

STET PSD2 API

Documentation Part 2: Functional Model

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Date: 2020-10-26

Version: 1.5.0.43 (English)





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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.	T. DESC.						
Accou	ntldentification					in the account owner and the account servicer.			
workspace		[01]	Workspace This works	Card accounts must provide the identification of the card through the "other" substructure by giving, for instance, the masked PAN (MPAN). Workspace to which the account is linked. This workspace might be specified by the AISP when forwarding the consent on accounts. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.					
iba	an	[01]	account of Further spe	a customer. cifications of the form		tification used internationally by financial institutions to uniquely identify the an be found in the standard ISO 13616 "Banking and related financial services -			
ot	her	[01]	ISO20022:	Unique identification		organisation, as assigned by an issuer.			
	identification	[11]	API: Identi	fier					
				e identification schen lues for the scheme n		022 external code list, are the following:			
			CODE		NAME	DESCRIPTION			
			BANK	BankPartyldentifid	cation	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.			
	schemeName	[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.			
			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	NationalldentityN	umber	Number assigned by an authority to identify the national identity number of a person.			
			Other value	s are also permitted,	for instance:				
			CODE	NAME		DESCRIPTION			
			OAUT	OAUTH2	OAUTH2 access token that identify the PSU	at is owned by the PISP being also an AISP and that can be used in order to			
			CPAN	CardPan	Card PAN				
			MPAN	MaskedPan	_	jits were replaced for security reason			
			TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real of TSP must be identified in the issuer field				
			TBAN	TokenizedIBAN Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The must be identified in the issuer field					
		[01]	Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used						
	issuer		parties			ountry code or any organisation name or identifier that can be recognized by both			
cu	rrency	[01]	A code allo	cated to a currency b	ount or of the account. by a Maintenance Agency under "Codes for the representation of	r an international identification scheme, as described in the latest edition of the of currencies and funds".			



4.1.2. FinancialInstitutionIdentification

FIELD			MULT.	DESC.					
Fina	ancialli	nstitutionIdentification		ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or					
			[11]	proprietary identification scheme.					
	bicFi			ISO20022: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identification code (BIC)".					
	clearingSystemMemberId		[01]	ISO20022: Information used to identify a member within a clearing system.					
	oloui	mgoyatemwembena		API: to be used for some specific international credit transfers in order to identify the beneficiary bank					
		clearingSystemId	[01]	ISO20022: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	s				
		memberld	[01]	ISO20022: Identification of a member of a clearing system.					
	nam	е	[01]	Name of the financial institution					
	noot	ol A ddroop	[01]						
	posi	alAddress		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	[0]	DLVY Delivery Address is the address to which delivery is to take place					
				MLTO Mail To Address is the address to which mail is sent					
				PBOX PO Box Address is is a postal office (PO) box					
				ADDR Postal Address is the complete postal address					
				HOME Business Address is the home address					
		department	[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.					
			[01]						
		buildingNumber	. ,	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 affairs of that company are directed.	ch the				
		addressLine	[11]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.					
		{arrayltem}	[07]	Address line					

4.1.3. GenericIdentification

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





	FIELD	MULT.	DESC.						
	identification	[11]	API: Identi	API: Identifier					
			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	BankPartyIdentifid	cation	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		ionCode) : Country authority n identification (e.g., tion 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.			
				s are also permitted,	for instance:				
			CODE	NAME		DESCRIPTION			
			OAUT	OAUTH2	OAUTH2 access token that identify the PSU	is owned by the PISP being also an AISP and that can be used in order to			
			CPAN	CardPan	Card PAN				
			MPAN	MaskedPan	Card PAN where some digi	ts were replaced for security reason			
			TPAN	TokenizedPan Token which was provided TSP must be identified in the		by a Token Service Provider (TSP) in order to obfuscate a real card PAN. The e issuer field			
			TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field				
			Each imple	mentation of the STE	s own documentation which schemes can actually been used				
	issuer	[01]				antry code or any organisation name or identifier that can be recognized by both			

4.1.4. GenericLink

	FIELD	MULT.	DESC.
G	enericLink		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.				
Partyl	dentification	r	API : Description of a Party which can be either a person or an organization.				
na	ame	[11]	ISO20022: Name by which a party is known and which is usually used to identify that party.				
da	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.				
р	ostalAddress	[01]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.				
	addressType	[01]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. CODE NAME DESCRIPTION BIZZ Business Address is the business address DLVY Delivery Address is the address to which delivery is to take place MLTO Mail To Address is the address to which mail is sent PBOX PO Box Address is the address to which mail is sent PBOX PO Box 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.				
	{arrayltem}	[07]	Address line				
CC	ontactDetails	[01]	Indicates how to contact the party.				
	phoneNumber	[01]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).				
	faxNumber	[01]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).				
	emailAddress	[01]	email address of the contact				
OI	rganisationId	[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.				



	FIELD	MULT.	DESC.				
	identification	[11]	API: Identii	fier			
			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	BankPartyIdentific	cation	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	authority given org	ionCode): Country ganisation identification gistration 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	NationalIdentityNu	umber	Number assigned by an authority to identify the national identity number of a person.	
			Other value	es are also permitted,	for instance:		
			CODE	NAME		DESCRIPTION	
			OAUT	OAUTH2	OAUTH2 access token the to identify the PSU	nat is owned by the PISP being also an AISP and that can be used in order	
			CPAN	CardPan	Card PAN		
			MPAN	MaskedPan	Card PAN where some d	igits were replaced for security reason	
			TPAN	TokenizedPan		ed by a Token Service Provider (TSP) in order to obfuscate a real card dentified in the issuer field	
			TBAN	TokenizedIBAN	Token which was provide TSP must be identified in	ed by a Token Service Provider (TSP) in order to obfuscate an IBAN. The the issuer field	
			Each imple	mentation of the STE	T PSD2 API must specify in	its own documentation which schemes can actually been used	
	issuer	[01]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties				
р	rivateld	[01]			of an account, a person or an which account reference type	n organisation, as assigned by an issuer. e it will support.	
	identification	[11]	API: Identii	fier			



	FIELD	MULT.				DESC.
				e identification scher lues for the scheme n		0022 external code list, are the following:
			CODE		NAME	DESCRIPTION
			BANK	BankPartyIdentifid	cation	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.
					tionCode) : Country	
			COID	, ,	ganisation identification egistration 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	NationalIdentityN	umber	Number assigned by an authority to identify the national identity number of a person.
			Other value	es are also permitted,	for instance:	
			CODE	NAME		DESCRIPTION
			OAUT	OAUTH2	OAUTH2 access token the to identify the PSU	nat is owned by the PISP being also an AISP and that can be used in order
			CPAN	CardPan	Card PAN	
			MPAN	MaskedPan	Card PAN where some d	igits were replaced for security reason
			TPAN	TokenizedPan		d by a Token Service Provider (TSP) in order to obfuscate a real card dentified in the issuer field
			TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN TSP must be identified in the issuer field	
			Each imple	mentation of the STE	ET PSD2 API must specify in	its own documentation which schemes can actually been used
	issuer	[01]	ISO20022: Entity that assigns the identification, this could a country code or any organisation name or identifier that can be recognized by both parties			
le	i	[01]	Legal Entit	y Identifier is a code	allocated to a party as describ	ped in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".



4.1.6. PaymentInformationStatusCode

FIELD MULT.			DESC.
	ISO20022:	Specifies the status of the payment inform	
			p provide the status of the Payment Request
	CODE	NAME	DESCRIPTION
	ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile
	ACCC	A counted Cottlement Commisted	check was also successful.
	ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account was completed.
	ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore
	AGGI	7.000ptodoctacriteriani 100000	the Payment Request was accepted for execution.
	ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
			Instruction is accepted but a change will be made, such as date or
	ACWC	AcceptedWithChange	remittance not sent.
	ACMD	A accepted Mither & Destine	Payment instruction included in the credit transfer is accepted without being
	ACWP	AcceptedWithoutPosting	posted to the creditor customer's account.
	CANC	Cancelled	Payment initiation was successfully cancelled after having received a
	CANC	Caricelled	request for cancellation.
	PART	PartiallyAccepted	A number of transactions were accepted, whereas another number of
	. ,	r ariany tooptou	transactions have not yet achieved 'accepted' status.
	PATC	PartiallyAcceptedTechnicalCorrect	Payment initiation needs multiple authentications, where some but not yet
			all were performed. Syntactical and semantical validations are successful.
	RCVD	Received	Payment initiation was received by the receiving agent.
	PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
	RJCT	Rejected	Payment request was rejected.
	KJCI	Rejected	r ayment request was rejected.
	<	Needs multiple signal in the second of the s	NO All signatures processed? YES NO ACCP YES NO Confirmed?
1			processed, some others rejected
	$\stackrel{\downarrow}{\otimes}$		



4.1.7. StructuredRemittanceInformation

				ا	FIELD		MULT.	DESC.
ruct	uredF	Remi	tanc	elnfo	rmatic	on		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.
re	eferred	dDocu	umen	itInfoi	mation		[01]	Provides the identification and the content of the referred documents.
	{ar	raylte	em}				[0*]	Provides the identification and the content of the referred document.
		Ту	ре				[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	ımbeı	r			[01]	Unique and unambiguous identification of the referred document.
		rela	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.
				lde	ntificat	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.
					numl	per	[01]	Unique and unambiguous identification of the referred document line.
					relate	edDate	[01]	Date associated with the referred document line.
				de	scriptio	n	[01]	Description associated with the document line.
				am	ount		[01]	Provides details on the amounts of the document line.
					dueF	PayableAmount	[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	ountAppliedAmount	[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.
						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".
Г					credi	tNoteAmount	[01]	Structure aiming to embed the amount and the currency to be used.



					FIELD		MULT.	DESC.
							[11]	
						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".
					taxAr	mount	[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.
						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	stmentAmountAndReason	[01]	Specifies detailed information on the amount and reason of the adjustment.
						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".
						creditDebitIndicator	[01]	Accounting flow of the amount CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount
						reason	[01]	Specifies the reason for the adjustment.
						additionalInformation	[01]	Provides further details on the document adjustment.
					remit	tedAmount	[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".
refe	errec	Docu	umer	ıtAmo	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	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.
		cui	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".
	dis	coun	itApp	liedA	mount		[01]	Typed Amount
		typ	е				[01]	Type of the amount
		am	ount				[11]	Structure aiming to embed the amount and the currency to be used.
			am	nount	i .		[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	гу		[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	MULT.	DESC.
		[01]	
	creditNoteAmount		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".
	taxAmount	[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.
	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".
	adjustmentAmountAndReason	[01]	Specifies detailed information on the amount and reason of the adjustment.
	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".
	creditDebitIndicator	[01]	Accounting flow of the amount CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount
	Reason	[01]	Specifies the reason for the adjustment.
	additionalInformation	[01]	Provides further details on the document adjustment.
	remittedAmount	[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".
cre	reditorReferenceInformation	[01]	Reference information provided by the creditor to allow the identification of the underlying documents.
	Туре	[01]	Specifies a code and the issuer of this code.
	Code	[11]	Provides the code.
	Issuer	[01]	Identification of the issuer of the code.
	Reference	[01]	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
Inv	nvoicer	[01]	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.



				DESC.					
		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					
				MLTO Mail To Address is the address to which mail is sent					
				PBOX PO Box Address is is a postal office (PO) box					
				ADDR Postal Address is the complete postal address					
				HOME Business Address is the home address					
		Department	[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.					
		{arrayltem}	[07]	Address line					
	con	tactDetails	[01]	Indicates how to contact the party.					
		phoneNumber	[01]	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).					
		faxNumber	The collection of information which identifies a specific phone or FAX number as defined by telecom services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).						
		emailAddress	[01]	email address of the contact					
	orga	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.
					e identification schem lues for the scheme na		n ISO20022 external code list, are the following:
				CODE	NA BankPartyldentific	ME	DESCRIPTION Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the
						onCode) : Country	bank and its client.
				COID	authority given org identification (e.g., registration number	corporate	
				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
				NIDN	NationalIdentityNu	ımber	geographical unit of that entity. Number assigned by an authority to identify the national identity number of a person.
				Other value	s are also permitted,	for instance:	
				CODE	NAME		DESCRIPTION
				OAUT	OAUTH2		oken that is owned by the PISP being also an be used in order to identify the PSU
				CPAN	CardPan	Card PAN	
				MPAN	MaskedPan	Card PAN where s	some digits were replaced for security reason
				TPAN	TokenizedPan	order to obfuscate the issuer field	provided by a Token Service Provider (TSP) in a real card PAN. The TSP must be identified in
				TBAN	TokenizedIBAN		provided by a Token Service Provider (TSP) in an IBAN. The TSP must be identified in the issuer
				Each imple	mentation of the STE	T PSD2 API must spe	ccify in its own documentation which schemes can
		issuer	[01]		Entity that assigns the at can be recognized		ould a country code or any organisation name or
	pri	vateld	[01]				on or an organisation, as assigned by an issuer. ace type it will support.
		identification	[11]	API: Identif	ñer		



		FIELD	MULT.			DE	SC.	
					e identification schem lues for the scheme na		n ISO20022 external code list, are the following:	
				CODE	NA	ME	DESCRIPTION	
				BANK	BankPartyldentific	ation	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	Countryldentificati authority given org identification (e.g., registration number	corporate		
				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	NationalIdentityNu	ımber	Number assigned by an authority to identify the national identity number of a person.	
				Other value	es are also permitted,	for instance:		
				CODE	NAME		DESCRIPTION	
				OAUTH2 OAUTH2 OAUTH2 OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU			· · · · · · · · · · · · · · · · · · ·	
				CPAN	CardPan	Card PAN		
				TPAN	MaskedPan TokenizedPan	Token which was p	some digits were replaced for security reason provided by a Token Service Provider (TSP) in a real card PAN. The TSP must be identified in	
				TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field		
				Each imple		T PSD2 API must spe	ecify in its own documentation which schemes can	
		Issuer	[01]		Entity that assigns the nat can be recognized		ould a country code or any organisation name or	
	Lei		[01]		y Identifier is a code a tifier (LEI)".	allocated to a party as	described in ISO 17442 "Financial Services - Legal	
inv	oicee	•	[01]	API : Descr	ription of a Party which	ch can be either a pers	on or an organization.	
	naı	me	[11]	ISO20022:	Name by which a par	ty is known and whic	h is usually used to identify that party.	
	dat	teAndPlaceOfBirth	[01]	This inform	ace of birth of a personation must be request rnational payment.		aud, Money-Laundering and Terrorism Financing in	
		birthDate	[11]	Date on wh	ich 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 loca	tes and identifies a sp	ecific address, as defined by postal services.	



		FIELD	MULT.			DESC.				
						nature of the postal address. EPA payments. Proprietary codes can be specified and documented if needed.				
				CODE	NAME Business	DESCRIPTION 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				
			[0, 4]	TIONE	Dusiness	Address is the Horne address				
		department	[01]			of a division of a large organisation or building. EPA payments.				
		subDepartment	[01]			of a sub-division of a large organisation or building. iEPA payments.				
		streetName	[01]			et or thoroughfare. EPA 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 the sorting of mail. API: Cannot be used for SEPA payments.						
		townName	[01]			It-up area, with defined boundaries, and a local government. IEPA payments.				
		countrySubDivision	[01]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.						
		country	[11]			ich a person resides (the place of a person's home). In the case of a company, it is e affairs of that company are directed.				
		addressLine	[11]			lines must embed zip code and town name. two address lines are allowed.				
		{arrayltem}	[07]	Address line	e					
	COI	ntactDetails	[01]	Indicates ho	w to contact the	he party.				
		phoneNumber	[01]	services. It consists o	f a "+" follow	ion which identifies a specific phone or FAX number as defined by telecomed by the country code (from 1 to 3 characters) then a "-" and finally, any "(", ")", "+" and "-" (up to 30 characters).				
		faxNumber	[01]	The collecti services. It consists o	on of informat of a "+" follow	ion which identifies a specific phone or FAX number as defined by telecomed by the country code (from 1 to 3 characters) then a "-" and finally, any "(", ")", "+" and "-" (up to 30 characters).				
		emailAddress	[01]		ss of the conta					
	organisationId [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: Identif	ier					



		FIELD	MULT.			DE	SC.
					e identification schem lues for the scheme na		n ISO20022 external code list, are the following:
				CODE	NA BankPartyldentific	ME	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.
				COID	Countryldentification authority given orgoidentification (e.g., registration number	corporate	
				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	NationalIdentityNu	ımber	Number assigned by an authority to identify the national identity number of a person.
				Other value	s are also permitted,	for instance:	
				CODE	NAME		DESCRIPTION
				OAUT	OAUTH2		oken that is owned by the PISP being also an be used in order to identify the PSU
				CPAN	CardPan	Card PAN	
				MPAN	MaskedPan	Card PAN where s	ome digits were replaced for security reason
				TPAN	TokenizedPan		orovided by a Token Service Provider (TSP) in a real card PAN. The TSP must be identified in
				TBAN	TokenizedIBAN		orovided by a Token Service Provider (TSP) in an IBAN. The TSP must be identified in the issuer
				Each imple	mentation of the STE	T PSD2 API must spe	cify in its own documentation which schemes can
		issuer	[01]		Entity that assigns the at can be recognized		ould a country code or any organisation name or
	pri	vateId	[01]				on or an organisation, as assigned by an issuer. ace type it will support.
		identification	[11]	API: Identii	ñer		



		FIELD	MULT.			DE	SC.			
					e identification schem lues for the scheme na		n ISO20022 external code list, are the following:			
				CODE	NA	ME	DESCRIPTION			
				BANK	BankPartyldentific	ation	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	CountryIdentificati authority given org identification (e.g., registration number	corporate				
				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	NationalIdentityNu	ımber	Number assigned by an authority to identify the national identity number of a person.			
				Other values are also permitted, for instance:						
				CODE	NAME		DESCRIPTION			
				OAUT	OAUTH2 OAUTH2 OAUTH2 OAUTH2 OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU					
				CPAN	CardPan	Card PAN				
				TPAN	MaskedPan TokenizedPan	Token which was p	provided by a Token Service Provider (TSP) in a real card PAN. The TSP must be identified in			
				TBAN	TokenizedIBAN	Token which was provided by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP must be identified in the issuer field				
				Each imple		T PSD2 API must spe	ecify in its own documentation which schemes can			
		issuer	[01]		Entity that assigns the nat can be recognized		ould a country code or any organisation name or			
	lei		[01]		y Identifier is a code a tifier (LEI)".	allocated to a party as	described in ISO 17442 "Financial Services - Legal			
tax	Rem	ittance	[01]		ut tax paid, or to be pa such as thresholds an		t in accordance with the law, including pre-defined			
	cre	ditor	[01]	Set of elem	ents used to identify a	a party of the transacti	on to which the tax applies.			
		taxIdentification	[01]	Tax identifi	ication number of the	party.				
		registrationIdentification	[01]	Unique idea	ntification, as assigned	d by an organisation,	to unambiguously identify a party.			
		taxType	[01]	Type of tax	payer.					
		authorisation	[01]	Title and Name of the party or the party's authorised reprensentative.						
		title	[01]	Title or pos	ition of the party or th	he party's authorised r	eprensentative.			



		FIELD	MULT.	DESC.
			[01]	
		name		Name of the party or the party's authorised reprensentative.
	deb	or	[01]	Set of elements used to identify a party of the transaction to which the tax applies.
		taxIdentification	[01]	Tax identification number of the party.
		registrationIdentification	[01]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
		taxType	[01]	Type of tax payer.
		authorisation	[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.
	ultin	nateDebtor	[01]	Set of elements used to identify a party of the transaction to which the tax applies.
		taxIdentification	[01]	Tax identification number of the party.
		registrationIdentification	[01]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
		taxType	[01]	Type of tax payer.
		authorisation	[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.
	adm	inistrationZone	[01]	Territorial part of a country to which the tax payment is related.
	refe	renceNumber	[01]	Tax reference information that is specific to a taxing agency.
	met	nod	[01]	Method used to indicate the underlying business or how the tax is paid.
	total	TaxableBaseAmount	[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".
	total	TaxAmount	[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".
	date		[01]	Date by which tax is due.
	seq	uenceNumber	[01]	Sequential number of the tax report.
	reco	rd	[01]	Records of tax details
		{arrayltem}	[0*]	Record of tax details
ш			1	1



10.13 Specifies the trace code as published by the tax authority.				FIELD	MULT.	DESC.		
Septimination for the season of the period. Congrego Databas Development of the category was code.			typ	e	[01]	High level code to identify the type of tax details.		
Provide for the category as code.			cat	egory	[01]	Specifies the tax code as published by the tax authority.		
Detail Committee Detail Comm			cat	egoryDetails		Provides further details of the category tax code.		
Destination in another of the tax report as assigned by the taxing authority.			del	otorStatus				
Correctode			cer	tificateIdentification		Identification number of the tax report as assigned by the taxing authority.		
Set of cleaments used to provide details on the period of time related to the tax payment.			fori	msCode		Identifies, in a coded form, on which template the tax report is to be provided.		
Joenstination of the period related to the tax payment.			pei	iod		Set of elements used to provide details on the period of time related to the tax payment.		
DESCRIPTION MM01 FirstMorth Tax is related to the second month of the period. MM03 ThritMorth Tax is related to the first month of the period. MM03 ThritMorth Tax is related to the first month of the period. MM04 FourtMorth Tax is related to the first month of the period. MM04 FirstMorth Tax is related to the first month of the period. MM05 StriMorth Tax is related to the first month of the period. MM06 StriMorth Tax is related to the south month of the period. MM07 StriMorth Tax is related to the eight month of the period. MM09 StriMorth Tax is related to the eight month of the period. MM09 StriMorth Tax is related to the eight month of the period. MM10 TestMorth Tax is related to the eight month of the period. MM11 EleventMorth Tax is related to the eight month of the period. MM11 EleventMorth Tax is related to the eight month of the period. MM12 TestMorth Tax is related to the third morth of the period. MM12 TestMorth Tax is related to the third morth of the period. MM12 TestMorth Tax is related to the third parter of the period. MM12 TestMorth Tax is related to the third parter of the period. MM12 TestMorth Tax is related to the third parter of the period. MM12 TestMorth Tax is related to the third parter of the period. MM12 TestMorth Tax is related to the third parter of the period. MM12 Store Stor				year	[01]			
MM01 FirstMonth Tax is related to the second month of the period.						Identification of the period related to the tax payment.		
MM02 SecondMonth Tax is related to the first month of the period.						CODE DESCRIPTION		
MM03 ThirdMorth Tax is related to the third month of the portod.						MM01 FirstMonth Tax is related to the second month of the period.		
MM03						MM02 SecondMonth Tax is related to the first month of the period.		
MM04 FourthMonth Tax is related to the fourth month of the period.								
MMOS FrithMonth Tax is related to the fifth month of the period.								
MM06 SixthMonth Tax is related to the sixth month of the period.						· ·		
MM07 SeventhMonth Tax is related to the seventh month of the period.								
MM08 EighthMonth Tax is related to the eighth month of the period.								
MM09 NinthMonth Tax is related to the ninth month of the period. MM10 TenthMonth Tax is related to the tenth month of the period. MM11 EleventhMonth Tax is related to the tenth month of the period. MM11 TwelfthMonth Tax is related to the eleventh month of the period. MM12 TwelfthMonth Tax is related to the vewth 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 fourth quarter of the period. QTR3 ThirdQuarter Tax is related to the fourth quarter of the period. HLF1 FirstHelf Tax is related to the fourth quarter of the period. HLF2 SecondHelf Tax is related to the first half of the period. HLF2 SecondHelf Tax is related to the second half of the period. HLF2 SecondHelf Tax is related to the second half of the period. Start date of the range. Start date of the period. Start date of the range. Start date of the period. Start date of the range. Start date of the period. Start date of the range. Start date of the period. Start date of the range. Start date of the period. Start date of the period. Start date of the range. Start date of the period. Start date of the start date of the period. Start date of the period. Start date of the start date of the period. Start date of					[01]	·		
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				currency	[11]	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		



				FIELD			MULT.	DESC.				
			de	tails			[01]	Set of elements used to provide details on the tax period and amount.				
				{arra	ıyltem}		[0*]	Elements used to provide details on the tax period and amount.				
					perio	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.				
								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.				
							[01]	MM07 SeventhMonth Tax is related to the seventh month of the period.				
						type	[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.				
						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	nalInforr	mation		[01]	Further details of the tax record.				



4.1.8. TransactionIndividualStatusCode

FIELD	MULT.			DESC.				
			Specifies the status of the payment in					
		API: Only t	he following values are allowed to pr	rovide the status of the subsequent CREDIT TRANSFER to the Payment Request				
		CODE	NAME	DESCRIPTION				
				Settlement on the debtor's account was completed. The transaction cannot				
		ACSC	AcceptedSettlementCompleted	be cancelled.				
				All preceding checks such as technical validation and customer profile were				
		ACSP	AcceptedSettlementInProcess	successful and therefore the Payment Request was accepted for execution.				
				The transaction cannot be cancelled.				
		ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful. The transaction might be cancelled.				
				Payment initiation was successfully cancelled after having received a request				
		CANC	Cancelled	for cancellation.				
				Payment request or individual transaction included in the Payment Request is				
		PDNG	Pending	pending. Further checks and status update will be performed. The transaction				
				might be cancelled.				
		RJCT	Rejected	Payment request or individual transaction included in the Payment Request was rejected.				
				,				
				Initiation after creation of the payment-request resource				
				ACTC				
		Confirmation (PSU Authentication)						
TransactionIndividualStatusCode								
			Confirmed?					
				YES				
				Non-scheduled Instant Payment?				
			YES					
				NO				
				PDNG				
				<u> </u>				
			Requested Execution Date(Time)					
			X	->				
			\triangle	Transaction cancellation				
			>	ACSP				
				\diamond				
				CANC				
				Successful				
				execution?				
			VE	s NO				
		⊗<	YE	S NO				
		ACSC		RJCT				
		ACJC		IVÇI				



4.2. Retrieval of the PSU accounts (AISP)

4.2.1. Description

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

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

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

4.2.2. Prerequisites

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

4.2.3. Business Flow

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

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

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

Each payment account will be provided with its characteristics.



4.2.4. Request

get /accounts

4.2.4.1. Query Parameters

FIELD	MULT.	DESC.
workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.2.5. Response

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

			FIELD	MULT.	DESC.
{re	espor	nseBo	dy}	[11]	HYPERMEDIA structure used for returning the list of the available accounts to the AISP
	aco	accounts			List of PSU account that are made available to the TPP
		{arrayItem}		[0*]	PSU account that is made available to the TPP. The ASPSP is able to set up specific accounts in order to provide card transactions with a delayed debit. This account must be specific to a given card. Consequently, when the card is renewed, a new account will be set up. ASPSP might also set-up different accounts for one given card but with different imputation dates. The remanence of these accounts is up to the ASPSP. Case a payment card is blocked, any relevant information (balances, transactions)) that is available through the ASPSP PSU-interfaces must also be available through the API till the end of remanence period.
			workspace	[01]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used with the one that is linked to the authentication processed during the OAuth2 access token request.
			identification	[11]	identification of the workspace to be used as an optional query parameter for some AISP queries
			label	[11]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU
			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.
			bicFi	[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)".
			accountld	[01]	See generic structure AccountIdentification
			name	[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
			details	[01]	Specifications that might be provided by the ASPSP characteristics of the account characteristics of the relevant card
			linkedAccount	[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]	Specifies the usage of the account CODE DESCRIPTION PRIV Private personal account ORGA Professional account
			cashAccountType	[11]	Specifies the type of the account CODE DESCRIPTION CACC Cash account CARD List of card based transactions
			product	[01]	Product Name of the Bank for this account, proprietary definition



	FIELD						MULT.				DESC.		
			bal	ance	s		[01]	list of balar	ces provi	ded by the ASPSP			
				{arı	rayltem)		[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]	A code allo	cated to a		nance Agency under an in	ternational identification scheme, as described in the representation of currencies and funds".	
			balanceType		[11]	CODE CLBD XPCD VALU OTHR	ISO20		DESCRIPTION Accounting Balance Instant Balance Value-date balance Other Balance				
					lastCh	angeDateTime	[01]	Timestamp	, ,	t change of the balance	e amount		
					refere	nceDate	[01]	Reference of	ate for th	e balance			
					lastCo	mmittedTransaction	[01]	Identification	on of the l	ast committed transact	ion. This is actually usefu	l for instant balance.	
		psuStatus			[01]	Account Holder Account Holder Attorner Custodi Minor Legal G Nomine Success Death Trustee	Co- ran For uardian	Person which sha Generic case of a Entity that holds sl registered under the Entity that was applincapacitated. Entity named by the conceal the identity Deceased's estate be transferred upon Legal owners of the ownership.	DESC ne sole holder of the accorders with others the holding person having a mandat hares/units on behalf of a he name of the minor, the pointed by a legal author the beneficiarly. The beneficiarly whome on the death of one of the ne property. However, the	g of the account. e to access the account data. legal minor. Although the account is e custodian retains control of the account. ity to act on behalf of a person judged to be t on its behalf, often to facilitate dealing, or to the respective percentage of ownership will owners. e beneficiary has the equitable or beneficial			
			_links			[11] LINK DESCRIPTION owners link to the owners identities for a given account transactions link to the balances of a given account transactions link to the lists of overdrafts of a given account overdrafts link to the lists of overdrafts of a given account [01] See generic structure GenericLink			t .				
				bal	ances		[01]	See gener	c structur	e <u>GenericLink</u>			
				trar	nsaction	s	[01]	See gener	c structur	e GenericLink			
				ove	erdrafts		[01]	See gener	c structur	e <u>GenericLink</u>			
ш					1								



	FIELD	MULT.		DESC.			
			Links that can be used for for	urther navigation when browsing Account Information	n at top level		
			LINK	DESCRIPTION			
			self	link to the list of all available accounts			
		[11]	consents	link to the consents forwarding			
_lir	nks	[]	endUserIdentity	link to the end-user identity			
			trustedBeneficiaries	link to the list of trusted beneficiaries			
			first	link to the first page of the accounts result			
			last	link to the last page of the accounts result			
			next	link to the next page of the accounts result			
			prev	link to the previous page of the accounts result			
	self	[11]	See generic structure Gen	<u>ericLink</u>			
	consents	[01]	See generic structure Gen	<u>ericLink</u>			
	endUserIdentity	[01]	See generic structure Gen	<u>ericLink</u>			
	trustedBeneficiaries	[01]	See generic structure Gen	<u>ericLink</u>			
	workspaces	[01]	list of all workspaces that co	an be accessed by the PSU			
	{arrayltem}	[0*]	See generic structure Gen	<u>ericLink</u>			
first		[01]	See generic structure GenericLink				
	last	[01]	See generic structure Gen	<u>ericLink</u>			
	next	[01]	See generic structure Gen	<u>ericLink</u>			
prev			See generic structure GenericLink				



4.3. Retrieval of an account owners (AISP)

4.3.1. Description

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

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

4.3.2. Prerequisites

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

4.3.3. Business flow

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

The ASPSP answers by the identities of the account owners.



4.3.4. Request

get /accounts/{accountResourceId}/owners

4.3.4.1. Path Parameters

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

4.3.4.2. Query Parameters

FIELD	MULT.	DESC.
workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.3.5. Response

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

	FIELD			MULT.		DESC.		
{re	{responseBody}			[11]		ucture used for returning the identities of the account owners. ither real persons or a company		
	company			[01]	See generic structure GenericIdentification			
	identities		[01]	identity of the accor	unt owners.			
	{arrayltem}		[0*]	HYPERMEDIA str	ucture used for returning the identity of the PSU			
			fullName	[11]	Last name and first	name		
			namePrefix	[01]	This field accepts th	am		
			firstName	[01]	First name			
			lastName	[01]	Last name			
	_lir	nks		[11]	LINK self parent-list balances transactions overdrafts	DESCRIPTION link to the list of all available account link to the transactions of a given account link to the transactions of a given account link to the lists of old available accounts link to the transactions of a given account link to the lists of overdrafts of a given account		
	self		[11]	See generic structu				
	parent-list		rent-list	[01]	See generic structo			
	balances		ances	[01]	See generic structu	ure GenericLink		
		tra	nsactions	[01]	See generic structu	ure GenericLink		
		OV	erdrafts	[01]	See generic structu	ure GenericLink		



4.4. Retrieval of an account balances report (AISP)

4.4.1. Description

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

4.4.2. Prerequisites

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

4.4.3. Business flow

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

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

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



4.4.4. Request

get /accounts/{accountResourceId}/balances

4.4.4.1. Path Parameters

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

4.4.4.2. Query Parameters

ı	FIELD	MULT.	DESC.
	workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.4.5. Response

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

	FIELD				MULT.	DESC.					
{re	{responseBody}				[11]	HYPERMEDIA structure used for returning the list of the relevant balances for a given account to the AISP					
	balances				[11]	List of account balances					
		{ar	rayItem)		[1*]	Structure of an account balance					
			name		[11]	Label of the balance					
			balan	ceAmount	[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".					
		bala		сеТуре	[11]	Type of balance CODE NAME DESCRIPTION CLBD ISO20022 ClosingBooked Accounting Balance XPCD ISO20022 Expected Instant Balance VALU (None) Value-date balance OTHR (None) Other Balance					
			lastChangeDateTime		[01]	Timestamp of the last change of the balance amount					
			referenceDate		[01]	Reference date for the balance					
			lastCommittedTransaction		[01]	Identification of the last committed transaction. This is actually useful for instant balance.					



FIELD MULT.		DESC.			
			links that can be used for further navigation when browsing balances Information at one account level		
			LINK	DESCRIPTION	
links		[11]	self	link to the balances of a given account	
	_IITIKS		parent-list	link to the list of all available accounts	
			owners	link to the owners identities for a given account	
			transactions	link to the transactions of a given account	
			overdrafts	link to the lists of overdrafts of a given account	
	self	[11]	See generic struc	ture <u>GenericLink</u>	
	parent-list	[01]	See generic structure GenericLink		
	owners	[01]	See generic structure GenericLink		
	transactions	[01]	See generic structure GenericLink		
	overdrafts	[01]	See generic structure GenericLink		



4.5. Retrieval of an account transaction set (AISP)

4.5.1. Description

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

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

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

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

4.5.2. Prerequisites

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

4.5.3. Business flow

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

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

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

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



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

4.5.4. Request

get /accounts/{accountResourceId}/transactions

4.5.4.1. Path Parameters

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

4.5.4.2. 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.
dateType	[01]	This parameter specifies the type of date on which [dateFrom] and [dateTo] apply. If not provided, the ASPSP will use its own default date type as specified in its implementation documentation. The implementation documentation must also specify which date types are supported.
entryReferenceFrom	[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
workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.5.5. Response

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

			FIELD	MULT.	DESC.
{	respoi	nseB	ody}	[11]	HYPERMEDIA structure used for returning the list of the transactions for a given account to the AISP
	tra	insact	ions	[11]	List of transactions
		{ar	rayltem}	[0*]	Structure of a transaction. At least expectedBookingDate or bookingDate must be provided
		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.
			entryReference	[01]	Technical incremental identification of the transaction used for reconciliation by the AISP. Once assigned, this value cannot be changed for the relevant transaction. It is assumed that this value is unique and thus cannot be shared by several transactions. The reconciliation of transactions can be done by the [resourceld] or the [entryReference] field. If none of these fields cannot be provided, it is therefore suggested that the [remittanceInformation] field, once set, should not be updated afterwards. Actually the [additionalTransactionInformation] field can be used to update the details of a given transaction.
		transactionAmount		[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".	



	FIE	:LD	MULT.	DESC.
				Accounting flow of the amount
cre	creditDebitIndicator			CODE DESCRIPTION CRDT Credit type amount
			[0, 4]	DBIT Debit type amount
tra	nsaction <i>P</i>	AmountDetails	[01]	Provides detailed information on the original amount.
	instruct	edAmount	[01]	details on amount and currency exchange
	typ	oe	[01]	specifies the type of amount in case of proprietary amount
	an	nount	[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	ourceCurrency	[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".
	taı	rgetCurrency	[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".
	un	nitCurrency	[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).
	со	entractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
	qu	otationDate	[01]	Date and time at which an exchange rate is quoted.
	transac	ctionAmount	[01]	details on amount and currency exchange
	typ	pe	[01]	specifies the type of amount in case of proprietary amount
	an	nount	[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	ourceCurrency	[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".
	tai	rgetCurrency	[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".
	un	nitCurrency	[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).
	co	ontractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
	qu	ıotationDate	[01]	Date and time at which an exchange rate is quoted.
	counterValueAmount		[01]	details on amount and currency exchange
	typ	De .	[01]	specifies the type of amount in case of proprietary amount
	an	nount	[11]	Structure aiming to embed the amount and the currency to be used.



		F	FIELD		MULT.	DESC.
					[11]	ISO20022 A server of server be served by the delivered and the del
			amo	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.
			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".
			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 [f			[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".
			unitCurre	ency	[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".
			exchang	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).
			contractle	dentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
	T		quotation	nDate	[01]	Date and time at which an exchange rate is quoted.
		anno	ouncedPo	ostingAmount	[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		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		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".
			sourceC	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".
			targetCu	rrency	[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".
			unitCurre	ency	[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".
			exchang	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).
			contractle	dentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
			quotatior	nDate	[01]	Date and time at which an exchange rate is quoted.
		prop	rietaryAm	nount	[01]	Set of elements used to provide information on the original amount and currency exchange.
			{arraylter	m}	[0*]	details on amount and currency exchange
			type)	[01]	specifies the type of amount in case of proprietary amount
			amo	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".
		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".	
			targ	etCurrency	[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".



			FIELD	MULT.			DESC.		
				[4 4]	Factor used	to convert an amoun	t from one currency into another. This reflects the price at which one currency was		
			exchangeRate	[11]	bought with ExchangeRa	another currency.	between UnitCurrency and QuotedCurrency (ExchangeRate =		
			contractIdentification	[01]	Unique iden	tification to unambig	tuously identify the foreign exchange contract.		
			quotationDate	[01]	Date and tim	ne at which an excha	nge rate is quoted.		
					Type of Trai	nsaction			
					CODE	NAME	DESCRIPTION		
					воок	ClosingBooked	Accounted transaction		
				[11]	BOOK	Closii igbooked			
	sta	atus		[11]	PDNG	Pending	Transaction that is to be accounted and does already affect the instant balance		
					FUTR	Future	Entry is on the books of the account servicer and value will be applied to the account owner at a future date and time.		
					INFO	Information	Entry is only provided for information, and no booking on the account		
					0	momaton	owner's account in the account servicer's ledger was performed.		
	en	dToE	indld	[01]			assigned by the initiating party to unambiguously identify the transaction. This inged, throughout the entire end-to-end chain.		
	ex	pecte	edBookingDate	[01]	Expected bo	oking date of the tra	nsaction on the account if the transaction is not yet booked.		
	bo	oking	Date	[01]	Real booking	g date of the transact	ion on the account		
	va	lueDa	ate	[01]	Value date o	of the transaction on	the account		
					Date used fo	or specific purposes:			
							on: date of the commercial transaction		
	440		tian Data	[01]					
	lle	insac	tionDate			for credit transfer	acquiring date of the transaction as seen by the Payer's Bank		
					for direct debit: receiving date of the transaction as seen by the Payer's Bank				
					ISO20022 pi	rovides a list of poss	ntify the type of underlying transaction resulting in an entry. ible Bank Transaction Code combinations		
					For instance	a French Transactio	lso be specified at national community level. n codification is <u>available</u> ng the following mapping:		
					•	domain must be s	et with "FR"		
	bo	nkTr	ansactionCode	[01]	•	family must be se	t with one of the values that are provided in the [code Famille] column (e.g.		
	De	IIKII	arisactionicode			"OPCA")	· ····· ···· · · · · · · · · · · · · ·		
					 subFamily must be set with one of the values that are provided in the [code opération] column (e.g. "05") 				
					•	code might be set implementation.	with a proprietary transaction code that must be documented by the		
		do	main	[11]		ents used to provide t	the domain, the family and the sub-family of the bank transaction code, in a		
		far	nily	[11]	Specifies the		family of the bank transaction code, within a specific domain, in a structured and		
		sul	bFamily	[11]	Specifies the	e sub-product family	within a specific family.		
		CO	de	[01]	Proprietary b	bank transaction cod	e to identify the underlying transaction.		
	issuer		[01]	Identification	n of the issuer of the	proprietary bank transaction code.			
	charges			[01]	Provides fur	ther details on the ch	arges related to the payment transaction.		
	totalChargesAndTaxAmount		[01]	Structure air	ning to embed the ar	nount and the currency to be used.			
			amount	[11]		Amount of money to acy as ordered by the	be moved between the debtor and creditor, before deduction of charges, expressed initiating party.		
			currency	[11]	A code alloc	ated to a currency by	ount or of the account. y a Maintenance Agency under an international identification scheme, as described tional standard ISO 4217 "Codes for the representation of currencies and funds".		



			FII	ELD			MULT.			DESC.	
							[01]				
		rec	cord					Provides of	letails of the individual char	rges record.	
			{a	arraylte	m}		[0*]	Provides f	urther individual record det	ails on the charges related to the payment transaction.	
				am	ount		[01]	Structure	aiming to embed the amoun	t and the currency to be used.	
					amo	ount	[11]		: Amount of money to be n ency as ordered by the initi	noved between the debtor and creditor, before deduction of charges, expressed ating 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".			
				cre	ditDeb	itIndicator	[01]	Accounting flow of the amount CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount			
				cha	argeInc	ludedIndicator	[01]		whether the charge should be following values must be to Meaning When True: Meaning When False:	Included	
				coc	le		[01]	Specifies	a code and the issuer of this	code.	
					cod	e	[11]	Provides the code.			
					issu	ier	[01]	Identification of the issuer of the code.			
				rate)		[01]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.			
				bea	bearer		[01]	transaction		DESCRIPTION All transaction charges are to be borne by the debtor. All transaction charges are to be borne by the creditor. In a credit transfer context, means that transaction charges on the sender side are to be borne by the creditor. In a direct debit context, means that 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 creditor, transaction charges on the receiver side are to	
								SLEV	FollowingServiceLevel	be borne by the debtor. Charges are to be applied following the rules agreed in the service	
					nt		[0.4]	S00 557	rio etructuro Einensialla - da	level and/or scheme.	
				tax			[01]	,	ric structure FinancialInstit		
						ntification	[01]				
					rate		[01]	Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT). Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.			
					amo	ount	[01]				
						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]				
	rel	atedF	Part	ies			[01]				
		init	iatir	ngParty	,		[01]	D1] See generic structure Partyldentification			
		de	btor	Agent			[01]	01] See generic structure FinancialInstitutionIdentification			



		FIELD	MULT.	DESC.					
		debtor	[01]	See generic structure Partyldentification					
		debtorAccount	[01]	See generic structure AccountIdentification					
		ultimateDebtor	[01]	See generic structure Party/Identification					
		creditorAgent	[01]	See generic structure FinancialInstitutionIdentification					
		creditor	[01]	See generic structure Partyldentification					
		creditorAccount	[01]	See generic structure AccountIdentification					
		ultimateCreditor	[01]	See generic structure PartyIdentification					
	rer	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					
		{arrayltem}	[0*]	Relevant information to the transaction					
		structured	[01]	Structured remittance information					
		{arrayltem}	[0*]	See generic structure StructuredRemittanceInformation					
	ad	ditionalTransactionInformation	[01]	Additional information about reconciliation.					
	sta	ndingOrderCharacteristics	[01]	Specifies the characteristics of a standing order.					
		startDate	[11]	The first applicable day of execution for a given standing order.					
		endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.					
		executionRule	[11]	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					
		trequency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE DESCRIPTION DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual However, each ASPSP might restrict these values into a subset if needed.					
	me	erchantCategoryCode	[01]	Category code conform to ISO 18245, related to the type of services or goods the merchant provides for the transaction.					



		FIELD	MULT.			DESC.	
				1	links that can be	used for further navigation when browsing transactions	Information at one account level
				П	LINK	DESCRIPTION	
				П	self	link to the transactions of a given account	
					parent-list	link to the list of all available accounts	
	lio	nks	[11]		owners	link to the owners identities for a given account	
	_'''	ino			balances	link to the balances of a given account	
					overdrafts	link to the lists of overdrafts of a given account	
					first	link to the first page of the transactions result	
					last	link to the last page of the transactions result	
					next	link to the next page of the transactions result	
					prev	link to the previous page of the transactions result	
		self	[11]	5	See generic str	ucture GenericLink	
		parent-list	[01]	3	See generic str	ucture GenericLink	
		owners	[01]	5	See generic str	ucture GenericLink	
		balances	[01]	,	See generic str	ucture GenericLink	
		overdrafts	[01]	3	See generic structure GenericLink		
	first last		[01]	,	See generic structure GenericLink		
			[01]	5	See generic str	ucture GenericLink	
		next	[01]	5	See generic str	ucture GenericLink	
		prev	[01]	5	See generic str	ucture GenericLink	



4.6. Retrieval of an account overdraft (AISP)

4.6.1. Description

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

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

4.6.2. Prerequisites

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

4.6.3. Business flow

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

The ASPSP answers by the overdraft that can be applied.



4.6.4. Request

get /accounts/{accountResourceId}/overdrafts

4.6.4.1. Path Parameters

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

4.6.4.2. Query Parameters

I	FIELD	MULT.	DESC.
	workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.6.5. Response

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

		FIELD	MULT.	DESC.							
{re	espor	nseBody}	[11]	HYPERMEDIA structure used for returning the list of the overdrafts that can apply on a given account to the AISP							
	overdrafts		[11]	Overdraft characteristics							
		allowedAmount	[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".							
	_links self parent-list		[11]	LINK DESCRIPTION self link to the overdrafts of a given account parent-list link to the list of all available accounts owners link to the owners identities for a given account balances link to the balances of a given account transactions link to the transactions of a given account							
			[11]	See generic structure GenericLink							
			[01]	See generic structure GenericLink							
		owners	[01]	See generic structure GenericLink							
		balances	[01]	See generic structure GenericLink							
		transactions	[01]	See generic structure GenericLink							



4.7. Forwarding the PSU consent (AISP)

4.7.1. Description

In the mixed detailed consent on accounts

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

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

4.7.2. Prerequisites

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

4.7.3. Business Flow

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

The AISP forwards these settings to the ASPSP.

The ASPSP answers by HTTP201 return code.



4.7.4. Request

put /consents

4.7.4.1. Body (application/json)

FIELD	MULT. DESC.						
{requestBody}	[11]	Requested access services.					
owners	[11]	List of accessible accounts for one given functionality					
{arrayltem}	[0*]	See generic structure AccountIdentification					
balances	[11]	List of accessible accounts for one given functionality					
{arrayltem}	[0*]	See generic structure AccountIdentification					
transactions	[11]	List of accessible accounts for one given functionality					
{arrayltem}	[0*]	See generic structure AccountIdentification					
overdrafts	[01]	List of accessible accounts for one given functionality					
{arrayltem}	[0*]	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					
trustedWorkspaceBeneficiaries	[01]						
{arrayltem}	{arrayltem} [0.*] list of workspaces for which the PSU has given consent to the access by the AISP						
workspace	[01]	Identification of the workspace. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.					
access	[01]	Indicator that access to the trusted beneficiaries list was granted or not to the AISP by the PSU for the default workspace true: the access was granted false: the access was not granted					
psuldentity	[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					

4.7.5. Response

No body response is returned for this API call.



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

4.8.1. Description

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

4.8.2. Prerequisites

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

4.8.3. Business Flow

The AISP asks for the identity of the PSU.

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



4.8.4. Request

get /end-user-identity

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

4.8.5. Response

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

		FIELD	MULT.	DESC.					
{re	espor	nseBody}	[11]	HYPERMEDIA structure used for returning the identity of the PSU					
	ide	entity	[11]	HYPERMEDIA structure used for returning the identity of the PSU					
		fullName	[11]	Last name and first name					
		namePrefix	[01]	Specifies the terms used to formally address a person. This field accepts the following code values CODE DESCRIPTION DOCT Doctor MADM Madam MISS Miss MIST Mister					
		firstName	[01]	First name					
		lastName	[01]	Last name					
	_lir	nks	[11]	links that can be used for further navigation when browsing Account Information at one account level LINK DESCRIPTION self link to the end-user identity accounts link to the list of all available accounts consents link to the consents forwarding					
				trustedBeneficiaries link to the list of trusted beneficiaries					
	self [11]			See generic structure GenericLink					
		accounts	[01]	See generic structure GenericLink					
		consents	[01]	See generic structure GenericLink					
		trustedBeneficiaries	[01]	See generic structure <u>GenericLink</u>					



4.9. Retrieval of the trusted beneficiaries list (AISP)

4.9.1. Description

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

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

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

4.9.2. Prerequisites

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

4.9.3. Business Flow

The AISP asks for the trusted beneficiaries list.

The ASPSP answers with a list of beneficiary details structure.



4.9.4. Request

get /trusted-beneficiaries

4.9.4.1. Query Parameters

FIELD	MULT.	DESC.
workspace	[01]	Workspace to be used for processing an AISP request. If not provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token.

4.9.5. Response

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

			FIELD	MULT.	DESC.					
{re	espoi	nseB	ody}	[11]	HYPERMEDIA structure used for returning the list of the whitelisted beneficiaries					
	be	nefici	aries	[11]	List of trusted beneficiaries					
	{arrayltem}			[0*]	Specification of a beneficiary					
			workspace	[01]	Some ASPSP may provide different user workspaces that can be accessed by the san retrieve the different pieces of account information by specifying the relevant worksp workspace to be used when processing the request. If not present, the default worksp authentication processed during the OAuth2 access token request.	space as a QUERY parameter. Identification of the				
			identification	[11]	identification of the workspace to be used as an optional query parameter for some A	AISP queries				
			label	[11]	textual description of the workspace as specified by the ASPSP in relationship wth the	the PSU				
			id	[01]	Id of the beneficiary					
			isTrusted	[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flat Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the true: the beneficiary is actually a trusted beneficiary false: the beneficiary is not a trusted beneficiary	the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. true: the beneficiary is actually a trusted beneficiary				
			creditorAgent	[01]	See generic structure FinancialInstitutionIdentification					
			creditor	[11]	See generic structure Partyldentification					
			creditorAccount	[01]	See generic structure AccountIdentification					
					links that can be used for further navigation when browsing Account Information at LINK DESCRIPTION	one account level				
					self link to the list of trusted beneficiaries					
				[11]	accounts link to the list of all available accounts					
	_lir	nks			consents link to the consents forwarding					
					endUserIdentity link to the end-user identity					
					first link to the first page of the beneficiaries result					
					last link to the last page of the beneficiaries result					
					next link to the next page of the beneficiaries result					
					prev link to the previous page of the beneficiaries result					
		sel		[11]	See generic structure GenericLink					
		accounts		[01]	See generic structure GenericLink					
	consents			[01]	See generic structure GenericLink					
	endUserIdentity		[01]	See generic structure GenericLink						
	first		[01]	See generic structure GenericLink						
		las	t	[01]	See generic structure GenericLink					
		ne	xt	[01]	See generic structure GenericLink					
		pre	ev	[01]	See generic structure GenericLink					



4.10. Payment coverage check request (CBPII)

4.10.1. Description

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

4.10.2. Prerequisites

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

4.10.3. Business flow

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

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

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



4.10.4.Request

post /funds-confirmations

4.10.4.1. Body (application/json)

	FIELD		MULT.	DESC.		
{re	questBo	ody}	[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		
	payee		[01]	The merchant where the card is accepted as information to the PSU.		
	instruc	tedAmount	[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.		
			[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".		
	accour	ntld	[11]	See generic structure AccountIdentification		

4.10.5. Response

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

	FIELD		MULT.	DESC.					
{re	{responseBody}			[11]	HYPERMEDIA structure used for returning the payment coverage report to the CBPII				
	request [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.				
		instruct	edAmount	[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".				
		accoun	tld	[11]	See generic structure AccountIdentification				
	result		Result of the coverage check: true: the payment can be covered false: the payment cannot be covered		true: the payment can be covered				
	_links		[11]	links that can be used for further navigation to post another coverage request.					
		self		[11]	See generic structure GenericLink				



4.11.Payment request initiation (PISP)

4.11.1. Description

The following use cases can be applied:

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

4.11.1.1. Data content

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

- one single execution date or multiple execution dates
 - o case of one single execution date, this date must be set at the payment level
 - o case of multiple execution dates, those dates must be set at each payment instruction level
- one single beneficiary or multiple beneficiaries
 - o case of one single beneficiary, this beneficiary must be set at the payment level
 - o 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				
	"HIGH" for high-priority SCT,	"HIGH" for high-priority				
PaymentTypeInformation/InstructionPriority (payment	"NORM" for other SCT,	CT, "NORM" or ignored	"HIGH" for high-priority payments, "NORM" or			
level)	Ignored for SCTInst	for other CT	ignored for other payments			
	"SEPA" for SCT and	TOT OUTER OT				
PaymentTypeInformation/ServiceLevel (payment level)		ignored	ignored			
	SCTInst					
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			
18.18.4	on bonair or a moronaire		company, "TREA" for treasury transfers			
PaymentTypeInformation/LocalInstrument (payment	"INST" pour les SCTInst,	Ignored or valued with ISO2	20022 ovtornal codo			
level)	otherwise ignored	Ignored or valued with 1302	20022 external code			
RequestedExecutionDate (either at payment or	Mandatan (indicates the state	on dobit on the audering				
transaction level)	Mandatory (indicates the date of	on debit on the ordering party a	account)			
EndToEndIdentification (at transaction level)	Mandatory	Optional				
UltimateDebtor (at transaction level)	Optional					
UltimateCreditor (at transaction level)	Optional	Optional				
InstructedAmount (at transaction level)	Mandatory		Mandatory and exclusive use of one of these			
instructeu Amount (at transaction level)	iviaridatory		structures			
Fundament American (et tourne etter tourne	Not used		Mandatory and exclusive use of one of these			
EquivalentAmount (at transaction level)	Not used		structures			
ChargeBearer (at transaction level)	"SLEV" for SCT and SCTInst	"SLEV" or "SHAR"	"CRED", "DEBT" or "SHAR"			
Purpose (at transaction level)	Optional					
RegulatoryReportingCode (at transaction level)	Not used	Mandatory (possibly				
Regulatory Reporting Code (at transaction level)	Not used	multiple values)				
InstructionForCreditorAgent (at transaction level)	Not used		Optional (possibly multiple values)			
RemittanceInformation	Mandatory. Structured or unstru	uctured, depending on the loca	al rules and constraints			
B14 /4 /1 N	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					
Creditor (either at payment or transaction level)	Mandatory, 2 address lines	Mandatory, 4 address	Mandatory. Complete strustured address can be			
Orealion (entries 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	N		a :: .			
at payment or transaction level)	Not used		Optional			
IntermediaryAgent et IntermediaryAgentAccount (either	Notuced	Ontional				
at payment or transaction level)	Not used	Optional				

4.11.1.2. Prerequisites for all use cases

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

4.11.1.3. Business flow

Payment Request use case

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



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

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

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

Transfer Request use case

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

- o The PSU provides the PISP with all information needed for the transfer.
- 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



4.11.2. Request

post /payment-requests

4.11.2.1. 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.

4.11.2.2. Body (application/json)

FIELD		MULT. DESC.				
{requestBody}	ISO20022: The PaymentRequestResource message is sent by the C party, directly or through agents. It is used by a Creditor to request creditor. API: Information about the creditor (Id, account and agent) might be place that the same date of a tinstruction level at the same date or at instruction level. The latest case includes: multiple instructions having different requested execution or 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. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.				
batchBooking	[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]	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				
acceptInstantPaymentDowngrade	[01]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain- vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. true: payment method can be downgraded false: payment method cannot be downgraded (default value)				
paymentTypeInformation	[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-agr					



	FIELD	MULT.			DESC.		
	localInstrument	[01]	Usage: This service leve API: "INST For Interna	el. " value is to be used in orde	trument. local instrument, local clearing option and/or further qualify the service or r to ask for an SEPA instant Payment (SCTInst). ay be valued with one of the ISO20022 external code to specify with		
			ISO20022: by the initia processing	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	CashManagementTrans	fer Transaction is a general cash management instruction.		
	categoryPurpose	[01]	CORT	TradeSettlementPaymer	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.		
	btor	[01]	_	c structure Partyldentification			
	btorAccount btorAccount	[01]	-	c structure AccountIdentific			
de	btorAgent	[01]	, i	c structure FinancialInstitut	onldentification s will bear the charges associated with the processing of the payment		
			transaction.	1 7 1	DESCRIPTION		
			DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.		
			CRED	BorneByCreditor	All transaction charges are to be borne by the debtor. All transaction charges are to be borne by the creditor.		
		[01]	CKLD	BornebyCreditor	In a credit transfer context, means that transaction charges on the		
cha	argeBearer				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,		
			SHAR	Shared	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.		
					Charges are to be applied following the rules agreed in the service		
			SLEV	FollowingServiceLevel	level and/or scheme.		
		fo. 41	Indicator th		ed or not by the funds available on the relevant account		
fur	ndsAvailability	[01]	•	true: payment is covered			
			false: payment is not covered This indicator must be provided by the ACRER when the Realing Information is present and set to "False".				
			This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".				
			Indicator th	at the payment can be imme	diately booked or not		
			•	true: payment is booked			
			•	false: payment is not boo			
		[01]			nds required by this transaction are immediatly reserved and that a with the proper execution of the payment.		
bo	oking	[01]			isms might still be triggered and result as a rejection of the payment.		
			instant payı		ne relevant Credit Transfer will be executed as soon as possible but not as an		
					be provided for delayed payments.		
				cuted as soon as possible.	st occurrence of a standing order when this occurrence is not delayed and		
				formation System cannot had information.	adle this immediate booking, the ASPSP will have to provide the funds		
cre	editTransferTransaction	[11]	ISO20022: API: Each	Payment processes required ASPSP will specify a maxIte	to transfer cash from the debtor to the creditor. ms value for this field taking into accounts its specificities about payment		
	{arrayltem}	[0*]	ISO20022: API:		to transfer cash from the debtor to the creditor.		
	paymentId		ISO20022: Set of elements used to reference a payment instruction.				
	instructionId	[11]	identify the	instruction.	gned by an instructing party for an instructed party to unambiguously		
	endToEndId	[01]	ISO20022:	Unique identification assign	ed by the initiating party to unambiguously identify the transaction. This hroughout the entire end-to-end chain.		
	uetr	[01]	ISO20022:	Universally unique identifie	r to provide an end-to-end reference of a payment transaction.		
	<u> </u>		l				



		FIELD	MULT.	DESC.
		un no constant	[01]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls.
		resourceld		The API client cannot set or modify the value of this field.
	requestedExecutionDate		[11]	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.
			[01]	When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
		standingOrderCharacteristics	F4 43	Specifies the characteristics of a standing order.
		startDate	[11]	The first applicable day of execution for a given standing order.
		endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
		executionRule	[11]	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 rule for standing orders.
		frequency	[11]	The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE DESCRIPTION DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual However, each ASPSP might restrict these values into a subset if needed.
		:	[01]	
		instructedAmount		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.
				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.

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		F	FIELD	MULT.				DESC.	
					Specifies th	ne type used	to complete the	currency exchange.	
						31			
			_	[01]	CODE	NAME		DESCRIPTION	
		rate	Туре		SPOT	Spot	Exchange rat	te applied is the spot rate.	
					SALE	Sale	Exchange rat	te applied is the market rate at the time of the sale.	
					AGRD	Agreed	Exchange rat	te applied is the rate agreed between the parties.	
		cont	tractIdentification	[01]	Unique and		us reference to the	he foreign exchange contract agreed between the initiating party/creditor and	
		estir	matedPayerAmount	[01]	Structure ai	iming to emb	ped the amount a	and the currency to be used.	
			amount	[11]			money to be moved by the initiati	wed between the debtor and creditor, before deduction of charges, expressed ng party.	
			currency	[11]	A code allo	cated to a cu		of the account. ntenance Agency under an international identification scheme, as described standard ISO 4217 "Codes for the representation of currencies and funds".	
		estir	matedPayeeAmount	[01]	Structure ai	iming to emb	ped the amount a	and the currency to be used.	
			amount	[11]			money to be moved by the initiati	wed between the debtor and creditor, before deduction of charges, expressed ng party.	
			currency	[11]	A code allo in the latest	cated to a cu edition of the	he international s	ntenance Agency under an international identification scheme, as described standard ISO 4217 "Codes for the representation of currencies and funds".	
	ulti	mateD	Debtor	[01]	See generi	ic structure	Partyldentification	<u>on</u>	
	inte	ermedi	iaryAgent	[01]	Agent and a	agent accour	nt between the de	ebtor's agent and the creditor's agent.	
		agei	nt	[01]	See generi	ic structure <u>l</u>	Partyldentification	<u>on</u>	
		agei	ntAccount	[01]	See generic structure AccountIdentification				
	bei	neficia	ry	[11]	[11] Specification of a beneficiary				
		worl	kspace	[01]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.				
			identification	[11]	identification	on of the wo	rkspace to be use	ed as an optional query parameter for some AISP queries	
			label	[11]	textual desc	cription of th	e workspace as	specified by the ASPSP in relationship wth the PSU	
		id		[01]	Id of the beneficiary				
		cred	litorAgent	[01]	See generi	ic structure <u>l</u>	FinancialInstituti	onldentification	
		cred	litor	[11]	See generi	ic structure	Partyldentification	<u>n</u>	
		cred	litorAccount	[01]	See generi	ic structure	AccountIdentific	<u>ation</u>	
	ulti	mateC	Creditor	[01]	See generi	ic structure	Partyldentification	<u>on</u>	
	ins	tructio	nForCreditorAgent	[01]		ormation rela		ssing of the payment instruction, provided by the initiating party, and	
		{arra	ayltem)	[0*]	creditor's ag	gent. The ins	truction may rel	ssing of the payment instruction that may need to be acted upon by the ate to a level of service, or may be an instruction that has to be executed by on required by the creditor's agent.	
					Coded info for the cred	rmation rela litor's agent.	ted to the proces	sing of the payment instruction, provided by the initiating party, and intended	
					CHOR		IAME	DESCRIPTION (Ultimote) graditor must be paid by chaque	
			code	[01]	CHQB	PayCred	itorByCheque	(Ultimate) creditor must be paid by cheque. Amount of money must be held for the (ultimate) creditor, who will	
					HOLD		hForCreditor	call. Pay on identification.	
					PHOB	PhoneBe	eneticiary	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]			mplementing the user community.	coded instruction or instruction to the creditor's agent that is bilaterally	



			F	FIELD	MULT.			DESC.			
FIELD -								ent transaction, as published in an external purpose code list.			
						API: The fo	ollowing values are allowed for Pa	ayment Request			
						CODE	NAME	DESCRIPTION			
								Funds moved between 2 accounts of same account holder at			
					ACCT	AccountManagement	the same bank)				
		purpose			[01]	CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation			
		pulpose			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.			
		regi	ulator	yReportingCodes	[01]	List of need	led regulatory reporting codes for				
					[110]						
			{arra	ayltem}	[110]	Economica	<u> </u>	y the National Competent Authority			
							Information supplied to enable th as commercial invoices in an acc	ne matching of an entry with the items that the transfer is intended to counts' receivable system.			
		rom	ittano	ceInformation	[01]	•	Only one occurrence of the ur	nstructured information is allowed.			
		ICIII	iittaiit	emomaton		•	Only one occurrence of the st	ructured information is allowed.			
						•	Structured and unstructured in	nformation can coexist.			
					ro ::						
			unst	iructured	[01]	Unstructured remittance information					
				{arrayltem}	[0*]	Relevant information to the transaction					
			struc	ctured	[01]	Structured remittance information					
				{arrayltem}	[0*]	See generi	c structure StructuredRemittanc	elnformation			
		sup	pleme	entaryData	[01]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP					
			acce	eptedAuthenticationApproach	[01]	List of authentication approaches					
				{arrayltem}	[0*]	REDIRECT DECOUPL authenticati EMBEDDE authenticati	ED: the TPP identifies the PSU a ion through a decoupled device ED-1-FACTOR: the TPP identifie	PP to the ASPSP which processes identification and authentication and forwards the identification to the ASPSP which processes the est the PSU and forwards the identification to the ASPSP which starts the intication factor of the PSU (e.g. OTP or response to a challenge)			
			appl	iedAuthenticationApproach	[01]	Authenticat REDIRECT DECOUPL authenticati EMBEDDE	ion approaches that can be applie F: the PSU is redirected by the TP ED: the TPP identifies the PSU a ion through a decoupled device ED-1-FACTOR: the TPP identifie				
					[01]	NONE: the	re is no need for the PSU to authore set by the ASPSP.				
		appliedAuthentication scaHint successfulReportUrl				llows the ASPSP to inform the PI	ISP about the way authentication was processed during the payment				
				[01]		set by the PISP by the merchant and/or the PISP a	about an SCA exemption context				
				[01]	process in I	REDIRECT and DECOUPLED ap					
		unsuccessfulReportUrl [[01]	REDIRECT If this URL	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				
sup	oplen	nentar	yData	a	[11]	API: This s	tructure is used to embed the rele	ot be captured in the structured elements and/or any other specific block. vant URLs for returning the status report to the PISP and to specify d by the PISP and which was chosen by the ASPSP			
	acc	cepted	dAuth	enticationApproach	[01]	List of auth	entication approaches				



	FIELD	MULT.	DESC.
	{arrayltem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
ар	pliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
ар	pliedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
SC	aHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
su	ccessfulReportUrl	[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
un	successfulReportUrl	[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

4.11.3. Response

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

	FIELD	MULT.	DESC.
{	responseBody}	[11]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	appliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	nonce	[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]	See generic structure <u>GenericLink</u>



4.12. Retrieval of a payment request (PISP)

4.12.1. Description

The following use cases can be applied:

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

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

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

4.12.2. Prerequisites

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

4.12.3. Business flow

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

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

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

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



4.12.4.Request

get /payment-requests/{paymentRequestResourceld}

4.12.4.1. Path Parameters

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

4.12.5. Response

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

		FIELD	MULT.	DESC.
{re	espor	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. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
		batchBooking	[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]	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
		acceptInstantPaymentDowngrade	[01]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. • true: payment method can be downgraded • false: payment method cannot be downgraded (default value)
		paymentTypeInformation	[11]	ISO20022: Set of elements used to further specify the type of transaction.



		FIELD	MULT.			DESC.		
		instructionPriority	[01]	party to app	Indicator of the urgency or only to the processing of the intelled is useless for SCTInst are			
		serviceLevel	[01]	agreed servi		ales under which the transaction should be processed. Specifies a pre- in 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: used by the trigger spec	Specifies the high level purp initiating party to provide in	ose of the instruction based on a set of pre-defined categories. This is formation concerning the processing of the payment. It is likely to agents involved in the payment chain.		
				CODE	NAME	DESCRIPTION		
				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	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.		
	deb		[01]	,	c structure Partyldentification			
		otorAccount	[01]		c structure AccountIdentific			
	deb	otorAgent	[01]		c structure <u>FinancialInstituti</u>			
				transaction. The followi	ng values are allowed:	will bear the charges associated with the processing of the payment		
				CODE	NAME PornoPyDobtor	DESCRIPTION All transaction charges are to be begree by the debter.		
			[01]	DEBT	BorneByDebtor BorneByCreditor	All transaction charges are to be borne by the debtor. All transaction charges are to be borne by the creditor.		
	cha	argeBearer		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.		
	pay	rmentInformationStatus	[01]	,	c structure PaymentInforma			
					Provides detailed informationly be used in case the status NAME	n on the status reason. is equal to "RJCT" or "CANC". Only the following values are allowed: DESCRIPTION		
	sta	tusReasonInformation	[01]	AC04 ClosedAccountNumber the account number is either invalid or does not exist AC04 ClosedAccount the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AG01 Transaction forbidden Transaction forbidden or this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. FF01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) FRAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NOAS NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR01 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartyID Invalid or missing identification required within a particular country or payment type.				



			FIELD	MULT.	DESC.
					Indicator that the payment can be covered or not by the funds available on the relevant account
				[01]	• true: payment is covered
f	fundsAvailability				false: payment is not covered
					This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".
					Indicator that the payment can be immediately booked or not
					true: payment is booked
					false: payment is not booked
					Booking a transaction means that the funds required by this transaction are immediatly reserved and that a
١,	bookin	a		[01]	subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment.
		9			This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not
					as an instant payment. This indicator is irrelevant and will not be provided for delayed payments.
					This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible.
					Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds
				[11]	availability information. ISO20022: Payment processes required to transfer cash from the debtor to the creditor.
(creditT	ransfe	erTransaction	[]	API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about
				[0*]	payment request handling
	{a	rraylte	em}	[0]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
				[4, 4]	Art.
		pa	ymentld	[11]	ISO20022: Set of elements used to reference a payment instruction.
				F4 47	• •
			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.
			uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
					15020022. Onversary unique identifier to provide an end to end reference of a payment dansaction.
	resourceld		[01]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls.	
		resourceia			The API client cannot set or modify the value of this field.
					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:
		rec	questedExecutionDate	[11]	 the single requested execution date for a payment having several instructions. In this case, this
			44001042700410112410		field must be set at the payment level.
					 the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level.
					The first date of execution for a standing order.
					When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to
					the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
			U-1-TU	[01]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the
		ca	ncellableTill		When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction
				[01]	[transactionStatus] in order to estimate if the transaction is actually cancellable.
		ac	ceptanceDateTime	[]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
Ŧ				[01]	0.00-70
		de	btorDecisionDate	[01]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
				[01]	
		ар	pliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.
				[0 4]	
		sta	andingOrderCharacteristics	[01]	Specifies the characteristics of a standing order.
				F4 43	·
			startDate	[11]	The first applicable day of execution for a given standing order.
			endDate	[01]	The 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.
				[11]	ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule.
			executionRule	[11]	
					CODE DESCRIPTION
					FWNG following
					PREC preceding



		FIELD	MULT.	DESC.			
				Frequency rule for standing orders.			
				The following codes from the "EventFrequency7Code" of ISO 20022 are supported.			
				CODE DESCRIPTION DAIL Daily			
				WEEK Weekly			
		frequency	[11]	TOWK EveryTwoWeeks MNTH Monthly			
				TOMN EveryTwoMonths			
				QUTR Quarterly			
				SEMI SemiAnnual			
				YEAR Annual			
			[01]	However, each ASPSP might restrict these values into a subset if needed.			
	ins	structedAmount		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".			
	ec	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".			
	ех	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.			
				Specifies the type used to complete the currency exchange.			
			[01]	CODE NAME DESCRIPTION			
		rateType		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.			
		estimatedPayerAmount	[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".			
		estimatedPayeeAmount	[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.			
		сиггелсу	[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".			
	ult	imateDebtor	[01]	See generic structure Partyldentification			



		FI	ELD	MULT.			DESC.		
		interme	diaryAgent	[01]	Agent and a	agent account between the de	ebtor's agent and the creditor's agent.		
		age	ent	[01]	See generi	c structure Partyldentification	<u>on</u>		
		age	entAccount	[01]	See generi	c structure AccountIdentific	ation		
		benefici	ary	[11]	Specification	n of a beneficiary			
		wo	rkspace	[01]	this case, the workspace a not present,	e AISP is able to retrieve the as a QUERY parameter. Idea	r workspaces that can be accessed by the same authenticated PSU. In edifferent pieces of account information by specifying the relevant utification of the workspace to be used when processing the request. If used is the one that is linked to the authentication processed during the		
			identification	[11]			ed as an optional query parameter for some AISP queries		
			label	[11]	textual desc	ription of the workspace as	specified by the ASPSP in relationship wth the PSU		
		id		[01]	Id of the be	neficiary			
		isT	rusted	[01]		the ASPSP indicates whethe s list.	e trusted beneficiaries list must not set this flag. To root the beneficiary was registered by the PSU within the trusted tually a trusted beneficiary of a trusted beneficiary		
		cre	ditorAgent	[01]	See generi	c structure FinancialInstituti	<u>onldentification</u>		
		cre	ditor	[11]	See generi	c structure Partyldentification	on on		
		cre	ditorAccount	[01]	See generi	c structure <u>AccountIdentific</u>	<u>ation</u>		
		ultimate	Creditor	[01]	See generi	c structure Partyldentification	<u>on</u>		
		instructi	onForCreditorAgent	[01]	Further information related to the processing 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.				
			code	[01]		nation related to the proces r the creditor's agent. NAME PayCreditorByCheque HoldCashForCreditor PhoneBeneficiary Telecom	DESCRIPTION (Ultimate) creditor must be paid by cheque. Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. Please advise/contact (ultimate) creditor/claimant by phone. Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.		
			instructionInformation	[01]		ormation complementing the pecific to a user community.	coded instruction or instruction to the creditor's agent that is bilaterally		
						Underlying reason for the pa illowing values are allowed i	nyment transaction, as published in an external purpose code list. or Payment Request		
					CODE	NAME	DESCRIPTION		
					ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)		
		purpose			CASH	CashManagementTrans	Transfer Initiation		
					сомс	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.		
T		regulato	ryReportingCodes	[01]	List of need	ed regulatory reporting code	es for international payments		
		{arı	rayltem}	[110]		needed due to regulatory and codes to be used are provide	nd statutory requirements. ed by the National Competent Authority		



		FI	IELD	MULT.	DESC.			
					ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended			
		remittan	oceInformation	[01]	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.			
		uns	structured	[01]	Unstructured remittance information			
			{arrayltem}	[0*]	Relevant information to the transaction			
		stru	uctured	[01]	Structured remittance information			
			{arrayltem}	[0*]	See generic structure StructuredRemittanceInformation			
		transact	tionStatus	[01]	See generic structure <u>TransactionIndividualStatusCode</u>			
					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			
			easonInformation	[01]	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 AG01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. FF01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) FRAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NOAs NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR01 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartyID Invalid or missing identification required within a particular country or payment type. TECH TechnicalProblem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.			
		supplen	nentaryData	[01]	API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP			
		acc	ceptedAuthenticationApproach		List of authentication approaches			
			{arrayltem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate			
		арі	oliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate			
		арр	pliedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.			
		sca	aHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context			
		suc	ccessfulReportUrl	[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			
		uns	successfulReportUrl	[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			



		FIELD	MULT.	DESC.
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 was chosen by the ASPSP	
	а	cceptedAuthenticationApproach	[01]	List of authentication approaches
		{arrayItem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	а	ppliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	а	ppliedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
	S	caHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
	s	uccessfulReportUrl	[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
	u	insuccessfulReportUrl	[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.	
	reques	st	[01]	See generic structure GenericLink
	confirr	mation	[01]	See generic structure GenericLink
transactions		[01]	See generic structure GenericLink	



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

4.13.1. Description

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

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

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

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

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

4.13.2. Prerequisites

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

4.13.3. Business flow

4.13.3.1. Payment/Transfer request cancellation circumstances

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

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

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



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

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

4.13.3.2. Payment/Transfer request cancellation level

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

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

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

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

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



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

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

4.13.4.Request

put /payment-requests/{paymentRequestResourceld}

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.
{ro	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. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
	batchBooking	[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]	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
	acceptInstantPaymentDowngrade	[01]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP into a plain- vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is refused by the PSU. Eventually, it is up to the ASPSP to downgrade or reject the payment. In case of a downgrade, the ASPSP will have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the PISP informed. true: payment method can be downgraded false: payment method cannot be downgraded (default value)



Description		FIELD	MULT.	DESC.					
instruction/Priority apply to the processing of the instruction. API. This field is useles for SCTInst and thus should be ignored. BSC20022- Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, apublished in an external service level code list. API. Only "SIPA" CSPA Credit Transfer) value is allowed. BSC20022: User community specific instrument. Logge This element is used to specify a local instrument, local clearing option and/or further qualify the service or API. Str. Value is to be used in order to ask for an SIPA instant Payment (SCTIsst.). For International payments, this field may be valued with one of the ISC20022 external code to specify with payments instrument about the used by the creditor's basis. BSC20022- Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the ministring party to provibe information concerning the processing of the payment. It is likely to trigger special payments, with the payment chain. API. The following values are allowed: CODE NAME CORE Transaction is a general cach management instruction. INTC IntraCompanyPayment Code used to pre-advise the account services of a forthcoming deliver against payment instruction. Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. TREA TransacyPayment IntraccompanyPayment IntraccompanyPayment Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. TREA TransacyPayment Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. Transaction is an intra-company payment, i.e. a payment between two companies	pa	ymentTypeInformation	[11]	ISO20022:	Set of elements used to furth	er specify the type of transaction.			
service or level of service between the parties, as published in an external service level code list. APE-Day' SEPA' CSRP Credit TransPAP Credit Instruction. ID0.31022: User community specific instrument. ID0.30022: User community specific instrument. ID0.30022: User community specific instrument. ID0.30022: Varieties to be used in order to sak for an SEPA instant Payment (SCTInet). APE: Transpart varieties to be used in order to sak for an SEPA instant Payment (SCTInet). APE: Transpart varieties and payments, this field intoly be valued with one of the ISO20022 external code to specify with payment instruments. This field intoly be valued with one of the ISO20022 external code to specify with payment instruments. This is likely to trigger special processing by any of the light 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 light 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 dealing. CASH CashManagementTransfor Transaction is a general cach management instruction. INTC IntraCompanyPayment Description INTC IntraCompanyPayment Transaction is related to settlement servicer of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is related to treasury payment, i.e. a payment between two companies belonging to the same group. Transaction is related to treasury payment, i.e. a payment between two companies belonging to the same group. Transaction is related to treasury payment, i.e. a payment deliver against payment instruction. See generic structure Partydentification Transaction is related to treasury payment, i.e. a payment between two companies belonging to the same g	instructionPriority			to apply to	to apply to the processing of the instruction.				
Usage: This clement 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).		serviceLevel	[01]	service or le	evel of service between the p	arties, as published in an external service level code list.			
Iso20922: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating purp 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		localInstrument	[01]	Usage: This service leve API: "INST For Internat	s element is used to specify a el. "value is to be used in order tional payments, this field ma	local instrument, local clearing option and/or further qualify the service or to ask for an SEPA instant Payment (SCTInst). ay be valued with one of the ISO20022 external code to specify with			
CASH CashManagementTransfer Transaction is a general cash management instruction. CORT TradeSettlementPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM DeliverAgainstPayment Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is 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 deliver against payment instruction. INTC IntraCompanyPayment Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. Transaction is related to treasury operations. E.g. financial contract settlement. See generic structure Partylentification debtorAccount [01] See generic structure Partylentification debtorAgent [01] See generic structure Partylentification Iso20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: CODE NAME DESCRIPTION DEBT BorneBy/Debtor All transaction charges are to be borne by the debtor. CRED BorneByCreditor All transaction charges are to be borne by the creditor. In a credit transfer 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 creditor. In a direct debit context, means that transaction charges on the receiver side are to be borne by the creditor. SHAR Shared Following ServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.				ISO20022: by the initia processing	Specifies the high level purp ating party to provide informations by any of the agents involved	ose of the instruction based on a set of pre-defined categories. This is used ation concerning the processing of the payment. It is likely to trigger special			
CORT TradeSettlementPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM DeliverAgainstPayment deliver against payment instruction. INTC IntraCompanyPayment Transaction is related to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. TREA TreasuryPayment Transaction is related to treasury operations. E.g. financial contract settlement. Debtor (01) See generic structure PartyIdentification See generic structure AccountIdentification See generic structure FinancialInstitutionIdentification ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: CODE NAME DESCRIPTION DEBT BorneByDebtor All transaction charges are to be borne by the debtor. CRED BorneByCreditor All transaction charges are to be borne by the debtor, transaction charges on the sender 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. In a direct debit context, means that 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 creditor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor. Charges are to be applied following the rules agreed in the service level and/or scheme.				CODE	NAME	DESCRIPTION			
Corr				CASH	CashManagementTransf	er Transaction is a general cash management instruction.			
DVPM DeliverAgainstPayment Deliver against payment instruction.		categoryPurpose	[01]	CORT	TradeSettlementPaymen	t			
INTC IntraCompanyPayment between two companies belonging to the same group.				DVPM	DeliverAgainstPayment	·			
Contract settlement Contract settlement				INTC	IntraCompanyPayment	1 21 2 1 1 2			
debtorAccount [01] See generic structure AccountIdentification [01] See generic structure FinancialInstitutionIdentification [So20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: CODE				TREA	TreasuryPayment				
debtorAgent [01] See generic structure FinancialInstitutionIdentification ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: CODE	del	btor	[01]	See generi	c structure Partyldentification	<u>on</u>			
ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: CODE NAME DESCRIPTION DEBT BorneByDebtor All transaction charges are to be borne by the debtor. CRED BorneByCreditor All transaction charges are to be borne by the creditor. 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 receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver 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.	del	btorAccount	[01]	See generi	c structure AccountIdentifica	ation			
transaction. The following values are allowed: CODE NAME DESCRIPTION DEBT BorneByDebtor All transaction charges are to be borne by the debtor. CRED BorneByCreditor All transaction charges are to be borne by the creditor. 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 receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor. SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	del	btorAgent	[01]	See generi	c structure FinancialInstitution	<u>onldentification</u>			
chargeBearer DEBT BorneByDebtor All transaction charges are to be borne by the debtor.				transaction.	ing values are allowed:				
chargeBearer CRED BorneByCreditor All transaction charges are to be borne by the creditor.									
chargeBearer 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 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.					,				
SHAR Shared Shar			[01]	CRED	BorneByCreditor	· · · · · · · · · · · · · · · · · · ·			
SHAR Shared 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.	cha	argeBearer							
SHAR Shared 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.									
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.				SHAR	Shared	•			
SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.						-			
SLEV FollowingServiceLevel level and/or scheme.						by the debtor.			
paymentInformationStatus [01] See generic structure PaymentInformationStatusCode				SLEV	FollowingServiceLevel				
	pa	ymentInformationStatus	[01]	See generi	c structure PaymentInforma	ationStatusCode			



		FIELD	MULT.	DESC.
				ISO20022: Provides detailed information on the status reason.
statusReasonInformation			[01]	API: Can only be used in case the status is equal to "RICT" or "CANC". Only the following values are allowed: CODE
				TECH TechnicalProblem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
			[0 4]	Indicator that the payment can be covered or not by the funds available on the relevant account
func	dsAva	ilability	[01]	true: payment is covered
				• false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True". Indicator that the payment can be immediately booked or not
boo	oking		[01]	■ true: payment is booked ■ false: payment is not booked Booking a transaction means that the funds required by this transaction are immediatly reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.
cred	ditTrar	nsferTransaction	[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}	[0*]	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.
		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.
		uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
		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.
		requestedExecutionDate	[11]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level.
				The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.



		FIELD	MULT.	DESC.
	cai	ncellableTill	[01]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
	aco	ceptanceDateTime	[01]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
	del	debtorDecisionDate		ISO20022: Date and time on when the debtor has accepted or rejected the request.
	ар	pliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.
	sta	andingOrderCharacteristics	[01]	Specifies the characteristics of a standing order.
		startDate	[11]	The first applicable day of execution for a given standing order.
		endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
		executionRule	[11]	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	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE DESCRIPTION DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual However, each ASPSP might restrict these values into a subset if needed.
	ins	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".
	eq	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.



		F	FIELD	MULT.				DESC.		
					Specifies th	ne type used	to complete the	currency exchange.		
		rate.	rateType		CODE	NAME		DESCRIPTION		
		Tate	Турс		SPOT	Spot	Exchange rat	te applied is the spot rate.		
					SALE	Sale	Exchange rat	te applied is the market rate at the time of the sale.		
					AGRD	Agreed	Exchange rat	te applied is the rate agreed between the parties.		
		cont	tractIdentification	[01]	Unique and the debtor a		us reference to the	he foreign exchange contract agreed between the initiating party/cr	reditor and	
		estir	matedPayerAmount	[01]	Structure ai	iming to emb	ped the amount a	nd the currency to be used.		
			amount	[11]			money to be moved by the initiati	red between the debtor and creditor, before deduction of charges, eng party.	expressed	
			currency	[11]	A code allo	cated to a cu		of the account. Internance Agency under an international identification scheme, as of standard ISO 4217 "Codes for the representation of currencies and		
		estir	matedPayeeAmount	[01]	Structure ai	iming to emb	ped the amount a	nd the currency to be used.		
			amount	[11]			money to be moved by the initiati	red between the debtor and creditor, before deduction of charges, eng party.	expressed	
			currency	[11]	A code allo in the latest	cated to a cu edition of the	he international s	ntenance Agency under an international identification scheme, as c standard ISO 4217 "Codes for the representation of currencies and		
	ulti	mateD	Debtor	[01]	See generi	ic structure <u>l</u>	Partyldentification	<u>on</u>		
	inte	ermedi	iaryAgent	[01]	Agent and a	agent accour	nt between the de	ebtor's agent and the creditor's agent.		
		agei	nt	[01]	See generi	ic structure <u>l</u>	Partyldentification	<u>on</u>		
		agei	ntAccount	[01]	01] See generic structure AccountIdentification					
	ber	neficia	ry	[11]	[11] Specification of a beneficiary					
		work	rspace	[01]	case, the Al	ISP is able to parameter. Io	retrieve the diff dentification of t	r workspaces that can be accessed by the same authenticated PSU. ferent pieces of account information by specifying the relevant wor he workspace to be used when processing the request. If not preser that is linked to the authentication processed during the OAuth2 ac	rkspace as nt, the	
			identification	[11]		on of the wo	rkspace to be use	ed as an optional query parameter for some AISP queries		
			label	[11]	textual desc	cription of th	e workspace as	specified by the ASPSP in relationship wth the PSU		
		id		[01]	Id of the beneficiary					
		cred	litorAgent	[01]	See generi	ic structure <u>l</u>	FinancialInstituti	onldentification		
		cred	litor	[11]	See generi	ic structure <u>l</u>	Partyldentification	<u>on</u>		
		cred	litorAccount	[01]	See generi	ic structure	AccountIdentific	ation		
	ulti	mateC	Creditor	[01]	See generi	ic structure	Partyldentification	<u>non</u>		
	ins	tructio	nForCreditorAgent	[01]		ormation rela r the credito		ssing of the payment instruction, provided by the initiating party, a	ind	
		{arra	ayltem}	[0*]	creditor's ag	gent. The ins	truction may rel	ssing of the payment instruction that may need to be acted upon by ate to a level of service, or may be an instruction that has to be exe on required by the creditor's agent.		
					Coded info for the cred	rmation rela litor's agent.	ted to the proces	sing of the payment instruction, provided by the initiating party, an	nd intended	
					CODE		IAME	DESCRIPTION		
			code	[01]	CHQB	PayCred	itorByCheque	(Ultimate) creditor must be paid by cheque.	11	
					HOLD		hForCreditor	Amount of money must be held for the (ultimate) creditor, who call. Pay on identification.	o Will	
					PHOB	PhoneBe	eneticiary	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]			mplementing the user community.	coded instruction or instruction to the creditor's agent that is bilate	erally	



			FIELD	MULT.			DESC.		
							ent transaction, as published in an external purpose code list.		
					Ari: The fo	ollowing values are allowed for l	ayment request		
					CODE	NAME	DESCRIPTION		
					ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)		
		purp	pose	[01]	CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation		
		pulpose			СОМС	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.		
		regu	ulatoryReportingCodes	[01]	List of need	led regulatory reporting codes for	or international payments		
			{arrayltem}	[110]		n needed due to regulatory and st l codes to be used are provided b	atutory requirements. by the National Competent Authority		
						Information supplied to enable t as commercial invoices in an ac	he matching of an entry with the items that the transfer is intended to counts' receivable system.		
		remi	remittanceInformation		•	Only one occurrence of the u	instructured information is allowed.		
					•		tructured information is allowed.		
						Structured and unstructured	information can coexist.		
			unstructured	[01]	Unstructured remittance information				
			(arrayltem)	[0*]	Relevant in	Relevant information to the transaction			
			structured	[01]	Structured 1	remittance information			
			{arrayltem}	[0*]		c structure StructuredRemittan			
		tran	sactionStatus	[01]		c structure <u>TransactionIndividu</u> Provides detailed information or			
							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		
		statusReasonInformation		[01]	AC06 Blc AG01 Tr. AM18 In CH03 Re far in the fu CUST Re DS02 Orn DUPL Di DUPL Di CH05 CH05 FRAD Fr MS03 Nc NOAS Nc NOAS Nc NOAS Nc NOAS Nc RR01 Mi inconsistent RR03 Mi RR04 Re RR12 Inw TECH Tc a payment r	validNumberOfTransactions the questedExecutionDateOrRequested ture equestedByCustomer The rejectederCancelled An authorized use publicatePayment Payment is a cellation. alidFileFormat The reject is duradulentOriginated the PaymentSpecifiedReasonAgentGeneratoAnswerFromCustomer The Production of the Payment	ocked and cannot be used in forbidden on this type of account is due to the debtor: refusal or lack of liquidity er has cancelled the order luplicate of another payment. Can only be set by a PISP for a payment in the original Payment Request which is invalid (syntax, structure or int Request is considered as fraudulent ed No reason specified by the ASPSP SU has neither accepted nor rejected the Payment Request and a time-out ation The Debtor account and/or Identification are missing or Specification of the creditor's name and/or address needed for regulatory		
		supp	olementaryData	[01]	API: This st	tructure is used to embed the rel-	evant URLs for returning the status report to the PISP and to specify ed by the PISP and which was chosen by the ASPSP		
			acceptedAuthenticationApproach		List of auth	entication approaches			
 				•					



			FIELD	MULT.	DESC.
			{arrayltem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		арр	oliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
		арр	bliedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		sca	Hint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		suc	ccessfulReportUrl	[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
		uns	successfulReportUrl	[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
su	pplemer	ntaryDat	ta	[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 was chosen by the ASPSP
	accep	otedAuth	nenticationApproach	[01]	List of authentication approaches
	{	arraylte	m)	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	appliedAuthenticationApproach			[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	appliedAuthentication		[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.	
	scaHint		[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	
	unsuc	ccessful	ReportUrl	[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

4.13.5. Response

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

	FIELD		DESC.
{re	{responseBody}		data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	appliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	nonce	[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]	See generic structure GenericLink



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

4.14.1. Description

The PISP confirms one of the following requests or modifications:

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

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

4.14.2. Prerequisites

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

4.14.3. Business flow

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

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



4.14.4.Request

post /payment-requests/{paymentRequestResourceld}/confirmation

4.14.4.1. Path Parameters

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

4.14.4.2. 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

4.14.5. Response

4.14.5.1. 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
	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. API: This field is a clue for idempotency check by the ASPSP in order to avoid duplicate SCA or payment execution. However the ASPSP may use other mechanisms.
		batchBooking	[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]	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



categoryPurpose CASH CashManagementTransfer Transaction is a general of the categoryPurpose CORT TradeSettlementPayment Transaction is related to sexchange deal or a secure exchange deal or a secure categoryPurpose.	downgraded by the ASPSP into a refused by the PSU. case of a downgrade, the ASPSP will "value in order to keep the PISP ute) ue) cting party would like the instructed should be processed. Specifies a pre-external service level code list. option and/or further qualify the ment (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
acceptChargeHandlingChange false: charge handling cannot be changed	refused by the PSU. case of a downgrade, the ASPSP will case of a downgrade, the ASPSP will value in order to keep the PISP ue) cting party would like the instructed should be processed. Specifies a pre- external service level code list. option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
Indicator that the requested instant SEPA Credit Transfer method can be plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is Eventually, it is up to the ASFSP to downgrade or reject the payment. In have to update de relevant field [LocalInstrument] and remove the "INST informed. Instruction Instru	refused by the PSU. case of a downgrade, the ASPSP will case of a downgrade, the ASPSP will value in order to keep the PISP ue) cting party would like the instructed should be processed. Specifies a pre- external service level code list. option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
Indicator that the requested instant SEPA Credit Transfer method can be plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is Eventually, it is up to the ASPSP to downgrade or reject the payment. In have to update de relevant field [LocalInstrument] and remove the "INST informed. Instruction	refused by the PSU. case of a downgrade, the ASPSP will case of a downgrade, the ASPSP will value in order to keep the PISP ue) cting party would like the instructed should be processed. Specifies a pre- external service level code list. option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
plain-vanilla SEPA Credit Transfer, when Instant SCT cannot apply or is Eventually, it is up to the ASPSP to downgrade or reject the payment. In have to update de relevant field [LocalInstrument] and remove the "INST informed. True: payment method can be downgraded (default value) false: payment method cannot be downgraded (default value) false: payment method cannot be downgraded (default value) instructionPriority ISO20022: Set of elements used to further specify the type of transaction appropriate to the instruction. API: This field is useless for SCTInst and thus should be ignored. ISO20022: Agreement under which or rules under which the transaction agreed service or level of service between the parties, as published in an API: Only "SEPA" (SEPA Credit Transfer) value is allowed ISO20022: User community specific instrument, local clearing of service local instrument, local clearing of service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payn For International payments, this field may be valued with one of the ISO2042: Specifies the high level purpose of the instruction based on a used by the initiating party to provide information concerning the process trigger special processing by any of the agents involved in the payment capital payment instruments and payment in the payment of the payment o	refused by the PSU. case of a downgrade, the ASPSP will case of a downgrade, the ASPSP will value in order to keep the PISP ue) cting party would like the instructed should be processed. Specifies a pre- external service level code list. option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
ISO20022: Set of elements used to further specify the type of transaction	should be processed. Specifies a pre- external service level code list. Option and/or further qualify the ment (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
instructionPriority party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored. ISO20022: Agreement under which or rules under which the transaction agreed service or level of service between the parties, as published in an API: Only "SEPA" (SEPA Credit Transfer) value is allowed ISO20022: User community specific instrument. [01] IocalInstrument [01] IocalInstrument IocalIn	should be processed. Specifies a pre- external service level code list. option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
ServiceLevel Service	option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
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 of service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payn For International payments, this field may be valued with one of the ISO20022: Specifies the high level purpose of the instruction based on a used by the initiating party to provide information concerning the process trigger special processing by any of the agents involved in the payment of API: The following values are allowed: CODE	option and/or further qualify the nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
[01] ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing of service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payn For International payments, this field may be valued with one of the ISO200022: Specifies the high level purpose of the instruction based on a used by the initiating party to provide information concerning the process trigger special processing by any of the agents involved in the payment c API: The following values are allowed: CODE NAME DE CASH CashManagementTransfer Transaction is a general of the content of the conte	nent (SCTInst). 20022 external code to specify with set of pre-defined categories. This is sing of the payment. It is likely to
used by the initiating party to provide information concerning the process trigger special processing by any of the agents involved in the payment of API: The following values are allowed: CODE NAME DE	sing of the payment. It is likely to
categoryPurpose CASH CashManagementTransfer Transaction is a general of the control of the cont	
categoryPurpose [01] CORT TradeSettlementPayment Transaction is related to sexchange deal or a secure	SCRIPTION
categoryPurpose CORT TradeSettlementPayment exchange deal or a secur	cash management instruction.
	settlement of a trade, e.g. a foreign rities transaction.
DVPM DeliverAgainstPayment Code used to pre-advise forthcoming deliver again	
INTC IntraCompanyPayment	mpany payment, i.e. a payment belonging to the same group.
TREA TreasuryPayment Transaction is related to the contract settlement.	treasury operations. E.g. financial
debtor [01] See generic structure Partyldentification	
debtorAccount [01] See generic structure AccountIdentification	
debtorAgent [01] See generic structure FinancialInstitutionIdentification	
ISO20022: Specifies which party/parties will bear the charges associated transaction. The following values are allowed:	with the processing of the payment
CODE NAME DESC	CRIPTION
DEBT BorneByDebtor All transaction charges are to	be borne by the debtor.
CRED BorneByCreditor All transaction charges are to	be borne by the creditor.
chargeBearer [01] In a credit transfer context, me	eans that transaction charges on
the sender side are to be borr	e by the debtor, transaction
I I SHAR I Shared	are to be borne by the creditor. In a
direct debit context, means the	· ·
	y the creditor, transaction charges
on the receiver side are to be	borne by the debtor.
SLEV FollowingServiceLevel Charges are to be applied following Service level and/or scheme.	
paymentInformationStatus [01] See generic structure PaymentInformationStatusCode	owing the rules agreed in the



			FIELD	MULT.	DESC.		
					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:		
	statusReasonInformation			CODE NAME DESCRIPTION ACO1 IncorectAccountNumber the account number is either invalid or does not exist			
			[01]	AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AG01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOfRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. FF01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) FRAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NOAS NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR01 MissingDebtorAccountOrldentification The Debtor account and/or Identification are missing or inconsistent RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartyID Invalid or missing identification required within a particular country or payment type. TECH Technical Problem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.			
	fundsAvailability				Indicator that the payment can be covered or not by the funds available on the relevant account true: payment is covered false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". This indicator will not be provided if the Booking Information is absent or set to "True".		
booking				[01]	Indicator that the payment can be immediately booked or not true: payment is booked false: payment is not booked Booking a transaction means that the funds required by this transaction are immediatly reserved and that a subsequent transaction will not interfere with the proper execution of the payment. However, usual fraud detection mechanisms might still be triggered and result as a rejection of the payment. This indicator must be provided when the relevant Credit Transfer will be executed as soon as possible but not as an instant payment. This indicator is irrelevant and will not be provided for delayed payments. This indicator is only relevant for the first occurrence of a standing order when this occurrence is not delayed and will be executed as soon as possible. Case the Information System cannot handle this immediate booking, the ASPSP will have to provide the funds availability information.		
	cre	ditTra	ansferTransaction	[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		
		{arı	ayltem}	[0*]	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.		
			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.		
			uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.		
			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.		
			requestedExecutionDate	[11]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.		



	FIELD	MULT.	DESC.
	cancellableTill	[01]	This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction
	acceptanceDateTime	[01]	[transactionStatus] in order to estimate if the transaction is actually cancellable. ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
	debtorDecisionDate [01]		ISO20022: Date and time on when the debtor has accepted or rejected the request.
	appliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.
	standingOrderCharacteristics	[01]	Specifies the characteristics of a standing order.
	startDate	[11]	The first applicable day of execution for a given standing order.
	endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
	executionRule	[11]	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	[11]	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]	However, each ASPSP might restrict these values into a subset if needed. 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.



		FIELD	MULT.			DESC.				
				Specifies th	e type used	to complete the currency exchange.				
			[01]	CODE	NAME	DESCRIPTION				
		rateType		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]		unambiguo or and the de	us reference to the foreign exchange contract agreed between the initiating ebtor agent.				
		estimatedPayerAmount		Structure ai	ming to emb	bed the amount and the currency to be used.				
		amount	[11]			money to be moved between the debtor and creditor, before deduction of charges, cy as ordered by the initiating party.				
		currency	[11]	A code allo	cated to a cu	of the amount or of the account. Irrency by a Maintenance Agency under an international identification scheme, as dition of the international standard ISO 4217 "Codes for the representation of currencies				
		estimatedPayeeAmount	[01]	Structure ai	ming to emb	bed the amount and the currency to be used.				
		amount				money to be moved between the debtor and creditor, before deduction of charges, cy as ordered by the initiating party.				
	currency		[11]	A code allo	cated to a cu	of the amount or of the account. Irrency by a Maintenance Agency under an international identification scheme, as dition of the international standard ISO 4217 "Codes for the representation of currencies				
	ultim	ateDebtor	[01]	See generic structure Partyldentification						
	inter	intermediaryAgent		Agent and a	agent accour	nt between the debtor's agent and the creditor's agent.				
		agent	[01]	[01] See generic structure Partyldentification						
		agentAccount	[01]	See generi	c structure į	<u>AccountIdentification</u>				
	bene	eficiary	[11]	Specification	on of a benef	ïciary				
		workspace	[01]	Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.						
		identification	[11]			rkspace to be used as an optional query parameter for some AISP queries				
		label	[11]	textual desc	ription of th	e workspace as specified by the ASPSP in relationship wth the PSU				
		id	[01]	Id of the be	neficiary					
	isTrusted		[01]		the ASPSP i es list. true: the	implemented the trusted beneficiaries list must not set this flag. indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiary is actually a trusted beneficiary beneficiary is not a trusted beneficiary				
		creditorAgent	[01]	See generi	c structure <u>l</u>	FinancialInstitutionIdentification				
		creditor	[11]	See generi	c structure <u>l</u>	Partyldentification Partyldentification				
		creditorAccount	[01]	See generi	c structure į	AccountIdentification AccountIdentification				
	ultim	ateCreditor	[01]	See generi	c structure <u>l</u>	Partyldentification				
	instru	uctionForCreditorAgent	[01]		ormation rela	nted to the processing of the payment instruction, provided by the initiating party, and r agent.				
		{arrayltem}	[0*]	creditor's ag	gent. The ins	ated to the processing of the payment instruction that may need to be acted upon by the struction may relate to a level of service, or may be an instruction that has to be executed or may be information required by the creditor's agent.				



			FII	ELD	MULT.			DESC.	
							rmation related to the process r the creditor's agent.	ing of the payment instruction, provided by the initiating party, and	
						CODE	NAME	DESCRIPTION	
					[01]	CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.	
				code	[]	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]		ormation complementing the opecific to a user community.	coded instruction or instruction to the creditor's agent that is bilaterally	
						Underlying reason for the pay ollowing values are allowed for	yment transaction, as published in an external purpose code list. or Payment Request		
						CODE	NAME	DESCRIPTION	
						ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)	
		purpose		[01]	CASH	CashManagementTransf	(general cash management instruction) may be used for Transfer Initiation		
				сомс	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.	
		reg	gulato	yReportingCodes	[01]	List of need	led regulatory reporting codes	s for international payments	
			{arr	ayltem}	[110]		needed due to regulatory and codes to be used are provide	d statutory requirements. d by the National Competent Authority	
								le the matching of an entry with the items that the transfer is intended an accounts' receivable system.	
					[01]	•	Only one occurrence of the	ne unstructured information is allowed.	
		rer	nittan	ceInformation		•	-	ne structured information is allowed.	
						Structured and unstructured information can coexist.			
		unstructured		[01]	Unstructure	d remittance information			
	{arrayltem} [0*]		[0*]	Relevant in	formation to the transaction				
			stru	ctured	[01]	Structured 1	remittance information		
				{arrayltem}	[0*]	See generi	c structure StructuredRemitt	tanceInformation	
		tra	nsacti	onStatus	[01]	See generi	c structure TransactionIndivi	idualStatusCode	



			FIE	ELD	MULT.	DESC.
						ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RICT" or "CANC". Only the following values are allowed:
					CODE NAME DESCRIPTION AC01 IncorectAccountNumber the account number is either invalid or does not exist	
		sta	tusRe	asonInformation	[01]	AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AG01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. FF01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) FRAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NOAS NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR01 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartyID Invalid or missing identification required within a particular country or payment type. TECH TechnicalProblem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
		sup	opleme	entaryData	[01]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
			acce	eptedAuthenticationApproach	[01]	List of authentication approaches
				(arrayltem)	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			app	liedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
			appl	liedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
			scal	Hint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
			succ	cessfulReportUrl	[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
			unsi	uccessfulReportUrl	[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
s	supple	ementa	ryData	a	[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 was chosen by the ASPSP
	acceptedAuthenticationApproach			enticationApproach	[01]	List of authentication approaches
		{arrayItem}		[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate	
	appliedAuthenticationApproach			nticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate



		FIELD	MULT.	DESC.
		appliedAuthentication	[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
		scaHint	[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.	
	requ	iest	[01]	See generic structure GenericLink
	confi	irmation	[01]	See generic structure GenericLink
	trans	sactions	[01]	See generic structure GenericLink



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

4.15.1. Description

The PISP gets the execution history of a payment request.

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

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

4.15.2. Prerequisites

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

4.15.3. Business flow

The PISP post the history request.

The ASPSP answers with the list of relevant transactions.



4.15.4. Request

get /payment-requests/{paymentRequestResourceld}/transactions

4.15.4.1. Path Parameters

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

4.15.5. Response

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

			FIELD	MULT.	DESC.
{re	espon	seBody)}	[11]	HYPERMEDIA structure used for returning the transactions of a given payment request to the PISP
	creditTransferTransaction			[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
	{arrayItem}		[0*]	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.
			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.
			uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
		re	esourceld	[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.
		re	equestedExecutionDate	[11]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders.
		Ca	ancellableTill	[01]	For standing orders, the [executionRule] parameter helps to compute the execution date to be applied. This field may allow the PISP to get information on the limit timestamp for requesting cancelation of the transaction. When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.
		a	cceptanceDateTime	[01]	ISO20022: Date and time at which all processing conditions for execution of the payment are met and adequate financial cover is available at the account servicing agent.
		de	ebtorDecisionDate	[01]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
		appliedExecutionDate standingOrderCharacteristics		[01]	ISO20022: Date and time on when the payment was executed.
				[01]	Specifies the characteristics of a standing order.
			startDate	[11]	The first applicable day of execution for a given standing order.
			endDate	[01]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.



		FIELD	MULT.	DESC.						
	ехе	ecutionRule	[11]	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						
	fred	quency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE DESCRIPTION DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual However, each ASPSP might restrict these values into a subset if needed.						
	instructe	edAmount	[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".						
	equivale	entAmount	[01]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.						
	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".						
	cur	rencyOfTransfer	[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".						
	exchanç	geRateInformation	[01]	Provides details on the currency exchange rate and contract.						
	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".						
	exc	changeRate	[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.						
	rate	∍Туре	[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.						
	cor	ntractIdentification	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.						
	est	imatedPayerAmount	[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".						
	est	imatedPayeeAmount	[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.						



			FIELD	MULT.			DESC.					
			currency	[11]	A code allo							
		ultima	ateDebtor	[01]	See generio	structure Partyldentification	<u>on</u>					
		intern	nediaryAgent	[01]	Agent and a	gent account between the de	btor's agent and the creditor's agent.					
		á	agent	[01]	See generio	structure Partyldentification	on_					
		í	agentAccount	[01]	See generic structure AccountIdentification							
		beneficiary		[11]	Specification of a beneficiary							
		١	workspace		[01] Some ASPSP may provide different user workspaces that can be accessed by the same authenticated PSU. In this case, the AISP is able to retrieve the different pieces of account information by specifying the relevant workspace as a QUERY parameter. Identification of the workspace to be used when processing the request. If not present, the default workspace to be used is the one that is linked to the authentication processed during the OAuth2 access token request.							
			identification	[11]	identificatio	n of the workspace to be use	ed as an optional query parameter for some AISP queries					
			label	[11]	textual desc	ription of the workspace as s	specified by the ASPSP in relationship wth the PSU					
		i	d	[01]	Id of the ber	neficiary						
		i	sTrusted	[01]		the ASPSP indicates whether is list.	trusted beneficiaries list must not set this flag. r or not the beneficiary was registered by the PSU within the trusted tually a trusted beneficiary of a trusted beneficiary					
		(creditorAgent		See generic structure FinancialInstitutionIdentification							
		(creditor creditorAccount		See generic structure Partyldentification							
		(See generic structure AccountIdentification							
		ultima	ateCreditor	[01]	See generic structure Partyldentification							
		instru	ctionForCreditorAgent	[01]	Further information related to the processing 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.							
			code	[01]	CODE CHQB HOLD PHOB TELB		DESCRIPTION (Ultimate) creditor must be paid by cheque. Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. Please advise/contact (ultimate) creditor/claimant by phone. Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.					
			instructionInformation	[01]		rmation complementing the secific to a user community.	coded instruction or instruction to the creditor's agent that is bilaterally					
						Underlying reason for the pa llowing values are allowed f	syment transaction, as published in an external purpose code list. or Payment Request DESCRIPTION					
					ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)					
	рі		rpose		CASH	CashManagementTrans	(general cash management instruction) may be used for Transfer Initiation					
					СОМС	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.					
		regula	atoryReportingCodes	[01]	List of need	ed regulatory reporting code	es for international payments					



		FIELD	MULT.	DESC.
		{arrayltem}	[110]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
remittanceInformation		[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
		{arrayltem}	[0*]	Relevant information to the transaction
		structured	[01]	Structured remittance information
		{arrayltem}	[0*]	See generic structure StructuredRemittanceInformation
	trar	nsactionStatus	[01]	See generic structure <u>TransactionIndividualStatusCode</u>
	sta	usReasonInformation	[01]	AC04 ClosedAccountNumber 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 AC01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. FF01 InvalidFileFormat The reject is due to the original Payment Request which is invalid (syntax, structure or values) FRAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR01 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartylD Invalid or missing identification required within a particular country or payment type. TECH TechnicalProblem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.
	sup	plementaryData	[01]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which was chosen by the ASPSP
		acceptedAuthenticationApproach	[01]	List of authentication approaches
		{arrayItem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
appliedAuthenticationApproach		appliedAuthenticationApproach	[01]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	appliedAuthentication scaHint		[01]	Can only be set by the ASPSP. This field allows the ASPSP to inform the PISP about the way authentication was processed during the payment request confirmation.
			[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



FIELD		MULT.	DESC.
_links		[11]	links that can be used for further navigation when retrieving the transaction of a payment request.
	self	[01]	See generic structure GenericLink
	parent	[01]	See generic structure GenericLink
	first	[01]	See generic structure GenericLink
	last	[01]	See generic structure GenericLink
	next	[01]	See generic structure GenericLink
	prev	[01]	See generic structure GenericLink