requestedExecutionDate	[01]	 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 on-standing orders. 				
		endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.				



FIELD			FIELD	MULT.	DESC.					
			executionRule	[01]	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		[01]	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					
		instructedAmount		[01]	Structure aiming to embed the amount and the currency to be used.					
			amount	[11]	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	[11]	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	[01]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.					
			amount	[11]	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	[11]	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	[11]	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	[01]	Provides details on the currency exchange rate and contract.					
			unitCurrency	[01]	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	[01]	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.					
				[01]	Specifies the type used to complete the currency exchange. CODE NAME DESCRIPTION					
			rateType	1. J	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	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.					
	ultimateDebtor			[01]	API : Description of a Party which can be either a person or an organization.					
			intermediaryAgent		Agent and agent account between the debtor's agent and the creditor's agent.					



			FIELD)	MULT.			DESC.	
			age	ent	[01]	API : Desc	ription of a Party which can be	e either a person or an organization.	
			age	entAccount	[01]	See generic Unique and servicer.	structure <u>PartyIdentification</u> d unambiguous identification for the structure of the st	or the account between the account owner and the account	
					10.41	See generio	structure AccountIdentification		
		be	eneficia	ary	[01]	Specificatio	on of a beneficiary		
			id		[01]	Id of the be	eneficiary		
			isTr	rusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been 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			
			crea	ditorAgent	[01]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.			
			crea	ditor	[11]	API : Description of a Party which can be either a person or an organization.			
			crea	ditorAccount	[01]	Unique and unambiguous identification for the account between the account owner and the account servicer.			
	ultimateCreditor		Creditor	[01]	API : Description of a Party which can be either a person or an organization.				
		ins	structic	onForCreditorAgent	[01]	See generic structure <u>PartyIdentification</u> Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.			
			{arr	ayltem}	[0*]	Further info the creditor	prmation related to the process r's agent. The instruction may v the creditor's agent. or may	sing of the payment instruction that may need to be acted upon by relate to a level of service, or may be an instruction that has to be be information required by the creditor's agent.	
				code	[01]	Coded info intended fo PayCredito Amount of PhoneBene advise/con	mation related to the process r the creditor's agent. Code rByCheque (Ultimate) credit money must be held for the (u eficiary Please advise/contac tact (ultimate) creditor/claiman	ing of the payment instruction, provided by the initiating party, and Name Description -CHQB or must be paid by cheque. HOLD HoldCashForCreditor Itimate) creditor, who will call. Pay on identification. PHOB t (ultimate) creditor/claimant by phone. TELB Telecom Please t by the most efficient means of telecommunication.	
				instructionInformation	[01]	Further info	ormation complementing the c agreed or specific to a user co	oded instruction or instruction to the creditor's agent that is mmunity.	
			<u> </u>			ISO20022: API: The fo	Underlying reason for the pay illowing values are allowed for	ment transaction, as published in an external purpose code list. Payment Request	
						ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the	
					[01]	CASH	CashManagomontTransfor	same bank) (general cash management instruction) may be used for Transfer	
		pu	irpose			COMC	CommercialPavment	Initiation Transaction is related to a payment of commercial credit or dehit	
						СРКС	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.		
		reç	gulato	ryReportingCodes	[01]	List of need	ded regulatory reporting codes	s for international payments	



FIELD					MULT.	DESC.					
			{a	arrayltem}	[110]	Informatio Economica	n needed due to regulatory and sta al codes to be used are provided b	atutory requirements. by the National Competent Authority			
		re	mitta	anceInformation	[01]	ISO20022 intended to API:	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			nstructured	[01]	Unstructur	Unstructured remittance information				
	{arrayItem}		[0*]	Relevant i	Relevant information to the transaction						
	structured		[01]	Structured	Structured remittance information						
	{arrayItem}		[0*]	Informatio intended to	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.						
						See generi	c structure StructuredRemittanceInf	ormation			
						CODE ACSC	: Specifies the status of the payme the following values are allowed to nit Request NAME AcceptedSettlementCompleted AcceptedSettlementInProcess	DESCRIPTION Settlement on the debtor's account has been completed. All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accented for execution			
						АСТС	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.			
		tra	ansa	ctionStatus	[01]	CANC	Cancelled	Payment initiation has been 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.			
						RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.			
						See gener	c structure <u>TransactionIndividualSta</u>	itusCode			



		ISO20022: Provides detailed information on the status reason.
statusReasonInformation	[01]	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 AC06 Transaction forbidden Transactions the number of transactions exceeds the ASPSP acceptance limit
supplementaryData	[11]	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 has been chosen by the ASPSP
acceptedAuthenticationApproach	[01]	can only be set by the PISP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. 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 challence)
{arrayItem}	[0*]	combination of possible values for authentication approaches
appliedAuthenticationApproach	[01]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
scaHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
successfulReportUrl	[01]	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	[01]	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	[11]	links that can be used for further navigation when having post a Payment Request in order to get the relevant status report.
request	[01]	hypertext reference See generic structure <u>GenericLink</u>
confirmation	[01]	hypertext reference See generic structure <u>GenericLink</u>