

STET PSD2 API

Documentation Part 2: Functional Model

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4. Functional Model



4.1. Generic Structures

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

4.1.1. AccountIdentification

FIELD		MULT. DESC.							
Accoun	tldentification		Unique and unambiguous identification for the account between the account owner and the account servicer.						
wor	rkspace	[01]	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.						
ibar	n	[01]	In hot provided, the default workspace is computed from the authentication that was used for getting the OAuth2 Access Token. ISO20022: International Bank Account Number (IBAN) - identification used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial servi International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.						
othe	er	[01]	ISO20022:	Unique identification	of an account, a person or an o	organisation, as assigned by an issuer.			
	identification	[11]	API: The ASPSP will document which account reference type it will support. API: Identifier						
				e identification schem		022 external code list, are the following:			
			CODE		NAME				
			CODE		NAME	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.			
			BBAN	BBANIdentifier		Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.			
	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. 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.			
			11] SRET						
			NIDN	NationalIdentityNu	umber	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	identify the PSU	t is owned by the PISP being also an AISP and that can be used in order to			
			CPAN	CardPan	Card PAN				
			MPAN	MaskedPan	-	its were replaced for security reason			
			TPAN	TokenizedPan	TSP must be identified in th				
			TBAN	TokenizedIBAN	Token which was provided must be identified in the iss	by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP uer field			
			Each implementation of the STET PSD2 API must specify in its own		T PSD2 API must specify in it	s 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 l parties						
curr	rency	[01]	A code allo	cated to a currency b	ount or of the account. y a Maintenance Agency under "Codes for the representation of	an international identification scheme, as described in the latest edition of the of currencies and funds".			



4.1.2. FinancialInstitutionIdentification

FIELD			MULT.			DESC.			
FinancialInstitutionIdentification						nambiguous identification of a financial institution, as assign	ned under an internationally recognised or		
	bicFi		[11]		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)".				
	clearingSystemMemberld		[01]	ISO20022: Information used to identify a member within a clearing system. API: to be used for some specific international credit transfers in order to identify the beneficiary bank					
		clearingSystemId	[11]	ISO20022: Sj processed.	pecification of	of a pre-agreed offering between clearing agents or the char	nel through which the payment instruction is		
		memberld	[11]	ISO20022: Id	dentification	of a member of a clearing system.			
	lei		[01]	Legal Entity	Identifier is a	a code allocated to a party as described in ISO 17442 "Final	ncial Services - Legal Entity Identifier (LEI)".		
	nam	le	[01]	Name of the	financial inst	itution			
	post	alAddress	[01]	ISO20022: In	nformation th	at locates and identifies a specific address, as defined by po	stal services.		
						nature of the postal address. SEPA payments. Proprietary codes can be specified and doc	umented if needed.		
				CODE	NAME	DESCRIPTION			
			[01]	BIZZ	Business	Address is the business address			
		addressType	[0.1.]	DLVY	Delivery	Address is the address to which delivery is to take place	e		
				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]			bdivision of a country such as state, region, county. SEPA payments.			
		country	[11]	ISO20022: C affairs of that		ich a person resides (the place of a person's home). In the c e directed.	ase of a company, it is the country from which the		
		addressLine	[01]			e lines must embed zip code and town name. two address lines are allowed.			
		{arrayItem}	[17]	Address line					



4.1.3. GenericIdentification

	FIELD	MULT.	DESC.							
Ge	nericldentification		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.							
		[11]	API: The A	SPSP will document	which account reference type it	will support.				
	identification		API: Identifier							
				e identification schen		22 external code list, are the following:				
			r ossible va	ues for the scheme n	ame, partiany based on 130200.	22 external code list, are the following.				
			CODE	NAME DESCRIPTION						
						Unique and unambiguous assignment made by a specific bank or similar				
			BANK	BankPartyIdentific	ation	financial institution to identify a relationship as defined between the bank and its client.				
						Basic Bank Account Number (BBAN) - identifier used nationally by financial				
			BBAN	BBANIdentifier		institutions, ie, in individual countries, generally as part of a National Account				
						Numbering Scheme(s), to uniquely identify the account of a customer.				
				-	onCode) : Country authority					
			COID	given organisation	identification (e.g.,					
				corporate registra	lorrnamber)	The SIREN number is a 9 digit code assigned by INSEE, the French				
			SREN	SIREN		National Institute for Statistics and Economic Studies, to identify an				
			-			organisation in France.				
						The SIRET number is a 14 digit code assigned by INSEE, the French				
		14 41	SRET	SIRET		National Institute for Statistics and Economic Studies, to identify an				
	schemeName	[11]				organisation unit in France. It consists of the SIREN number, followed by a				
						five digit classification number, to identify the local geographical unit of that entity.				
						Number assigned by an authority to identify the national identity number of a				
			NIDN	NationalIdentityNu	ımber	person.				
			Other value	s are also permitted,	for instance:					
			CODE	NAME		DESCRIPTION				
			OAUT	OAUTH2	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	•	s were replaced for security reason				
			TPAN	TokenizedPan	Token which was provided by a Token Service Provider (TSP) in order to obfuscate a real card PAN. Th TSP must be identified in the issuer field					
			TBAN	TokenizedIBAN	Token which was provided b must be identified in the issu	by a Token Service Provider (TSP) in order to obfuscate an IBAN. The TSP				
			Fach imple	mentation of the STE	T PSD2 API must specify in its	own documentation which schemes can actually been used				
	issuer	[01]		Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used ISO20022: Entity that assigns the identification, this could a country code or any organisation name or identifier that can be recognized by both						
	issuer		parties	y ussigns th	this could a cou					

4.1.4. GenericLink

		FIELD	MULT.	DESC.
Γ	GenericLink			hypertext reference
		href	[11]	URI to be used. HREF stands for Hypertext REFerence.
ſ		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.					
Party	Identification		API : Description of a Party which can be either a person or an organization.					
n	ame	[11]	ISO20022: Name by which a party is known and which is usually used to identify that party.					
d	dateAndPlaceOfBirth		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 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	[01]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.					
	{arrayItem}	[17]	Address line					
с	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					
0	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.					



	FIELD	MULT.				DESC.
	identification	[11]	API: Identif	ĩer		
				e identification schem ues for the scheme na BankPartyldentific	ame, partially based on ISO2(0022 external code list, are the following: DESCRIPTION Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between
			BBAN	BBANIdentifier		the bank and its client. Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.
			COID	authority given org	ionCode) : Country ganisation identification	
			SREN	(e.g., corporate registration number)		The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
	schemeName	[11]	SRET	SIRET		The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
			NIDN	NationalIdentityNumber		Number assigned by an authority to identify the national identity number of a person.
			Other value	s are also permitted,	for instance:	
			CODE	NAME		DESCRIPTION
			OAUT	OAUTH2	OAUTH2 access token the to identify the PSU	at 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 di	gits were replaced for security reason
			TPAN	TokenizedPan	Token which was provided PAN. The TSP must be id	d by a Token Service Provider (TSP) in order to obfuscate a real card lentified in the issuer field
			TBAN	TokenizedIBAN	Token which was provided TSP must be identified in	d by a Token Service Provider (TSP) in order to obfuscate an IBAN. The the issuer field
			Each impler	nentation of the STET 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		
priv	vateld	[01]			of an account, a person or an which account reference type	organisation, as assigned by an issuer. it will support.
	identification	[11]	API: Identif	ĩer		

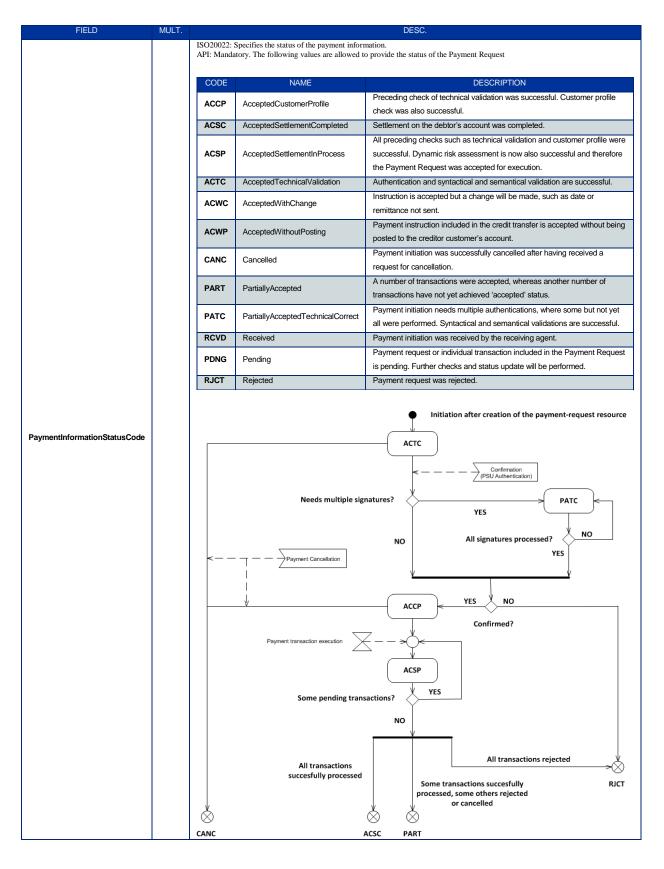


	FIELD	MULT.				DESC.
				e identification schen lues for the scheme n		0022 external code list, are the following:
			CODE		NAME	DESCRIPTION
			BANK	BankPartyldentific	cation	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
			BBAN	BBANIdentifier		Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.
			COID	authority given or	ionCode) : Country ganisation identification gistration number)	
		[11]	SREN	SIREN		The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
	schemeName		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.
				NationalIdentityNumber		Number assigned by an authority to identify the national identity number of a person.
				es are also permitted,	for instance:	
			CODE	NAME		DESCRIPTION
			OAUT	OAUTH2	OAUTH2 access token th to identify the PSU	at 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 di	igits were replaced for security reason
			TPAN	TokenizedPan	Token which was provide PAN. The TSP must be ic	d 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	d by a Token Service Provider (TSP) in order to obfuscate an IBAN. The 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]		0022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by		
le	i	[01]	Legal Entit	y Identifier is a code	allocated to a party as describ	ed in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

4.1.6. PaymentInformationStatusCode

FIELD MULT. DESC.







4.1.7. StructuredRemittanceInformation

						FIELD		MULT.	DESC.
St	StructuredRemittanceInformation [0. referredDocumentInformation [0.							10.41	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.
	ref	referredDocumentInformation					I Contraction of the second	[01]	Provides the identification and the content of the referred documents.
		{arı	raylte	em}				[1*]	Provides the identification and the content of the referred document.
			typ	e				[01]	Specifies a code and the issuer of this code.
				со	de			[11]	Provides the code.
				iss	suer			[01]	Identification of the issuer of the code.
			nu	mber	r			[01]	Unique and unambiguous identification of the referred document.
			rel	ated[Date			[01]	Date associated with the referred document.
			line	eDeta	ails			[01]	Sets of elements used to provide the content of the referred document line.
				{ar	raylte	em}		[1*]	Set of elements used to provide the content of the referred document line.
		identification		[01]	Provides identification of the document line.				
		type		[01]	Specifies a code and the issuer of this code.				
			Image: Contract of the second seco	[11]	Provides the code.				
				[01]	Identification of the issuer of the code.				
						num	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	nount		[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	puntAppliedAmount	[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".
		creditNoteAmount		[01]	Structure aiming to embed the amount and the currency to be used.				



					FIELD		MULT.	DESC.
						amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
						currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
					taxAı	nount	[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	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".
ref	errec	Docu	umen	itAmo	ount		[01]	Provides details on the amounts of the document line.
	du	ePay	able	Amou	unt		[01]	Structure aiming to embed the amount and the currency to be used.
		am	nount				[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		cu	rrenc	у			[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	discountAppliedAmount type				[01]	Typed Amount		
					[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.	
			cu	rrenc	у		[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".



		FIELD	MULT.	DESC.				
	cre	ditNoteAmount	[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".				
	taxAmount type			Typed Amount				
				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".				
	adj	ustmentAmountAndReason	[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.				
	ren	nittedAmount	[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	editorl	ReferenceInformation	[01]	Reference information provided by the creditor to allow the identification of the underlying documents.				
	typ	9	[01]	Specifies a code and the issuer of this code.				
		code	[11]	Provides the code.				
		issuer	[01]	Identification of the issuer of the code.				
	refe	prence	[01]	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.				
invoicer			[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.				
	dat	eAndPlaceOfBirth	[01]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.				



		FIELD	MULT.			DESC.						
		birthDate	[11]	Date on whi	ich a person is	born.						
		cityOfBirth	[11]	City where	a person was t	porn.						
		countryOfBirth	[11]	Country wh	nere a person w	vas born.						
	pos	stalAddress	[01]	ISO20022:	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 i							
				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 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. SEPA payments.						
		subDepartment	[01]			of a sub-division of a large organisation or building. 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]			bdivision of a country such as state, region, county. SEPA payments.						
		country	[11]			ich a person resides (the place of a person's home). In the case of a company, it is a affairs of that company are directed.						
		addressLine	[01]			e lines must embed zip code and town name. two address lines are allowed.						
		{arrayItem}	[17]	Address line	e							
	cor	tactDetails	[01]	Indicates ho	ow to contact t	he party.						
		phoneNumber	[01]	services. It consists o	of a "+" follow	tion which identifies a specific phone or FAX number as defined by telecom ed 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	ion of informators of a "+" follow	ed by the country code (from 1 to 3 characters) then a "-" and finally, any "(", ")", "+" and "-" (up to 3 characters) then a "-" and finally, any						
		emailAddress	[01]		ess of the conta							
	org	anisationId	[01]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.								
		identification	[11]	API: Identif	fier							



schemeName [1.1] BANK BankPartyldentification a specific bank or similar financial institution identify a relationship as defined between bank and its client. BBAN BBANK BankPartyldentification Basic Bank Account Number (BBAN) - ide used nationally by financial institutions, ie, individual countries, generally as part of a National Account Numbering Scheme(s), i uniquely identify the account of a custome registration (e.g., corporate registration number) SREN SIREN SIREN The SIREN number is a 9 digit code assig by INSEE, the French National Institute for Statistics and Economic Studies, to identific organisation in France. [1.1] [1.1] The SIRET number is a 14 digit code assig by INSEE, the French National Institute for Statistics and Economic Studies, to identification organisation in France.		_	FIELD	MULT.			DE	SC.
CODE NAME DESCRIPTION BANK BarxPartyGenillCoxic a specilic barx or sindar financial installation BANK BarxPartyGenillCoxic a specilic barx or sindar financial installation BANK BarxPartyGenillCoxic a specilic barx or sindar financial installation BANK BarxPartyGenillCoxic Base Bark Account Number (BBAN) - ide individual coornits, generally as port day individual coornits, generally as port day authority gene organisation in individual coornits, generally is port day authority gene organisation in Finance. COD CountryGenillCoxic Base Bark Martiner Base Bark Account Number (BBAN) - ide individual coornits, generally as port day authority gene organisation in Finance. COD CountryGenillCoxic CountryGenillCoxic Base Bark Martiner Base Bark Martiner SIREN SIREN The SIREN number is a 54 dgi coxie assign y NEEE, for Finach National Institute is subsidiar and Economic Studies, is island SIRET SIRET SIRET number is a 64 dgi coxie assign y NEEE, for Finach National Institute is subsidiar and Economic Studies, is island NIDN National IdentityAumber Number dassignad by an authority to clean radional identity number of a particle. Outry UNA National IdentityAumber Numere assignad by an authority to cleant radional identity number of								n ISO20022 external code list_are the following:
Image: SchemoName [1.1] Bank Parydestification Unspectant for the schemon statistic for the schemon schemon schemon for the					r ossible va	lues for the scheme ha	ame, partiany based o	in 13020022 external code list, are the following.
Image: SchemoName [1.1] Bank Parydestification Unspectant for the schemon statistic for the schemon schemon schemon for the					CODE	NA	ME	DESCRIPTION
Image: SchemeName Image: SchemeN								Unique and unambiguous assignment made by
Image: Solution of the second seco					BANK	BankPartuldontific	ation	a specific bank or similar financial institution to
Image: SchemeName [1.1] BBAN BBAN BBAN BBAN Hold and testitutors, or and a spart of a number of a custome distribution, and testitutors, or and a spart of a number of a custome distribution, and the second of a custome registration number) could provide information of the second of a custome distribution of a custome registration number) The SIREN number is a 9 digit code assigned by a number of a custome registration number) schemeName [1.1] SREN SIREN The SIREN number is a 9 digit code assigned by a number of a 14 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number, biddentify humber is a 94 digit code assigned by a number of a person. Other values are also permitted, for instance: CODE NAME OAUTH2 access token that is owned by the PISP bing also an AISP and that can be used in order to identify the PSU digit is a not accent present if a 14 digit code assigned by a number of a person. Other values are also permitted, for instance: <					DAINK	DankFartyluentinc	auon	identify a relationship as defined between the
Image: Solution of the second seco								
Image: Second								Basic Bank Account Number (BBAN) - identifier
Image:						PPANIdoptifior		
Image: Second					DDAIN	BBANIQENIIIEI		
Image: SchemeName [1.1] Country/detrification (Code) : Country authority of a prainston information (information								
Image: Sector Name Image: Se						CountryIdentification	onCode) : Country	
Image: SchemeName Image: SchemeN					COID	authority given org	ganisation	
Image: SchemeName Im					COID	identification (e.g.,	, corporate	
Image: SchemeName Image: SchemeName Image: SchemeName SREN SREN SREN by INSEE, the French National Institute to Statistics and Economic Studies, to identify organisation in France. Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName The SIRET number is a 14 digit code assis by INSEE, the French National Institute to Statistics and Economic Studies, to identify organisation unit in France. Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName The SIRET number is a 14 digit code assis by INSEE, the French National Institute to Statistics and Economic Studies, to identify organisation unit in France. Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName Image: SchemeName <td< td=""><th></th><td></td><th></th><td></td><td></td><td>registration number</td><td>er)</td><td></td></td<>						registration number	er)	
Image: SchemeName [11] Image: SREN SIREN Statistics and Economic Studies, to identify organisation in France. Image: SchemeName [11] Image: SRET SIRET								The SIREN number is a 9 digit code assigned
schemeName [11] Image: schemeName Image: schemeName <th></th> <td></td> <th></th> <td></td> <td>SREN</td> <td>SIREN</td> <td></td> <td></td>					SREN	SIREN		
Image: SchemeName [1.1] Image: SchemeName Image: SchemeN								
Image: SchemeName [1.1] Image: SchemeName [1.1] SRET SIRET SIRET SIRET SIRET Sine Franch National Institute for Statistics and Economic Studies, to identify organisation unit in France. It consists of the SIREFN number, followed by a five digit classification number, to identify the local geographical unit of that entity. NIDN NationalIdentity/Number Number assigned by an authority to identify number of a person. Other values are also permitted, for instance: CODE NAME DESCRIPTION OAUT OAUTH2 ASP and that can be used in order to identify the PSU being also at AISP and that can be used in order to identify the PSU CPAN OAUT OAUTH2 Card PAN MaskedPan Card PAN MPAN MaskedPan Card PAN Token which was provided by a Token Service Provider (TSP) TPAN TokenizedPan Token which was provided by a Token Service Provider (TSP) order to obluscate an IBAN. The TSP must be identified the issuer field TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) order to obluscate an IBAN. The TSP must be identified in the ifeld Issuer [01] ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identified the traine the count be count or an organisation, as assigned by an issuer.								The SIRET number is a 14 digit code assigned
schemeName SRET SIRET SIRET Sinet Exclusion: Subject on the subje								by INSEE, the French National Institute for
Image: Second			schemeName	[11]				Statistics and Economic Studies, to identify an
Image: Section Provided Control Provided Contecontrol Provided Control Provided Control P					SRET	SIRET		organisation unit in France. It consists of the
Image: Section of the section of th					SRET			SIREN number, followed by a five digit
Image: Nick and the implementation of the STET PSD2 API must specify in its own documentation which schemes actually been used [0.1] Image: Note and the implementation of the STET PSD2 API must specify in its own documentation many control and the implementation of the STET PSD2 API must specify in its own documentation many control and the implementation of the STET PSD2 API must specify in its own documentation many control and the implementation of a many control and								
NDN National/dentityNumber national identity number of a person. Other values are also permitted, for instance: CODE NAME DESCRIPTION OAUT OAUTH2 OAUTH2 OAUTH2 access token that is owned by the PISP being also at AISP and that can be used in order to identify the PSU CPAN CardPan Card PAN MPAN MaskedPan Card PAN TOKen Which was provided by a Token Service Provider (TSP) order to obfuscate a real card PAN. The TSP must be identified the issuer field TokenizedIBAN Token which was provided by a Token Service Provider (TSP) order to obfuscate an IBAN. The TSP must be identified in the i field Each implementation of the STET PSD2 API must specify in its own documentation which schemes actually been used ISO20022: Entity that assigns the identification, this could a country code or any organisation name or identifier that can be recognized by both parties OrivateId [01] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.								
Other values are also permitted, for instance: OAUT OAUTH2 OAUTH2 OAUTH2 OAUT Token which was provid					NIDN	NationalIdentityNu	umber	
Image: Code NAME DESCRIPTION OAUT OAUT OAUTH2 OAUTH2 access token that is owned by the PISP being also at AISP and that can be used in order to identify the PSU CPAN CardPan Card PAN MPAN MaskedPan Card PAN TPAN Token which was provided by a Token Service Provider (TSP) TPAN TokenizedPan Token which was provided by a Token Service Provider (TSP) TBAN TokenizedPan Token which was provided by a Token Service Provider (TSP) TBAN TokenizedPan Token which was provided by a Token Service Provider (TSP) TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) TBAN TokenizedIBAN order to obfuscate an IBAN. The TSP must be identified in the i field Each implementation of the STET PSD2 API must specify in its own documentation which schemes actually been used ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties privateld [0.1] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.								<u> </u>
OAUT OAUTH2 OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU CPAN CardPan Card PAN MPAN MaskedPan Card PAN where some digits were replaced for security reason TPAN TokenizedPan Token which was provided by a Token Service Provider (TSP) order to obfuscate a real card PAN. The TSP must be identified the issuer field TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) order to obfuscate an IBAN. The TSP must be identified in the i field Each implementation of the STET PSD2 API must specify in its own documentation which schemes actually been used ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties Isoparated [01] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.					Other value	s are also permitted, f	for instance:	
OAUT OAUTH2 AISP and that can be used in order to identify the PSU CPAN CardPan Card PAN MPAN MaskedPan Card PAN where some digits were replaced for security reason TPAN TokenizedPan Token which was provided by a Token Service Provider (TSP) order to obfuscate a real card PAN. The TSP must be identified the issuer field Token which was provided by a Token Service Provider (TSP) TBAN TokenizedPan Token which was provided by a Token Service Provider (TSP) order to obfuscate a real card PAN. The TSP must be identified the issuer field Token which was provided by a Token Service Provider (TSP) TBAN TokenizedIBAN order to obfuscate an IBAN. The TSP must be identified in the i field Each implementation of the STET PSD2 API must specify in its own documentation which schemes actually been used ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties Implementation [01] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.					CODE	NAME		DESCRIPTION
AlsP and that can be used in order to identify the PSU CPAN CardPan Card PAN MPAN MaskedPan Card PAN where some digits were replaced for security reason TPAN Token value Token which was provided by a Token Service Provider (TSP) order to obfuscate a real card PAN. The TSP must be identified the issuer field TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) order to obfuscate a neal card PAN. The TSP must be identified in the issuer field Token which was provided by a Token Service Provider (TSP) TBAN TokenizedIBAN Token which was provided by a Token Service Provider (TSP) order to obfuscate an IBAN. The TSP must be identified in the i field Each implementation of the STET PSD2 API must specify in its own documentation which schemes 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 privateld [01] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.					OAUT	OAUTH2		
Image: state of the state								be used in order to identify the PSU
Image: Section of the section of th								
Image: state of the state					WIPAN	waskeuran		
Image: state in the state					TPAN	TokenizedPan	order to obfuscate	
Image: Problem in the index in the inde								provided by a Takan Sanica Provider (TSP) in
Image: Second					TBAN	TokenizedIBAN		
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Image: Super system [01] ISO20022: Entity that assigns the identification. this could a country code or any organisation name of identifier that can be recognized by both parties Image: Super system [01] ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.							T PSD2 API must spe	ecify in its own documentation which schemes can
privateld ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer.			issuer	[01]	ISO20022:	Entity that assigns the		ould a country code or any organisation name or
Art. The Ast St win document which account reference type it win support.		pri	vateld	[01]				
identification [11]		identification [11]			ADL	C		
Identification API: Identifier					API: Identif	her		



		FIELD	MULT.			DE	SC.
					e identification schen		n ISO20022 external code list, are the following:
				i ossibie va	lues for the scheme in	anc, partiany based o	in 15020022 external code list, are the following.
				CODE	NA	ME	DESCRIPTION
				BANK	BankPartyldentific	ration	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.
				BBAN	BBANIdentifier		Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.
				COID	Countryldentificati authority given org identification (e.g., registration numbe	, 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	umber	Number assigned by an authority to identify the national identity number of a person.
					es 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		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 actually bee		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
	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 whic	ch can be either a pers	on or an organization.
	name dateAndPlaceOfBirth		[11]	ISO20022:	Name by which a par	ty is known and whic	h is usually used to identify that party.
			[01]	This inform	ace of birth of a personation must be request rnational payment.		aud, Money-Laundering and Terrorism Financing in
	birthDate			Date on wh	ich a person is born.		
		cityOfBirth	[11]	City where	a person was born.		



		FIELD	MULT.	DESC.							
		countryOfBirth	[11]	Country where a person was born.							
	po	stalAddress	[01]	SO20022: Information that locates and identifies a specific address, as defined by post	al 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							
		addressType	[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 the sorting of mail. API: Cannot be used for SEPA payments.	oostal address to assist						
		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 comp the country from which the affairs of that company are directed.							
		addressLine	[01]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.							
		{arrayltem}	[17]	Address line							
	со	ntactDetails	[01]	Indicates how to contact the party.							
		phoneNumber	[01]	The collection of information which identifies a specific phone or FAX number as defi services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and combination of numbers, "(", ")", "+" and "-" (up to 30 characters).	finally, any						
		faxNumber	[01]	The collection of information which identifies a specific phone or FAX number as defi services. It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and combination of numbers, "(", ")", "+" and "-" (up to 30 characters).							
		emailAddress	[01]	email address of the contact							
	org	anisationId	[01]	ISO20022: Unique identification of an account, a person or an organisation, as assigned API: The ASPSP will document which account reference type it will support.	l by an issuer.						
		identification	[11]	API: Identifier							



	_	FIELD	MULT.			DE	SC.		
					e identification schem				
				Possible val	lues for the scheme na	ame, partially based o	n ISO20022 external code list, are the following:		
				CODE		NAT	DECODIPTION		
				CODE	NA	ME	DESCRIPTION		
							Unique and unambiguous assignment made by		
				BANK	BankPartyIdentific	ation	a specific bank or similar financial institution to identify a relationship as defined between the		
							bank and its client.		
							Basic Bank Account Number (BBAN) - identifier		
							used nationally by financial institutions, ie, in		
				BBAN	BBANIdentifier		individual countries, generally as part of a		
							National Account Numbering Scheme(s), to		
							uniquely identify the account of a customer.		
					CountryIdentificati	onCode) : Country			
				COID	authority given org	ganisation			
					identification (e.g.,	corporate			
					registration number	ər)			
							The SIREN number is a 9 digit code assigned		
				SREN	SIREN		by INSEE, the French National Institute for		
							Statistics and Economic Studies, to identify an organisation in France.		
							The SIRET number is a 14 digit code assigned		
							by INSEE, the French National Institute for		
		ashamaNlama	[11]				Statistics and Economic Studies, to identify an		
		schemeName		SRET	SIRET		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	mbor	Number assigned by an authority to identify the		
				NIDN	Thationalidentityind	Inder	national identity number of a person.		
				Other value	s are also permitted,	for instance:			
				CODE	NAME		DESCRIPTION		
				OAUT	OAUTH2	OAUTH2 access t	oken that is owned by the PISP being also an		
				CAUT		AISP and that can	be used in order to identify the PSU		
				CPAN	CardPan	Card PAN			
				MPAN	MaskedPan		some digits were replaced for security reason		
							provided by a Token Service Provider (TSP) in		
				TPAN	TokenizedPan		a real card PAN. The TSP must be identified in		
						the issuer field	provided by a Token Service Provider (TSP) in		
				TBAN	TokenizedIBAN		provided by a Token Service Provider (TSP) in an IBAN. The TSP must be identified in the issuer		
						field			
						l			
				Each imple	mentation of the STE	T PSD2 API must en	cify in its own documentation which schemes can		
			10.43	actually bee			y and the advention when services can		
		issuer	[01]		Entity that assigns the at can be recognized		ould a country code or any organisation name or		
_			[01]		Ū	, I			
	priv	vateld	[01]				on or an organisation, as assigned by an issuer. nee type it will support.		
	[1]			API: The ASPSP will document which account reference type it will support.					
	identification [1			API: Identifier					
				L					



			FIELD	MULT.			DE	ISC.	
						e identification schem lues for the scheme na		on ISO20022 external code list, are the following:	
							, p		
					CODE	NA	ME	DESCRIPTION	
								Unique and unambiguous assignment made by	
					BANK	BankPartyIdentification		a specific bank or similar financial institution to identify a relationship as defined between the	
								bank and its client.	
								Basic Bank Account Number (BBAN) - identifier	
								used nationally by financial institutions, ie, in	
					BBAN	BBANIdentifier		individual countries, generally as part of a	
								National Account Numbering Scheme(s), to uniquely identify the account of a customer.	
						CountryIdentificati	onCode) : Country	uniquely identity the account of a customer.	
					0.010	authority given org			
					COID	identification (e.g.,	corporate		
						registration numbe	ər)		
								The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for	
					SREN	SIREN		Statistics and Economic Studies, to identify an	
								organisation in France.	
								The SIRET number is a 14 digit code assigned	
				[11]				by INSEE, the French National Institute for	
			schemeName	[]	SRET	SIRET		Statistics and Economic Studies, to identify an	
					SKEI	SIREI		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	Imber	Number assigned by an authority to identify the	
								national identity number of a person.	
					Other value	es are also permitted, f	for instance:		
					CODE	NAME		DESCRIPTION	
					OAUT	OAUTH2		oken that is owned by the PISP being also an	
					CPAN	CardPan	AISP and that can Card PAN	be used in order to identify the PSU	
					MPAN	MaskedPan		some digits were replaced for security reason	
								provided by a Token Service Provider (TSP) in	
					TPAN	TokenizedPan	order to obfuscate	a real card PAN. The TSP must be identified in	
							the issuer field		
					TBAN	TokenizedIBAN		provided by a Token Service Provider (TSP) in an IBAN. The TSP must be identified in the issuer	
					1.DAIL		field		
						<u> </u>	<u> </u>		
							T PSD2 API must sp	ecify in its own documentation which schemes can	
T			issuer	[01]				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]	Details abo			t in accordance with the law, including pre-defined	
		cre	taxIdentification		-			ion to which the tax applies.	
+									
				[01]	Tax identifi	ication number of the	party.		
			registrationIdentification		Unique identification, as assigned by an organisation, to unambiguously identify a party.				
				[01]					



			FIELD	MULT.	DESC.						
		aut	thorisation	[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.						
debtor				[01]	Set of elements used to identify a party of the transaction to which the tax applies.						
		taxIdentification			Tax identification number of the party.						
		reg	gistrationIdentification	[01]	Unique identification, as assigned by an organisation, to unambiguously identify a party.						
		tax	Туре	[01]	Type of tax payer.						
		aut	thorisation	[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.						
	ultir	nate	Debtor	[01]	Set of elements used to identify a party of the transaction to which the tax applies.						
		tax	Identification	[01]	Tax identification number of the party.						
		reg	gistrationIdentification	[01]	Unique identification, as assigned by an organisation, to unambiguously identify a party.						
		tax	Туре	[01]	Type of tax payer.						
		aut	thorisation	[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.						
	adr	ninis	trationZone	[01]	Territorial part of a country to which the tax payment is related.						
	refe	erenc	ceNumber	[01]	Tax reference information that is specific to a taxing agency.						
	met	thod		[01]	Method used to indicate the underlying business or how the tax is paid.						
	tota	alTax	xableBaseAmount	[01]	Structure aiming to embed the amount and the currency to be used.						
		am	nount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.						
		cui	rrency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".						
	tota	alTax	Amount	[01]	Structure aiming to embed the amount and the currency to be used.						
		am	nount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.						
		cui	rrency	[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.						
sequenceNumber				[01]	Sequential number of the tax report.						
		cui e	rrency	[11]	expressed in the currency as ordered by the initiating party. 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 by which tax is due.						



		FIELD	MULT.	DESC.							
re	ecord		[01]	Records of tax details							
	{ar	rayltem}	[1*]	Record of tax details							
		type	[01]	High level code to identify the type of tax details.							
		category	[01]	Specifies the tax code as published by the tax authority.							
		categoryDetails	[01]	Provides further details of the category tax code.							
		debtorStatus	[01]	Code provided by local authority to identify the status of the party that has drawn up the settlement document.							
		certificateIdentification	[01]								
		formsCode	[01]	Identifies, in a coded form, on which template the tax report is to be provided.							
		period	[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.							
		type	[01]	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 furth month of the period. MM05 FifthMonth Tax is related to the fifth month of the period. MM06 SixthMonth Tax is related to the sixth month of the period. MM07 SeventhMonth Tax is related to the seventh month of the period. MM08 EighthMonth Tax is related to the eighth month of the period. MM09 NinthMonth Tax is related to the eighth month of the period. MM10 TenthMonth Tax is related to the eighth month of the period. MM11 EleventhMonth Tax is related to the eleventh month of the period. MM11 EleventhMonth Tax is related to the twelfth month of the period. MM11 EleventhMonth Tax is related to the twelfth month of the period. MM11 EleventhMonth Tax is related to the twelfth month of the period. QTR1 FirstQuarter Tax is related to the second quarter of the period. QTR2 SecondQuarter Tax is related to the second quarter of the period. QTR3							
		fromDate	[01]	HLF2 SecondHalf Tax is related to the second half of the period. Start date of the range. Start date of the range.							
		toDate	[01]	End date of the range.							
		taxAmount	[01]	Set of elements used to provide information on the amount of the tax record.							
		rate	[01]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.							
		taxableBaseAmount	[01]	Structure aiming to embed the amount and the currency to be used.							
	amount			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".							
		totalAmount	[01]	Structure aiming to embed the amount and the currency to be used.							



				FIELD			MULT.	DESC.				
				amou	unt		[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.				
				curre	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".				
			de	tails			[01]	Set of elements used to provide details on the tax period and amount.				
				{arra	yltem}		[1*]	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	[]	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.				
							10.41	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	Int	[11]	Structure aiming to embed the amount and the currency to be used.				
						amount	[11]	I1] 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	lditior	nalInforr	nation		[01]	Further details of the tax record.				

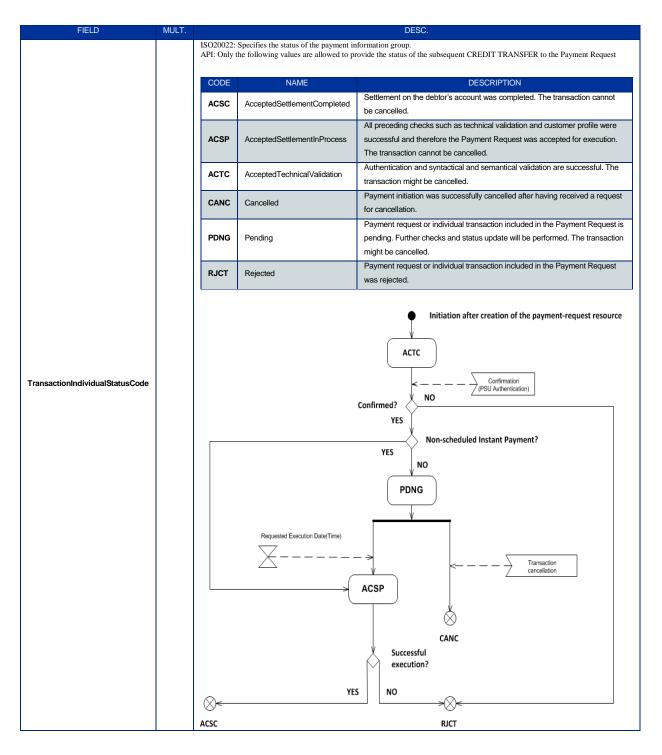
DESC.

4.1.8. TransactionIndividualStatusCode

MULT.

FIELD







4.2. Retrieval of the PSU accounts (AISP)

4.2.1. Description

This call returns all payment accounts that are relevant for 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.

DESC.

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.



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				DESC.				
{re	espon	seBody}		[11]	HYPERMEDIA structure used for returning the list of the available accounts to the AISP				
	acc	ounts		[11]	List of PSU account that are made available to the TPP				
	{arrayltem}			[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.				
		worksp	ace	[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.				
		ide	entification	[11]	identification of the workspace to be used as an optional query parameter for some AISP queries				
		lat	pel	[11]	textual description of the workspace as specified by the ASPSP in relationship wth the PSU				
		resourc	eld	[01]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.				
		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)".				
		accoun	tld	[01]	See generic structure AccountIdentification				
		name	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 				
		linkedA	ccount	[01]	Case of a set of pending card transactions, the APSP will provide the relevant cash account the card is set up on. When used, this field must be valued with the resourceld of the relevant cash account.				
		usage		[01]	ODE DESCRIPTION PRIV Private personal account ORGA Professional account				
		cashAccountType		[11]	CODE DESCRIPTION CACC Cash account CARD List of card based transactions				
		product balances		[01]	Product Name of the Bank for this account, proprietary definition				
				[01]	list of balances provided by the ASPSP				
		{ai	rrayItem}	[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.				



FIELD				MULT.	DESC.								
						amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.					
						currency	[11]	A code alloc the latest ed	ated to a cu		nance Agency under an int	ernational identification scheme, as described in e representation of currencies and funds".	
		balanceType			[11]	Type of bala	ISO2002	NAME 2 ClosingBooked 2 Expected	DESCRIPTION Accounting Balance Instant Balance Value-date balance Other Balance				
	T				lastCh	nangeDateTime	[01]		Timestamp of the last change of the balance amount				
					refere	nceDate	[01]	Reference d	ate for the l	balance			
					lastCo	ommittedTransaction	[01]	Identificatio	n of the las	t committed transact	tion. This is actually useful	l for instant balance.	
			1	1				ISO20022: S	•	e type of account ow		RIPTION	
								Account Holder		Person which is th	ne sole holder of the acco	unt.	
								Account Co- Holder Attorney			res with others the holding	g of the account.	
			psu	Statu	us		[01]	Custodia Minor	an For			legal minor. Although the account is custodian retains control of the account.	
								Legal Gu	ardian	Entity that was ap incapacitated.	pointed by a legal authori	ty to act on behalf of a person judged to be	
								Nominee	•	conceal the identit	ty of the beneficiary.	on its behalf, often to facilitate dealing, or to	
								Successor On Deceased's estate, or successor, to whom the respective percentage of ov Death be transferred upon the death of one of the owners.					
								Trustee	Legal owners of the property. However, the beneficiary has the equitable or beneficial				
								links that ca	n be used fo		when browsing Account	Information at one account level	
								LINK	LINK DESCRIPTION				
			_lin	ks			[11]	owners link to the owners identities for a given account					
								balances	balances link to the balances of a given account				
									transactions link to the transactions of a given account				
			_	01-	ooro		IO 12	overdraf			rdrafts of a given account		
					ners ances		[01] [01]			GenericLink GenericLink			
					nsaction	S	[01]			GenericLink			
	-	-	-		erdrafts		[01]	-		GenericLink			
			1	5.0			[01]	Links that ca			n when browsing Account DESCRIPTION	Information at top level	
								self		link to the list	of all available accounts		
							[11]	consents	6	link to the cor	nsents forwarding		
-	links	5					[]	endUser	-		d-user identity		
							eneficiarie		of trusted beneficiaries				
						first			t page of the accounts re				
								last			t page of the accounts res		
								next			xt page of the accounts re		
	M				[4 4]	prev	otructure-	1. A	evious page of the accour				
		self	ont				[11]	-		GenericLink GenericLink			
			sents	s Iden	tity		[01] [01]			GenericLink GenericLink			
					tity iciaries		[01]	-		GenericLink GenericLink			
Publ						ler Creative Com					FR)		



	FIELD	MULT.	DESC.			
	workspaces		list of all workspaces that can be accessed by the PSU			
{arrayItem}		[0*]	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 <u>GenericLink</u>			



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 [company]).

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/{accountResourceld}/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.					
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4.3.5. Response

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

		FIE	ELD	MULT.	DESC.					
{re	{responseBody}			[11]	HYPERMEDIA structure used for returning the identities of the account owners. These owners are either real persons or a company					
	company			[01]	See generic structure GenericIdentification					
	identities			[01]	identity of the account owners.					
	{arrayItem}			[0*]	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					
	_links			[11]	LINK DESCRIPTION self link to the owners of a given account parent-list link to the list of all available accounts balances link to the balances for a given account transactions link to the transactions of a given account overdrafts link to the lists of overdrafts of a given account					
	self		[11]	See generic structure GenericLink						
	parent-list		[01]	See generic structure GenericLink						
	balances			[01]	See generic structure GenericLink					
	transactions			[01]	See generic structure GenericLink					
		ove	erdrafts	[01]	See generic structure GenericLink					



4.4. Retrieval of an account balances report (AISP)

4.4.1. Description

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

4.4.2. Prerequisites

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

4.4.3. Business flow

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

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

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

4.4.4. Request

get /accounts/{accountResourceld}/balances



4.4.4.1. Path Parameters

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

4.4.4.2. 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.

4.4.5. Response

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

			FIE	LD	MULT.				DESC.	
{re	{responseBody}				[11]	HYPERN	MEDIA s	tructure used for returning	g the list of the relevant bala	ances for a given account to the AISP
	balances				[11]	List of account balances				
	{arrayItem}			[1*]	Structure of an account balance					
			name		[11]	Label of	the balan	ce		
			baland	ceAmount	[11]	Structure	aiming to	o embed the amount and	the currency to be used.	
				amount	[11]			nt of money to be moved ad by the initiating party.	between the debtor and cree	ditor, before deduction of charges, expressed in the
				currency	[11]	A code a	llocated t	ency of the amount or of t o a currency by a Mainter rnational standard ISO 42	nance Agency under an inte	rnational identification scheme, as described in the latest ation of currencies and funds".
		balanceType		хеТуре	[11]	CODE NAME DESCRIPTION CLBD ISO20022 ClosingBooked Accounting Balance XPCD ISO20022 Expected Instant Balance VALU (None) Value-date balance OTHR (None) Other Balance				
-			lastCh	angeDateTime	[01]	Timestamp of the last change of the balance amount				
			refere	nceDate	[01]	Reference date for the balance Identification of the last committed transaction. This is actually useful for instant balance.				
			lastCo	ommittedTransaction	[01]					
						links that	t can be u	sed for further navigation	when browsing balances In	nformation at one account level
							NK	DESC	RIPTION	
	_lir	nks			[11]	self		link to the balances of	÷	
						paren		link to the list of all av		
						owner	-		ntities for a given account	-
					transactions overdrafts		link to the transaction	T	-	
	a a lí			[4 4]				drafts of a given account		
	self			[11]			ture <u>GenericLink</u>			
	parent-list owners			[01] [01]	-		ture <u>GenericLink</u> ture <u>GenericLink</u>			
			nsaction	c	[01]	-		ture GenericLink		
			erdrafts	3	[01]					
	Overciaits				[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/{accountResourceld}/transactions	5

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.
{re	{responseBody}				[11]	HYPERMEDIA structure used for returning the list of the transactions for a given account to the AISP
	transactions				[11]	List of transactions
		{ar	raylte	em}	[0*]	Structure of a transaction. At least expectedBookingDate or bookingDate must be provided
			res	ourceld	[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.
			ent	ryReference	[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			Structure aiming to embed the amount and the currency to be used.
			amount		[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency		[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".		



	FIELD	MULT.	DESC.
			Accounting flow of the amount
credit	tDebitIndicator	[11]	CODE DESCRIPTION CRDT Credit type amount DBIT Debit type amount
trans	actionAmountDetails	[01]	Provides detailed information on the original amount.
i	instructedAmount	[01]	details on amount and currency exchange
	type	[01]	specifies the type of amount in case of proprietary amount
	amount	[11]	Structure aiming to embed the amount and the currency to be used.
	amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	sourceCurrency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	targetCurrency	[01]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	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". Factor used to convert an amount from one currency into another. This reflects the price at which one currency was
	exchangeRate	[11]	bught with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
	contractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
	quotationDate transactionAmount		Date and time at which an exchange rate is quoted.
1			details on amount and currency exchange
	type	[01]	specifies the type of amount in case of proprietary amount
	amount	[11]	Structure aiming to embed the amount and the currency to be used.
	amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	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". Specifies the currency of the amount or of the account.
	targetCurrency	[01]	Specifies the currency of the amount of of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Specifies the currency of the amount or of the account.
	unitCurrency		Spectrues the currency of the amount of of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Factor used to convert an amount from one currency into another. This reflects the price at which one currency was
	exchangeRate	[11]	bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
	contractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
	quotationDate	[01]	Date and time at which an exchange rate is quoted.
	counterValueAmount	[01]	details on amount and currency exchange
	type	[01]	specifies the type of amount in case of proprietary amount
	amount	[11]	Structure aiming to embed the amount and the currency to be used.



FIELD					DESC.
			amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		sou	rceCurrency	[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".
		excl	nangeRate	[11]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
		con	tractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
		quo	tationDate	[01]	Date and time at which an exchange rate is quoted.
	anı	nounc	edPostingAmount	[01]	details on amount and currency exchange
		type	3	[01]	specifies the type of amount in case of proprietary amount
		amo	punt	[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".
		sou	rceCurrency	[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".
		excl	nangeRate	[11]	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
		con	tractIdentification	[01]	Unique identification to unambiguously identify the foreign exchange contract.
		quo	tationDate	[01]	Date and time at which an exchange rate is quoted.
	pro	prieta	ryAmount	[01]	Set of elements used to provide information on the original amount and currency exchange.
		{arra	ayltem}	[0*]	details on amount and currency exchange
			type	[01]	specifies the type of amount in case of proprietary amount
			amount	[11]	Structure aiming to embed the amount and the currency to be used.
			amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			sourceCurrency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			targetCurrency	[01]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			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".



			FIELD	MULT.	MULT. DESC.								
			exchangeRate	[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).								
			contractIdentification	[01]	Unique ider	Unique identification to unambiguously identify the foreign exchange contract.							
			quotationDate	[01]	Date and tir	Date and time at which an exchange rate is quoted.							
					Type of Tra	insaction							
					CODE	NAME	DESCRIPTION						
	ete	itus		[11]	BOOK	ClosingBooked	Accounted transaction Transaction that is to be accounted and does already affect the instant						
	310					-	balance Entry is on the books of the account servicer and value will be applied to the						
					FUTR	Future	account owner at a future date and time. Entry is only provided for information, and no booking on the account						
					INFO	Information	owner's account in the account servicer's ledger was performed.						
	en	dToE	indld	[01]			a assigned by the initiating party to unambiguously identify the transaction. This anged, throughout the entire end-to-end chain.						
	ex	pecte	edBookingDate	[01]	Expected be	ooking date of the tra	nsaction on the account if the transaction is not yet booked.						
	bo	oking	Date	[01]	Real bookir	ng date of the transac	tion on the account						
	va	ueDa	ate	[01]	Value date	of the transaction on	the account						
	tra	nsac	tionDate	[01]	Date used for	Date used for specific purposes: for card transaction: date of the commercial transaction for credit transfer: acquiring date of the transaction as seen by the Payer's Bank for direct debit: receiving date of the transaction as seen by the Payer's Bank 							
	ba	nkTra	ansactionCode	[01]	ISO20022 I Transaction For instance	rrovides a list of poss codification might a a French Transactic ith § 2 code table usi domain must be se "OPCA") subFamily must b "05")	tify the type of underlying transaction resulting in an entry. <u>ible Bank Transaction Code combinations</u> Iso be specified at national community level. on codification is <u>available</u> ng the following mapping: et with "FR" t with one of the values that are provided in the [code Famille] column (e.g. e set with one of the values that are provided in the [code opération] column (e.g. with a proprietary transaction code that must be documented by the						
		do	main	[11]		ents used to provide and hierarchical formation	the domain, the family and the sub-family of the bank transaction code, in a at.						
		far	nily	[11]	Specifies th hierarchical		family of the bank transaction code, within a specific domain, in a structured and						
		sul	bFamily	[11]	Specifies th	e sub-product family	within a specific family.						
		со	de	[01]	Proprietary	bank transaction cod	e to identify the underlying transaction.						
		iss	uer	[01]	Identificatio	on of the issuer of the	proprietary bank transaction code.						
	ch	arges	3	[01]	Provides fu	rther details on the cl	narges related to the payment transaction.						
		tot	alChargesAndTaxAmount	[01]	Structure ai	ming to embed the a	mount and the currency to be used.						
			amount	[11]		Amount of money to ncy as ordered by the	be moved between the debtor and creditor, before deduction of charges, expressed initiating party.						
			currency	[11]	A code allo	cated to a currency b	ount or of the account. y a Maintenance Agency under an international identification scheme, as described ational standard ISO 4217 "Codes for the representation of currencies and funds".						



	FIELD						MULT.			DESC.				
			rea	cord			[01]	Provides de	tails of the individual cha	rges record.				
				{ar	raylter	n}	[0*]	Provides fu	Provides further individual record details on the charges related to the payment transaction.					
					amo	punt	[01]	Structure ai	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 in the latest	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".					
					crea	litDebitIndicator	[01]	CODE CRDT DBIT	flow of the amount DESCRIPTION Credit type amount Debit type amount					
					cha	rgeIncludedIndica	[01] ator		hether the charge should b following values must be Meaning When True: Meaning When False:	Included				
					cod	e	[01]	Specifies a	code and the issuer of this	code.				
						code	[11]	Provides the	e code.					
						issuer	[01]	Identificatio	on of the issuer of the cod	е.				
					rate		[01]	Rate expres	sed as a percentage, ie, in	hundredths, eg, 0.7 is $7/10$ of a percent, and 7.0 is 7% .				
								transaction.	Specifies which party/par ng values are allowed: NAME	ties will bear the charges associated with the processing of the payment 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.				
					bea	rer	[01]	SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the creditor.				
						-1	[0,4]	SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.						
_					age		[01]	See generi	c structure <u>FinancialInsti</u>					
					tax		[01]	Provides details on the tax applied to charges.						
						identification	[01]	Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT).						
						rate	[01]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.						
						amount	[01]	Structure aiming to embed the amount and the currency to be used.						
						amount	[11]	in the curre	ncy as ordered by the init					
						currency		A code allo		or of the account. faintenance Agency under an international identification scheme, as described al standard ISO 4217 "Codes for the representation of currencies and funds".				
relatedParties					[01]			related to the transaction						
			init	iating	gParty		[01]	See generi	c structure Partyldentific	ation				
	debtorAgent					[01]	See generi	c structure <u>FinancialInsti</u>	tutionIdentification					



	FIELD	MULT.	DESC.					
	debtor	[01]	See generic structure Partyldentification					
	debtorAccount	[01]	See generic structure AccountIdentification					
	ultimateDebtor	[01]	See generic structure Partyldentification					
	creditorAgent	[01]	See generic structure FinancialInstitutionIdentification					
	creditor	[01]	See generic structure Partyldentification					
	creditorAccount	[01]	See generic structure AccountIdentification					
	ultimateCreditor	[01]	See generic structure Partyldentification					
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					
	{arrayItem}	[1*]	Relevant information to the transaction					
	structured	[01]	Structured remittance information					
	{arrayItem}	[1*]	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					
	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					
me	erchantCategoryCode	[01]	However, each ASPSP might restrict these values into a subset if needed. Category code conform to ISO 18245, related to the type of services or goods the merchant provides for the transaction.					



	FIELD	MULT.		DESC.				
			links that can be used for further navigation when browsing transactions Information at one account level					
			LINK	DESCRIPTION				
			self	link to the transactions of a given account				
			parent-list	link to the list of all available accounts				
li	nks	[11]	owners	link to the owners identities for a given account				
	INS		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]	See generic str	ucture GenericLink				
	parent-list	[01]	See generic str	ucture GenericLink				
	owners	[01]	See generic str	ucture GenericLink				
	balances	[01]	See generic str	ucture GenericLink				
	overdrafts	[01]	See generic str	ucture GenericLink				
first		[01]	See generic structure GenericLink					
	last	[01]	See generic str	ucture GenericLink				
	next	[01]	See generic structure GenericLink					
	prev	[01]	See generic str	See generic structure GenericLink				



4.6. Retrieval of an account overdraft (AISP)

4.6.1. Description

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

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

4.6.2. Prerequisites

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

4.6.3. Business flow

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

The ASPSP answers by the overdraft that can be applied.

4.6.4. Request

get /accounts/{accountResourceId}/overdrafts

4.6.4.1. Path Parameters

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

4.6.4.2. 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.



4.6.5. Response

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

	FIELD		LD	MULT.		D	ESC.			
{re	{responseBody}			[11]	HYPERMEDIA st	HYPERMEDIA structure used for returning the list of the overdrafts that can apply on a given account to the AISP				
	overdrafts		[11]	Overdraft characte	Overdraft characteristics					
		allowedAmount		[11]	Structure aiming to	structure aiming to embed the amount and the currency to be used.				
	amount		amount	[11]	ISO20022: Amour the initiating party		itor, before deduction of charges, expressed in the currency as ordered by			
	currency			[11]	A code allocated to	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 nternational standard ISO 4217 "Codes for the representation of currencies and funds".				
					links that can be us	sed for further navigation when browsing overdrafts l	nformation at one account level			
					LINK	DESCRIPTION				
	lir	nks	(5 [11]	[11]	self	link to the overdrafts of a given account				
		into				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				
	self			[11]	See generic struc	ture <u>GenericLink</u>				
	parent-list		ent-list	[01]	See generic struc	ture <u>GenericLink</u>				
	owners		[01]	See generic struc	ture <u>GenericLink</u>					
	balances		ances	[01]	See generic struc	ture <u>GenericLink</u>				
		trar	nsactions	[01]	See generic struc	ture <u>GenericLink</u>				



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)

I	FIELD	MULT.	DESC.
ſ	{requestBody}	[11]	Requested access services.
	owners	[11]	List of accessible accounts for one given functionality



FIELD		MULT.	DESC.		
{arrayItem}		[0*]	See generic structure AccountIdentification		
balances		[11]	List of accessible accounts for one given functionality		
	{array	/Item}	[0*]	See generic structure AccountIdentification	
trans	actions		[11]	List of accessible accounts for one given functionality	
	{array	/Item}	[0*]	See generic structure AccountIdentification	
overo	drafts		[01]	List of accessible accounts for one given functionality	
	{array	/Item}	[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		
truste	edWork	spaceBeneficiaries	[01]		
	{array	/Item}	[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	espo	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



	FIELD	MULT.	DESC.				
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				
			links that can be used for further navigation when browsing Account Information at one account level				
		[11]	LINK DESCRIPTION				
_lir	nks	[]	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 GenericLink				



4.9. Retrieval of the trusted beneficiaries list (AISP)

4.9.1. Description

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

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

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

4.9.2. Prerequisites

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

4.9.3. Business Flow

The AISP asks for the trusted beneficiaries list.

The ASPSP answers with a list of beneficiary details structure.

4.9.4. Request

get /trusted-beneficiaries

4.9.4.1. Query Parameters

FI	ELD	MULT.	DESC.
work	space	[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	{responseBody}			[11]	HYPERMEDIA structure used for returning the list of the whitelisted beneficiaries				
	beneficiaries			[11]	List of trusted beneficiaries				
		{arrayItem}		[0*]	Specification of a beneficiary				
			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 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 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				
			id	[01]	Id of the beneficiary				
		isTrusted		[01]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary				
			creditorAgent	[01]	See generic structure FinancialInstitutionIdentification				
			creditor	[11]	See generic structure Partyldentification				
			creditorAccount	[01]	See generic structure AccountIdentification				
			1		links that can be used for further navigation when browsing Account Information at one account level				
					LINK DESCRIPTION				
					self link to the list of trusted beneficiaries				
				[11]	accounts link to the list of all available accounts				
	_lii	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				
			14 - 43	prev link to the previous page of the beneficiaries result					
	self		[11]	See generic structure <u>GenericLink</u>					
	accounts		[01]	See generic structure <u>GenericLink</u>					
	consents		[01]	See generic structure <u>GenericLink</u>					
	endUserIdentity		[01]	See generic structure GenericLink					
	first		[01] [01]	See generic structure <u>GenericLink</u> See generic structure GenericLink					
	last next		[01]	See generic structure GenericLink					
				[01]	•				
	prev		[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.
{requestBody}	[11]	Payment coverage request structure. The request must rely either on a cash account or a payment card.



	FIELD	MULT.	DESC.
paymer	tCoverageRequestId	[11]	Identification of the payment Coverage Request
payee		[01]	The merchant where the card is accepted as information to the PSU.
instructe	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".
account	ld	[11]	See generic structure AccountIdentification

4.10.5.Response

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

		F	IELD	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.			
	instructedAmount		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		[11]	Result of the coverage check : true: the payment can be covered false: the payment cannot 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
 - case of one single execution date, this date must be set at the payment level
 - case of multiple execution dates, those dates must be set at each payment instruction level
- one single beneficiary or multiple beneficiaries
 - o case of one single beneficiary, this beneficiary must be set at the payment level
 - case of multiple beneficiaries, those beneficiaries must be set at each payment 0 instruction level

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

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

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

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

Payment request can rely for execution on different payment instruments:

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

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

STRUCTURE	SEPA PAYMENTS	DOMESTIC PAYMENTS IN NON-EURO CURRENCY	INTERNATIONAL PAYMENTS
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			54



		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			
PaymentTypeInformation/ServiceLevel (payment level)	SCTInst	ignored	ignored	
	001110		"CORT" for generic international payments, "INTC"	
PaymentTypeInformation/CategoryPurpose (payment	"CASH" for transfer request, "D	VPM" for payment request	for transfers between two branches within the same	
level)	on behalf of a merchant		company, "TREA" for treasury transfers	
PaymentTypeInformation/LocalInstrument (payment	"INST" pour les SCTInst,			
level)	otherwise ignored	Ignored or valued with ISO2	20022 external code	
RequestedExecutionDate (either at payment or	ou lei wise ignored			
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		
, ,	Optional			
UltimateCreditor (at transaction level)	Optional			
InstructedAmount (at transaction level)	Mandatory		Mandatory and exclusive use of one of these	
			structures	
EquivalentAmount (at transaction level)	Not used		Mandatory and exclusive use of one of these	
			structures	
ChargeBearer (at transaction level)	"SLEV" for SCT and SCTInst	"SLEV" or "SHAR"	"CRED", "DEBT" or "SHAR"	
Purpose (at transaction level)	Optional			
RegulatoryReportingCode (at transaction level)	Not used	Mandatory (possibly		
		multiple values)		
InstructionForCreditorAgent (at transaction level)	Not used		Optional (possibly multiple values)	
RemittanceInformation	Mandatory. Structured or unstructured, depending on the local rules and constraints			
Debtor (at payment level)	Mandatory, 2 address lines	Mandatory, 4 address	Mandatory. Complete strustured address can be	
	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	
oround (entrer at payment of 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	Natural	Ontingel		
at payment or transaction level)	Not used		Optional	
IntermediaryAgent et IntermediaryAgentAccount (either	Netword	Ontinent		
at payment or transaction level)	Not used	Optional		
· ·	1	1		

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.

- 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

1	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.
{re	equestBody}	[11]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes:
	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-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
	localInstrument	[01]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.



			FIELD	MULT.			DESC.			
					by the initia	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 d in the payment chain.				
					CODE	NAME	DESCRIPTION			
					CASH	CashManagementTrans				
				[01]		Cabinnanagomontmano	Transaction is related to settlement of a trade, e.g. a foreign			
		categor	yPurpose	[0]	CORT	TradeSettlementPaymen	exchange deal or a securities transaction.			
							Code used to pre-advise the account servicer of a forthcoming			
					DVPM	DeliverAgainstPayment	deliver against payment instruction.			
							Transaction is an intra-company payment, i.e. a payment			
					INTC	IntraCompanyPayment	between two companies belonging to the same group.			
							Transaction is related to treasury operations. E.g. financial			
					TREA	TreasuryPayment	contract settlement.			
	det	otor		[01]	See gener	ic structure Partyldentification	n in the second se			
	det	otorAccou	nt	[01]	-	ic structure AccountIdentific				
		otorAgent		[01]	-	ic structure FinancialInstituti				
					ISO20022:	Specifies which party/parties	s will bear the charges associated with the processing of the payment			
					transaction					
					CODE	NAME	DESCRIPTION			
	chargeBearer			[01]	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			
					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.			
				10 41	Indicator that the payment can be covered or not by the funds available on the relevant account					
	fundsAvailability			[01]	true: payment is covered					
					This indica	 false: payment is not covered This indicator must be provided by the ASPSP when the Booking Information is present and set to "False". 				
						tor will not be provided if the nat the payment can be immed	Booking Information is absent or set to "True".			
						true: payment is booked	hatery booked of not			
	booking				 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					
	cre	ditTransfe	orTransaction	[11]	ISO20022:	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			
		{arrayIte	em}	[1*]	ISO20022: API:	Payment processes required	to transfer cash from the debtor to the creditor.			
		pay	ymentld	[11]	ISO20022:	Set of elements used to refer	ence a payment instruction.			
			instructionId	[11]	identify the	Unique identification as assi instruction. le identification shared betwee	gned by an instructing party for an instructed party to unambiguously en 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	r to provide an end-to-end reference of a payment transaction.			
		res	ourceld	[01]		fier assigned by the ASPSP f ient cannot set or modify the	or further use of the created resource through API calls. value of this field.			



	FIELD	MULT.	DESC.
	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.
standingOrderCharacteristics			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. OAIL Daily DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual
	instructedAmount	[01]	Structure aiming to embed the amount and the currency to be used.
	amount	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency	[11]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	equivalentAmount	[01]	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.
	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.			
	rato	Туре	[11]	CODE	NAME		DESCRIPTION			
	Tale	туре		SPOT	Spot	Exchange ra	te applied is the spot rate.			
				SALE	Sale	Exchange ra	te applied is the market rate at the time of the sale.			
				AGRD	Agreed	Exchange ra	te applied is the rate agreed between the parties.			
	con	tractIdentification	[01]		Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.					
estimatedPayerAmount [0.				Structure ai	Structure aiming to embed the amount and the currency to be used.					
		amount	[11]			money to be moved by the initiati	ved between the debtor and creditor, before deduction of charges, expressed ng 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 desc in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and func						
	esti	matedPayeeAmount	[01]	Structure ai	ming to emb	bed the amount a	ind the currency to be used.			
		amount	[11]			money to be moved by the initiati	ved 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 th	he international s	ntenance Agency under an international identification scheme, as described standard ISO 4217 "Codes for the representation of currencies and funds".			
ult	timate	Debtor	[01]	See generi	ic structure <u>F</u>	Partyldentificatio	<u>nc</u>			
int	termed	iaryAgent	[01]	Agent and a	agent accoun	nt between the de	ebtor's agent and the creditor's agent.			
	age	nt	[01]	See generi	ic structure <u>F</u>	Partyldentificatio	<u>nc</u>			
	age	ntAccount	[01]	See generi	ic structure /	AccountIdentific	ation			
beneficiary			[11]	1] Specification of a beneficiary						
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	on of the wor	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 be	neficiary					
	crea	ditorAgent	[01]	See generi	ic structure <u>F</u>	FinancialInstituti	onldentification			
	crea	ditor	[11]	See generi	c structure <u>F</u>	Partyldentificatio	<u></u>			
	crea	ditorAccount	[01]	See generi	ic structure /	AccountIdentific	ation			
ult	timateO	Creditor	[01]	See generi	c structure <u>F</u>	Partyldentificatio	<u>nc</u>			
ins	structio	nForCreditorAgent	[01]		ormation rela r the creditor		ssing of the payment instruction, provided by the initiating party, and			
	{arra	ayltem}	[0*]	creditor's a	gent. The ins	struction may re	ssing of the payment instruction that may need to be acted upon by the late to a level of service, or may be an instruction that has to be executed by ion required by the creditor's agent.			
					rmation relat itor's agent.		sing of the payment instruction, provided by the initiating party, and intended			
				CODE	N	IAME	DESCRIPTION			
		anda	[01]	CHQB	PayCredi	itorByCheque	(Ultimate) creditor must be paid by cheque.			
		code		HOLD	HoldCast	hForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.			
				PHOB	PhoneBe	eneficiary	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]			nplementing the ser community.	coded instruction or instruction to the creditor's agent that is bilaterally			
	1		I	L						



			FIELD	MULT.			DESC.			
						Underlying reason for the payme llowing values are allowed for Pa	nt transaction, as published in an external purpose code list.			
					THE I. THE IS	nowing values are anowed for the	aynen request			
					CODE	NAME	DESCRIPTION			
					ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)			
		purpos	e	[01]	CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation			
					COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.			
					СРКС	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.			
					TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.			
		regulatoryReportingCodes			List of need	ed regulatory reporting codes for	international payments			
		{a	rrayItem}	[110]		needed due to regulatory and sta codes to be used are provided by	tutory requirements. y the National Competent Authority			
						Information supplied to enable th as commercial invoices in an acc	he matching of an entry with the items that the transfer is intended to ounts' receivable system.			
				[01]	•	Only one occurrence of the un	nstructured information is allowed.			
		remitta	nceInformation		•		ructured information is allowed.			
					•	Structured and unstructured in	nformation can coexist.			
				[01]						
		ur	nstructured	[01]	Unstructure	d remittance information				
	{arrayItem}				Relevant information to the transaction					
		st	ructured	[01]	.1] Structured remittance information					
			{arrayltem}	[1*]	See generic structure StructuredRemittanceInformation					
		supple	mentaryData	[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					
		ad	cceptedAuthenticationApproach	[01]						
			{arrayItem}	[0*]	REDIRECT DECOUPL authenticati EMBEDDE authenticati	ED: the TPP identifies the PSU a on through a decoupled device 2D-1-FACTOR: the TPP identifie	P 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 attication factor of the PSU (e.g. OTP or response to a challenge)			
		aŗ	ppliedAuthenticationApproach	[01]	Authenticat REDIRECT DECOUPL authenticati EMBEDDE authenticati	ion approaches that can be applie : the PSU is redirected by the TF ED: the TPP identifies the PSU a on through a decoupled device ED-1-FACTOR: the TPP identifie	ed. PP to the ASPSP which processes identification and authentication and forwards the identification to the ASPSP which processes the set he PSU and forwards the identification to the ASPSP which starts the trication factor of the PSU (e.g. OTP or response to a challenge)			
		ap	ppliedAuthentication	[01]	Can only be	e set by the ASPSP. llows the ASPSP to inform the Pl	ISP about the way authentication was processed during the payment			
		so	aHint	[01]	can only be	set by the PISP	about an SCA exemption context			
		SL	iccessfulReportUrl	[01]		used by the ASPSP in order to no REDIRECT and DECOUPLED a	tify the PISP of the finalisation of the authentication and consent pproach			
		ur	nsuccessfulReportUrl	[01]	REDIRECT If this URL Payment Re	and DECOUPLED approach is not provided by the PISP, the equest processing	tify the PISP of the failure of the authentication and consent process in ASPSP will use the "successfulReportUrl" even in case of failure of the			
sup	oplem	entaryD	ata	[11]	API: This st	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	eptedAu	thenticationApproach	[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
	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
	ap	oliedAuthentication	[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

4.11.3.Response

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

		FIELD	MULT.	DESC.
{re	espons	eBody}	[11]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	applie	edAuthenticationApproach	[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
	nonc	e	[01]	Challenge to be sent in order to avoid replay of the authentication process.
	_links	5	[01]	links that can be used for further navigation, especially in REDIRECT approach
		consentApproval	[01]	See generic structure GenericLink



4.12.Retrieval of a payment request (PISP)

4.12.1. Description

The following use cases can be applied:

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

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

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

4.12.2. Prerequisites

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

4.12.3. Business flow

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

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

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

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



4.12.4.Request

get /payment-requests/{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	espoi	nseBody}	[11]	HYPERMEDIA structure used for returning the original Payment Request to the PISP
	paymentRequest		[11]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes:
		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.									
		instructionPriority	[01]	pa	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.				
		serviceLevel	[01]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre- agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed					
		localInstrument	[01]	ISO2002: 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.					
				us tri	ed by the	initiating party to provide info	se of the instruction based on a set of pre-defined categories. This is ormation concerning the processing of the payment. It is likely to gents involved in the payment chain.		
					CODE	NAME	DESCRIPTION		
					CASH	CashManagementTransfe	er Transaction is a general cash management instruction.		
		categoryPurpose	[01]		CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.		
					DVPM	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.		
					INTC	IntraCompanyPayment	Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group.		
					TREA	TreasuryPayment	Transaction is related to treasury operations. E.g. financial contract settlement.		
	de	btor	[01]	Se	ee generio	c structure Partyldentification	2		
	de	btorAccount	[01]	See generic structure AccountIdentification					
	de	btorAgent	[01]	See generic structure FinancialInstitutionIdentification					
				tra	ansaction.	Specifies which party/parties ng values are allowed:	will bear the charges associated with the processing of the payment		
					CODE	NAME	DESCRIPTION		
					DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.		
			10 11		CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.		
	cha	argeBearer	[01]				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		
					SHAR	Shared	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.		
	pa	ymentInformationStatus	[01]	Se	ee generio	c structure PaymentInformat	ionStatusCode		



statusR	ReasonIr	nformation	[01]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: CODE NAME DESCRIPTION AC01 IncorectAccountNumber the account number is either invalid or does not exist AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AC04 ClosedAccount 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 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DSO2 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. Another payment be to the duplicate of another payment.
statusR	ReasonIr	nformation	[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.
statusR	ReasonIr	nformation	[01]	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 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation.
				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.
			[0 1]	Indicator that the payment can be covered or not by the funds available on the relevant account true: payment is covered
fundsA	Availabilit	у	[01]	 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				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.
creditTi	ransferT	ransaction		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
{ai	arrayltem	}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
	paym	nentld	[11]	ISO20022: Set of elements used to reference a payment instruction.
	i	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
	e	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.
	l	uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.
	resou	ırceld	[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.
	reque	estedExecutionDate	[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.
t	pookir	creditTransferT {arrayIterr {arrayIterr 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	undsAvailability sooking sooking and and any server ser	Dooking [01] creditTransferTransaction [11] $\langle arraytem \rangle$ [01] $\langle arraytem \rangle$



FIELD				FIELD	MULT.	DESC.			
			car	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.			
			debtorDecisionDate		[01]	ISO20022: Date and time on when the debtor has accepted or rejected the request.			
			ap	pliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.			
			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			
				frequency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. OAL Daily DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual			
			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".			
			equ	uivalentAmount	[01]	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.			
				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]		[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.			
			rateType	[11]	CODE	NAME	DESCRIPTION			
			raterype		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	Structure aiming to embed the amount and the currency to be used.				
			amount	[11]			money to be moved between the debtor and creditor, before deduction of charges, y as ordered by the initiating party.			
			currency	[11]	A code allo	cated to a cu the latest e	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	[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			
		ultin	nateDebtor	[01]	See generi	c structure	Partyldentification			
intermediaryAgent				[01]	Agent and a	agent accour	nt between the debtor's agent and the creditor's agent.			
			agent	[01]	See generi	c structure	Partyldentification			
			agentAccount	[01]	See generi	c structure /	AccountIdentification			
		ben	beneficiary		Specificatio	on of a benef	ïciary			
	workspace			[01]	this case, the workspace not present,	e AISP is at as a QUERY	ide different user workspaces that can be accessed by the same authenticated PSU. In ole to retrieve the different pieces of account information by specifying the relevant (parameter. Identification of the workspace to be used when processing the request. If workspace to be used is the one that is linked to the authentication processed during the quest.			
			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 is 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	FinancialInstitutionIdentification			
			creditor	[11]	See generi	c structure	Partyldentification			
			creditorAccount	[01]	See generi	c structure	AccountIdentification			
		ultin	nateCreditor	[01]	See generi	c structure	Partyldentification			
instructionForCreditorAgent [[01]		ormation rela r the creditor	ted to the processing of the payment instruction, provided by the initiating party, and r agent.				
{arrayItem}				[0*]	creditor's a	gent. The ins	ted 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 r's agent, or may be information required by the creditor's agent.			



				FI	ELD	MULT.			DESC.		
								mation related to the process the creditor's agent.	ing of the payment instruction, provided by the initiating party, and		
						[01]	CODE	NAME	DESCRIPTION		
							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 llowing values are allowed for	yment transaction, as published in an external purpose code list. or Payment Request		
							CODE	NAME	DESCRIPTION		
							АССТ	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)		
			purpose			[01]	CASH	CashManagementTransf	er (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.		
			regulatoryReportingCodes			[01]	List of need	ed regulatory reporting codes	s for international payments		
			{arrayItem}			[110]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority				
							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:				
				remittanceInformation			• Only one occurrence of the unstructured information is allowed.				
			ren				• Only one occurrence of the structured information is allowed.				
						Structured and unstructured information can coexist.					
			unstructured		[01]	Unstructured remittance information					
					[1*]	Relevant in	formation to the transaction				
			structured			[01]	Structured r	emittance information			
	{arrayItem} [1*]					[1*]	See generic structure StructuredRemittanceInformation				
transactionStatus [01]					onStatus	[01]	See generi	c structure <u>TransactionIndiv</u>	idualStatusCode		



FIELD						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:					
				[01]	CODE NAME DESCRIPTION				
		statusReasonInformation			AC01 IncorectAccountNumber the account number is either invalid or does not exist				
					AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is blocked and cannot be used AG01 Transaction forbidden Transaction forbidden on this type of account AM18 InvalidNumberOfTransactions the number of transactions exceeds the ASPSP acceptance limit CH03 RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future CUST RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture The requested execution date is too far in the future DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. [F01 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 [MO33 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP [NOAS NoAnswerFromCustomer The PSU has neither accepted nor rejected the Payment Request and a time-out has occurred [RR01 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent [RR03 MissingCreditorNameOrAddress Specification of the creditor's name and/or address needed for				
						regulatory requirements is insufficient or missing. RR04 RegulatoryReason Reject from regulatory reason RR12 InvalidPartyID Invalid or missing identification required within a particular country or payment type. TECH TechnicalProblem Technical problems resulting in an erroneous transaction. Can only be set by a PISP for a payment request cancellation.			
		supplementaryData			[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			
			acc	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			
			app	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			
			SUC	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			
			uns	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			
su	pplen	nenta	iryDat	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 [01] [01] List of authentication approaches								
		{arı	raylter	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			



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.		
	request		[01]	See generic structure GenericLink		
	confirmation			See generic structure GenericLink		
	transactions		[01]	See generic structure <u>GenericLink</u>		



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

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.
{re	equestBody}	[11]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: multiple instructions having different requested execution dates standing orders settings
	resourceld	[01]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
	paymentInformationId	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. 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 [1-1] ISO20022: Set of elements used to further specify the type of transaction. instructionPriority [0-1] ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instruction apply to the processing of the instruction. is service1.aveid [0-1] ISO20022: Indicator of the urgency or order of importance that the instruction should be proceed. Specifies a pre-agreed arcs to evol of arcs between the parties, as published in an example which the transaction abund be proceed. Specifies a pre-agreed arcs to evol of arcs between the parties, as published in an example. is boolinstrument [0-1] ISO20022: Use community specific instrument. is constructionent [0-1] ISO20022: Use community specific instrument. is constructionent used to specify is local instruction based on a set of pre-defined categories. This is used to the instruction based on a set of pre-defined categories. This is used to the instruction based on a set of pre-defined categories. This is used to the instruction instruction and to a instruction.		FIELD	MULT.	DESC.						
InstructionPriority Interfact to apply to the processing of the instruction. Interfact to apply to the processing of the instruction. Interfact to apply and the processing of the instruction back by proceed. Image: serviceLevel [0-1] ISC00022: Agreement under which or trules under which or trules under which the trunce is allowed. ISC00022: Agreement under which or trules under which the trutes under which the trunce level code list. AP: Only "SEPA" (SEPA Credit Transfer) value is allowed. ISC00022: User community operfine instrument. User: This eneme it is used to specify is local instrument, boald be processing of the payment (SETIHs). For thermational payment, this field may be valued with one of the ISC00022 esternal code on operify with payment instrument should be used by the cellised on as of pre-difficient code on operify with payment instrument should be increased on a set of pre-difficient cutegories. This is used by the field may be valued with one of the ISC00022 esternal code on operify with payment instrument should be increased on a set of pre-difficient cutegories. This is used by the individual information accounting the processing of the payment instruction. CoDer NAME DESC00171001 Ecosymptotic Ref. Transactoria is and the payment instruction. Transactoria is and transactoria is and the payment instruction. Transactoria is and transactoria. CoDer NAME Deliver/AgainsPayment Code used to pre-difice transactoria. CoDer NAME<	pay	rmentTypeInformation	[11]	ISO20022:	Set of elements used to furth	her specify the type of transaction.				
service.level Service or level of service between the parties, as published in an external service level code list. API: CoM/SERVICESPC Credit Transfor/Value is allowed Iccalinstrument [0,11] User community specific instrument. USO2002: List community specific instrument. Discrete kvel. API: This is runner instruction to the rot ack for an SERVICENT(n). API: This is runner instruction. This field any by which isolated provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents instrument, build with one of the ISO20022 content of the special processing by any of the agents instructed in the payment chain. API: The following values are allowed: Icaling or plant [0,11] CODE NAME DESCRIPTION CASH CaSH/ManagementTransfer Icaling or plant [0,11] CODE NAME Transaction is a general cash management instruction. Transaction is a general cash management instruction. COSH Code used to pre-advise the account service of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is inflated to transaction is an inflate or companies belonging to the same group. Transaction is inflated to transact on a store advise the account service of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is inflated to transaction and inflate or companies belonging to the same group. Transaction is inflated to transaction and inflate to transaction or market to transaction. Intra-sectin inflated to transaction is inflated to transaction is inflate		instructionPriority	[01]	to apply to	to apply to the processing of the instruction.					
Isocalisatument Isocalisatument Usage: This cleaned is used to specify a local instrument, local clearing option and/or further qualify the service or struct Part Inst. Program (SCTIns). For International payment structs list feld may be valued with one of the ISOQUE2 external code to specify with payment instrument should be used by the critifor's hauk. Image: Part in the instruction of the instruction based on a set of pre-defined categories. This is used by the critifor's hauk. Note: Payment instrument should be used by the critifor's hauk. Image: Part in the instruction is a general cash rantagement instruction. API: The following values are allowed: Image: Payment instrument instruction. Image: Payment Color NAME DESCRIPTION Cash in the payment instrument instruction. Color NAME DESCRIPTION Cash in the payment instrument instruction. Color Transaction is a general cash rantagement instruction. Corr Transaction is related to settlement of a forthcoming deliver against payment instruction. Color is of the radius, e.g. a foreign exchange deal or a securities transaction. Image: Payment instrument instrument instrument instrument instrument instrument instruction. Transaction is related to settlement of a forthcoming deliver against payment instruction. Image: Payment instrument instrument instrument instrument instrument instrument instrument instrument instrument instrumentinstructin. Social settlementi settlement i set		serviceLevel	[01]	service or le	evel of service between the p	parties, as published in an external service level code list.				
base base 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: categoryPurpose [01] CODE NAME DESCRIPTION CASH CashManagementTransfer Transaction is a general cash management instruction. DVPM DeliverAgainstPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM DeliverAgainstPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. INTC IntraCompanyPayment Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. INTC IntraCompanyPayment Transaction is nultered to treasury operations. E.g. financial contract settlement. debtor/ 0e.1] See generic structure Partydentification debtorAgent 10.1] See generic structure Partydentification fts202022: Specifies which party/parties will bear the charges areo to be borne by the debtor. The following values are allowed: fts202022: Specifies which party/parties will bear the charges areo to be bo		localInstrument	[01]	Usage: This service leve API: "INST For Internat	element is used to specify a l. "' value is to be used in orde ional payments, this field m	t 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				
categoryPurpose [0.1] CASH CashManagementTransfer Transaction is a general cash management instruction. categoryPurpose [0.1] CORT TradeSettlementPayment Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM DeliverAgainstPayment Code used to pre-advise the account servicer of a forthooming deliver against payment instruction. Code used to pre-advise the account servicer of a forthooming deliver against payment instruction. debtor IntraCompanyPayment Transaction is related to treasury operations. E.g. financial contract settlement. debtorAccount [0.1] See generic structure PatryIdentification debtorAccount [0.1] See generic structure framcialinstitution/identification debtorAccount [0.1] See generic structure framcialinstitution/identification debtorAccount [0.1] See generic structure framcialinstitution/identification isocolor2: Specifies which partylparties will beart be charges associated with the processing of the payment transaction. isocolor2: Specifies which partylparties will beart be charges are to be borne by the debtor. case CoDE NAME DESCRIPTION DESCRIPTION EBST BorneByDebtor All transaction charges are to be borne by the debtor. chargeBearer [0.1] Shared Intreascetion charges on the send				ISO20022: by the initia processing	Specifies the high level purp ting party to provide inform 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				
categoryPurpose [01] Image: Content of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM Deliver/AgainstPayment Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. DVPM Deliver/AgainstPayment Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. IntraCompanyPayment Transaction is related to treasury 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 debtorAccount [01] See generic structure Contract settlement. debtorAgent [01] See generic structure FinancialInstitution(dentification chargeBearer [01] See generic structure FinancialInstitution(dentification) transaction charges are to be borne by the debtor. The following values are allowed: chargeBearer [01] See generic structure Contract setter context, means that transaction charges on the sender side are to be borne by the debtor. CODE NAME DESCRIPTION DEBT BorneByDetor All transaction charges on the ceevier side are to be borne by the certion. In a direct debit context, means that transaction charges on the ceevier side are to be borne by the ceteritor. In a direct debit context, means that transaction				CODE	NAME	DESCRIPTION				
categoryPurpose CoRT TradeSettlementPayment exchange deal or a securities transaction. bVPM DeliverAgainstPayment Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. INTC IntraCompanyPayment Transaction is related to trasaury operations. E.g. financial contract settlement. debtor [0.1] See generic structure Partylentification debtorAccount [0.1] See generic structure Accountidentification debtorAgent [0.1] See generic structure FinancialInstitutionIdentification debtorAgent [0.1] See generic structure FinancialInstitutionIdentification chargeBearer [0.1] See generic structure Accountidentification (chargeBearer [0.1] See generic structure Accountidentification [0.1] [0.1] Even Party Parties will bear the charges are to be bome by the debtor.				CASH	CashManagementTrans	fer Transaction is a general cash management instruction.				
Image: browner		categoryPurpose	[01]	CORT	TradeSettlementPaymer	it i i i i i i i i i i i i i i i i i i				
IntraCompanyPayment between two companies belonging to the same group. TREA TreasuryPayment Transaction is related to treasury operations. E.g. financial contract settlement. debtor [0.1] See generic structure PartVidentification debtorAccount [0.1] See generic structure PartVidentification debtorAgent [0.1] See generic structure FinancialInstitutionIdentification debtorAgent [0.1] See generic structure FinancialInstitutionIdentification isource isource Specifies which party/parties will bear the charges associated with the processing of the payment transaction. rease Isource Isource Specifies Which party/parties will bear the charges associated with the processing of the payment transaction. chargeBearer [0.1] Isource Isource (0.1] Following Values are allowed:				DVPM	DeliverAgainstPayment					
Image: Contract settlement. Contract settlement. debtor [0.1] See generic structure PartyIdentification debtorAccount [0.1] See generic structure AccountIdentification debtorAgent [0.1] See generic structure FinancialInstitutionIdentification kebtorAgent [0.1] See generic structure FinancialInstitutionIdentification ke				INTC	IntraCompanyPayment					
debtorAccount [0.1] See generic structure AccountIdentification debtorAgent [0.1] 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: ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: chargeBearer [01] CODE NAME DESCRIPTION [01] 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 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 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 receiver side are to be borne by the creditor. SHAR Shared Charges are to be applied following the rules agreed in the service level and/or scheme.				TREA	TreasuryPayment					
debtorAgent [01] See generic structure <u>FinancialInstitutionIdentification</u> ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: chargeBearer [01] CODE NAME DESCRIPTION [01] ECDE NAME DESCRIPTION [01] ForneByDebtor All transaction charges are to be borne by the debtor. (chargeBearer [01] Shared 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 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 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.	det	otor	[01]	See generi	c structure Partyldentification	n				
Image: Constraint of the service of the part of	det	otorAccount	[01]	See generi	c structure <u>AccountIdentific</u>	ation				
Code NAME DESCRIPTION Debit 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 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. 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. SHAR Shared Charges are to be applied following the rules agreed in the service level and/or scheme.	det	otorAgent	[01]	See generi	c structure <u>FinancialInstitut</u> i	onIdentification				
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Shared Shared 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. In a direct debit context, means that transaction charges on the sender 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.			[01]	CRED	BornebyCreation					
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 creditor. 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.										
SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.				SHAR	Shared	-				
SLEV FollowingServiceLevel level and/or scheme.										
paymentInformationStatus [01] See generic structure PaymentInformationStatusCode				SLEV	FollowingServiceLevel					
	pay	mentInformationStatus	[01]	See generi	c structure PaymentInforma	ationStatusCode				



	FIELD MULT. DESC.								
				20022: Provides detailed information on the status reaso can only be used in case the status is equal to "RJCT"					
				ODE NAME C01 IncorectAccountNumber the account nu	DESCRIPTION mber is either invalid or does not exist				
statusReasonInformation				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 RequestedExcutionDateOrRequestedCollectionDateTooFarlnFuture 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					
fun	dsAva	ailability	[01]	Indicator that the payment can be covered or not by the funds available on the relevant account true: payment is covered false: payment is not covered 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".					
boo	oking		[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 orlevant 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 tfunds availability information.					
cre	ditTra	InsferTransaction	[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					
	{arr	ayltem}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:					
		paymentId	[11]	20022: Set of elements used to reference a payment inst	ruction.				
		instructionId	[11]	20022: Unique identification as assigned by an instructi tify the instruction. Unique identification shared between the PISP and the					
		endToEndId	[01]	20022: Unique identification assigned by the initiating tification is passed on, unchanged, throughout the entire					
		uetr	[01]	20022: Universally unique identifier to provide an end-	to-end reference of a payment transaction.				
		resourceld	[01]	Identifier assigned by the ASPSP for further use of the API client cannot set or modify the value of this field.					
		requestedExecutionDate	[11]	 VSCTInst can guarantee having the same date for this c date can be used in the following cases: the single requested execution date for a pay must be set at the payment level. the requested execution date for a given instr set at each instruction level. The first date of execution for a standing ord 	buld be debited. the date of the credit on the credit account cannot be set. redit. ment having several instructions. In this case, this field ruction within a payment. In this case, this field must be ler. PSP is allowed to shift the applied execution date to the				



FIELD			FIELD	MULT.	DESC.
		car	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.
		det	otorDecisionDate	[01]	ISO20022: Date and time on when the debtor has accepted or rejected the request.
		app	bliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.
		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
			frequency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. Dall Dally DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual
		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".
		equ	uivalentAmount	[01]	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.
			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.



		FIELD	MULT.				DESC.	
				Specifies th	e type used	to complete the	currency exchange.	
	rato	Туре	[11]	CODE	NAME		DESCRIPTION	
	Tale	туре		SPOT	Spot	Exchange ra	te applied is the spot rate.	
				SALE	Sale	Exchange ra	te applied is the market rate at the time of the sale.	
				AGRD	Agreed	Exchange ra	te applied is the rate agreed between the parties.	
	con	tractIdentification	[01]	Unique and the debtor a		us reference to t	he foreign exchange contract agreed between the initiating party/creditor and	
estimatedPayerAmount			[01]	Structure ai	ming to emb	bed the amount a	and the currency to be used.	
		amount	[11]			money to be moved by the initiati	ved 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".	
	esti	matedPayeeAmount	[01]	Structure ai	ming to emb	bed the amount a	ind the currency to be used.	
		amount	[11]			money to be moved by the initiati	ved between the debtor and creditor, before deduction of charges, expressed ng 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 describe in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".				
ult	timate	Debtor	[01]	See generi	ic structure <u>F</u>	Partyldentificatio	<u>nc</u>	
intermediaryAgent			[01]	Agent and a	agent accoun	nt between the de	ebtor's agent and the creditor's agent.	
	age	nt	[01]	See generi	ic structure <u>F</u>	Partyldentificatio	<u>nc</u>	
agentAccount			[01]	See generi	ic structure /	AccountIdentific	ation	
be	eneficia	ary	[11]	Specificatio	on of a benef	iciary		
	wor	kspace	[01]	case, the Al a QUERY p	ISP is able to parameter. Ic	o retrieve the dif dentification of t	r workspaces that can be accessed by the same authenticated PSU. In this ferent pieces of account information by specifying the relevant workspace as he workspace to be used when processing the request. If not present, the that is linked to the authentication processed during the OAuth2 access token	
		identification	[11]	identificatio	on of the wor	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 be	neficiary			
	crea	ditorAgent	[01]	See generi	ic structure <u>F</u>	FinancialInstituti	onldentification	
	crea	ditor	[11]	See generi	c structure <u>F</u>	Partyldentificatio	<u></u>	
	crea	ditorAccount	[01]	See generi	ic structure /	AccountIdentific	ation	
ult	timateO	Creditor	[01]	See generi	ic structure <u>F</u>	Partyldentificatio	<u>nc</u>	
ins	structio	nForCreditorAgent	[01]		ormation rela r the creditor		ssing of the payment instruction, provided by the initiating party, and	
	{arra	ayltem}	[0*]	creditor's a	gent. The ins	struction may re	ssing of the payment instruction that may need to be acted upon by the late to a level of service, or may be an instruction that has to be executed by ion required by the creditor's agent.	
					rmation relat itor's agent.		sing of the payment instruction, provided by the initiating party, and intended	
				CODE	N	IAME	DESCRIPTION	
		anda	[01]	CHQB	PayCredi	itorByCheque	(Ultimate) creditor must be paid by cheque.	
		code		HOLD	HoldCast	hForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.	
				PHOB	PhoneBe	eneficiary	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]			nplementing the ser community.	coded instruction or instruction to the creditor's agent that is bilaterally	
	1		I	L				



FIELD MULT			MULT.	DESC.					
							Underlying reason for the payme llowing values are allowed for Pa	nt transaction, as published in an external purpose code list. ayment Request	
						CODE	NAME	DESCRIPTION	
				ACCT	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)			
		purpose		[01]	CASH	CashManagementTransfer	(general cash management instruction) may be used for Transfer Initiation		
						COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.	
						СРКС	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.	
						TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.	
		reç	julato	ryReportingCodes	[01]	List of need	ed regulatory reporting codes for	international payments	
			{arr	ayltem}	[110]		needed due to regulatory and sta codes to be used are provided by	tutory requirements. / the National Competent Authority	
							Information supplied to enable th as commercial invoices in an acc	e matching of an entry with the items that the transfer is intended to ounts' receivable system.	
					[01]	•	Only one occurrence of the ur	nstructured information is allowed.	
		rer	nittan	ceInformation		•	Only one occurrence of the st	ructured information is allowed.	
						•	Structured and unstructured ir	nformation can coexist.	
			uns	tructured	[01]	Unstructure	d remittance information		
				{arrayItem}	[1*]	Relevant information to the transaction			
			stru	ctured	[01]	Structured r	emittance information		
	_			{arrayItem}	[1*]	See generi	c structure StructuredRemittanc	elnformation	
		tra	nsacti	onStatus	[01]	-	c structure TransactionIndividua		
							Provides detailed information on aly be used in case the status is ec	the status reason. ual to "RJCT" or "CANC". Only the following values are allowed:	
						CODE AC01	NAME IncorectAccountNumber t	DESCRIPTION he account number is either invalid or does not exist	
[01]			AC06 Blc AG01 Tr; AM18 Im' CH03 Re; far in the fuu CUST Re DS02 Orc DUPL D UPL D Tequest canc FF01 Inva values) FRAD Fr; MS03 No NOAS Ni has occurred RR01 Mis inconsistent RR03 Mis requirement RR04 Reg RR12 Inv TECH Te	validNumberOfTransactions the questedExecutionDateOrRequest ture questedByCustomer The reject lerCancelled An authorized usen plicatePayment Payment is a du cellation. alidFileFormat The reject is due audulentOriginated the Payment (SpecifiedReasonAgentGenerate ooAnswerFromCustomer The PS d ssingDebtorAccountOrIdentificat ssingCreditorNameOrAddress S s is insufficient or missing. gulatoryReason Reject from reg alidPartJID Invalid or missing i	cked and cannot be used forbidden on this type of account number of transactions exceeds the ASPSP acceptance limit edCollectionDateTooFarInFuture The requested execution date is too is due to the debtor: refusal or lack of liquidity thas cancelled the order uplicate of another payment. Can only be set by a PISP for a payment to the original Payment Request which is invalid (syntax, structure or t Request is considered as fraudulent d No reason specified by the ASPSP U has neither accepted nor rejected the Payment Request and a time-out tion The Debtor account and/or Identification are missing or specification of the creditor's name and/or address needed for regulatory				
		su	oplem	entaryData	[01]	API: This st	ructure 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	eptedAuthenticationApproach	[01]	List of author	entication approaches		



	FIELD	MULT.	DESC.
	{arrayItem}	[0*]	Authentication approaches that can be applied. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge) NONE: there is no need for the PSU to authenticate
	appliedAuthenticationApproach	[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
	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
suppl	lementaryData	[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
e	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
e	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
é	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.
5	scaHint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
5	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
l	unsuccessfulReportUrl	[01]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

4.13.5.Response

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

	FIELD	MULT.	DESC.
{re	esponseBody}	[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 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.

Any further confirmation by the PISP on the same Payment-Request must be ignored.

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.
{re	equestBody}	[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	spo	nseBody}	[11]	HYPERMEDIA structure used for returning the original Payment Request to the PISP
	pa	ymentRequest	[11]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: multiple instructions having different requested execution dates standing orders settings
		resourceld	[01]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
		paymentInformationId	[11]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message. 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



		FIELD	MULT.			DESC.				
	aco	eptInstantPaymentDowngrade	[01]	Indicator that the requested instant SEPA Credit Transfer method can be downgraded by the ASPSP 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 A have to update de relevant field [LocalInstrument] and remove the "INST" value in order to keep the informed. Image: true: payment method can be downgraded false: payment method cannot be downgraded (default value)						
	pay	rmentTypeInformation	[11]	ISO20022:	ISO20022: Set of elements used to further specify the type of transaction.					
	instructionPriority			party to app	Indicator of the urgency or o oly to the processing of the in ield is useless for SCTInst an					
		serviceLevel	[01]	agreed serv		Iles under which the transaction should be processed. Specifies a pre- n the parties, as published in an external service level code list. fer) value is allowed				
		localinstrument	[01]	Usage: This service or s API: "INST For Internat	ervice level. "' value is to be used in order	local instrument, local clearing option and/or further qualify the to ask for an SEPA instant Payment (SCTInst). y be valued with one of the ISO20022 external code to specify with				
				used by the trigger spec	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 ggents involved in the payment chain.				
		categoryPurpose		CODE	NAME	DESCRIPTION				
				CASH	CashManagementTransf	er Transaction is a general cash management instruction.				
			[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.				
	det	otor	[01]	See generic structure Partyldentification						
	det	otorAccount	[01]	See generi	c structure AccountIdentifica	ation				
	det	otorAgent	[01]	See generi	c structure FinancialInstituti	onIdentification				
				transaction. The followi	ng values are allowed:	will bear the charges associated with the processing of the payment				
				CODE	NAME	DESCRIPTION				
				DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.				
			[0 1]	CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.				
	cha	argeBearer	[01]			In a credit transfer context, means that transaction charges on				
						the sender side are to be borne by the debtor, transaction				
				SHAR	Shared	charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the				
						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.				
						Charges are to be applied following the rules agreed in the				
				SLEV	FollowingServiceLevel	service level and/or scheme.				
Т	pay	/mentInformationStatus	[01]	See generi	c structure PaymentInforma	tionStatusCode				



				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:					
						CODE NAME DESCRIPTION					
						AC01 IncorectAccountNumber the account number is either invalid or does not exist					
	statusReasonInformation					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 NotSpecifiedReasonAgemGenerated 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. Indicator that the payment can be covered or not by the funds available on the relevant account					
					[01]	• true: payment is covered					
	fur	dsAv	ailab	ility		• 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					
	bo	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. 					
	cre	ditTra	ansfe	erTransaction	[11]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling					
		{arı	raylte	əm}	[1*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:					
			pay	ymentld	[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					
				endToEndld	[01]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.					
				uetr	[01]	ISO20022: Universally unique identifier to provide an end-to-end reference of a payment transaction.					
			res	ourceld	[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 much est at the payment level							
		requestedExecutionDate			 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			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	btorDecisionDate	[01]	ISO20022: Date and time on when the debtor has accepted or rejected the request.				
			ap	pliedExecutionDate	[01]	ISO20022: Date and time on when the payment was executed.				
			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				
				frequency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. OAL Daily DAL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual				
			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]	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.				
				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]	and funds". 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".				
			exe	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.				



			FI	ELD	MULT.			DESC.					
					Specifies th	Specifies the type used to complete the currency exchange.							
			rate	Туре	[11]	CODE	NAME	DESCRIPTION					
			Tak	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		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.					
			con	tractIdentification	[01]	Unique and party/credit		as reference to the foreign exchange contract agreed between the initiating ebtor agent.					
			esti	matedPayerAmount	[01]	Structure ai	Structure aiming to embed the amount and the currency to be used.						
				amount	[11]			noney to be moved between the debtor and creditor, before deduction of charges, y as ordered by the initiating party.					
		T		currency	[11]	A code allo	cated to a cu	of the amount or of the account. urrency by a Maintenance Agency under an international identification scheme, as dition of the international standard ISO 4217 "Codes for the representation of currencies					
			esti	matedPayeeAmount	[01]	Structure ai	ming to emb	bed the amount and the currency to be used.					
				amount	[11]			noney to be moved between the debtor and creditor, before deduction of charges, y as ordered by the initiating party.					
				currency	[11]	A code allo	cated to a cu	f the amount or of the account. mency by a Maintenance Agency under an international identification scheme, as dition of the international standard ISO 4217 "Codes for the representation of currencies					
		u	ltimatel	Debtor	[01]	See generi	c structure	Partyldentification					
		in	itermed	liaryAgent	[01]	Agent and a	igent accour	t between the debtor's agent and the creditor's agent.					
			age	ent	[01]	See generi	c structure	Partyldentification					
			age	entAccount	[01]	See generic structure AccountIdentification							
		b	eneficia	ary	[11]	Specificatio	n of a benef	ïciary					
			wor	kspace	[01]	this case, th workspace	e AISP is at as a QUERY the default	ide different user workspaces that can be accessed by the same authenticated PSU. In ble to retrieve the different pieces of account information by specifying the relevant parameter. Identification of the workspace to be used when processing the request. If workspace to be used is the one that is linked to the authentication processed during the quest.					
				identification	[11]	identificatio	on of the wo	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						
			isTr	rusted	[01]		the ASPSP i s list. true: the	implemented the trusted beneficiaries list must not set this flag. ndicates whether or not the beneficiary was registered by the PSU within the trusted beneficiary is actually a trusted beneficiary c beneficiary is not a trusted beneficiary					
			cree	ditorAgent	[01]	See generi	c structure	inancialInstitutionIdentification					
				ditor	[11]	-		Partyldentification					
				ditorAccount	[01]	-		AccountIdentification					
			[01]	See generi	c structure	Partyldentification							
		in	structio	onForCreditorAgent	[01]		Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.						
			{arr	ayltem}	[0*]	creditor's a	gent. The ins	ted 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 c's agent, or may be information required by the creditor's agent.					



FIELD						MULT.	DESC.					
								mation related to the process the creditor's agent.	ing of the payment instruction, provided by the initiating party, and			
							CODE	NAME	DESCRIPTION			
			code		[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 llowing values are allowed for	yment transaction, as published in an external purpose code list. or Payment Request			
						CODE	NAME	DESCRIPTION				
							АССТ	AccountManagement	Funds moved between 2 accounts of same account holder at the same bank)			
		purpose			[01]	CASH	CashManagementTransf	er (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	gulator	yReportingCodes	[01]	List of needed regulatory reporting codes for international payments					
				{arra	ayltem}	[110]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority					
									le the matching of an entry with the items that the transfer is intended an accounts' receivable system.			
			D .			[01]	•	Only one occurrence of the	ne unstructured information is allowed.			
			ке	rnittar	ceInformation		•	-	e structured information is allowed.			
							•	Structured and unstructured information can coexist.				
				Uns	structured	[01]	Unstructure	d remittance information				
	{arrayItem}			[1*]	Relevant in	formation to the transaction						
structured [01]				ctured	[01]	Structured remittance information						
{arrayItem} [1*]				{arrayItem}	[1*]	See generic structure StructuredRemittanceInformation						
			tra	nsacti	onStatus	[01]	See generi	c structure <u>TransactionIndiv</u>	idualStatusCode			



				FIE	LD	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:					
							CODE NAME DESCRIPTION					
							AC01 IncorectAccountNumber the account number is either invalid or does not exist					
		statusReasonInformation			asonInformation	[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 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 RequestedExecutionDateOrRequestedCollectionDateTooFarlnFuture The requested execution date is too far in the future CUST RequestedByCustomer The reject is due to the debtor: refusal or lack of liquidity DS02 OrderCancelled An authorized user has cancelled the order DUPL DuplicatePayment Payment is a duplicate of another payment. Can only be set by a PISP for a payment request cancellation. 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 NotSpecifiedReasonAgenGenerated 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 reg					
		supplementaryData				[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					
		acceptedAuthenticationApproach				[01]	which authentication approaches are accepted by the PISP and which was chosen by the ASPSP 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					
				appl	iedAuthenticationApproach	[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	iedAuthentication	[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.					
				scał	Hint	[01]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context					
				suco	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					
5	sup	plem	nenta	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					
		acc	cepte	dAuth	enticationApproach	[01]	List of authentication approaches					
		{arrayItem}			n)	[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 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	blied/	Auther	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.		
	request		[01]	See generic structure GenericLink		
	confirmation		[01]	See generic structure GenericLink		
	tra	nsactions	[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)
 - \circ 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

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4.15.5.Response

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

			FIELD	MULT.	DESC.				
{re	spoi	nseBo	ody}	[11]	HYPERMEDIA structure used for returning the transactions of a given payment request to the PISP				
	cre	editTra	InsferTransaction	[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				
		{arr	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		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 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				
				[01]	next possible execution date for non-standing orders. 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.				
			cancellableTill	[01]	When this field is not provided by the ASPSP, the PISP must rely on the status of the transaction [transactionStatus] in order to estimate if the transaction is actually cancellable.				
			acceptanceDateTime		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				



	FIELD				MULT.	. DESC.					
			frequ	lency	[11]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. OAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual					
		instructedAmount			[01]	Structure aiming to embed the amount and the currency to be used.					
			amo	unt	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.					
			curre	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".					
		equ	uivalen	tAmount	[01]	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.					
			amo	unt	[11]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.					
			curre	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".					
			curre	encyOfTransfer	[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	change	RateInformation	[01]	Provides details on the currency exchange rate and contract.					
			unitC	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".					
			exch	angeRate	[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.					
			rateT	Гуре	[11]	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.					
			conti	ractIdentification	[01]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.					
			estin	natedPayerAmount	[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".					
			estin	natedPayeeAmount	[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]	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".					
		ultimateDebtor			[01]	See generic structure Partyldentification					
	intermediaryAgent				[01]	Agent and agent account between the debtor's agent and the creditor's agent.					
			ager		[01]	See generic structure Partyldentification					
			ager	ntAccount	[01]	See generic structure AccountIdentification					



				FIELD	MULT.	DESC.							
		be	neficia	ry	[11]	Specificatio	on of a beneficiary						
			wor	kspace	[01]	case, the AI a QUERY p	SP is able to retrieve the diff parameter. Identification of the	workspaces that can be accessed by the same authenticated PSU. In this erent pieces of account information by specifying the relevant workspace as e workspace to be used when processing the request. If not present, the hat is linked to the authentication processed during the OAuth2 access token					
				identification	[11]	identificatio	on of the workspace to be use	d as an optional query parameter for some AISP queries					
				label	[11]	textual desc	ription of the workspace as s	pecified by the ASPSP in relationship wth the PSU					
			id		[01]	Id of the ber	neficiary						
		isTrusted			[01]	Otherwise,	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary was registered by the PSU within the trusted beneficiaries list. true: the beneficiary is actually a trusted beneficiary false: the beneficiary is not a trusted beneficiary						
		creditorAgent		[01]	See generi	See generic structure FinancialInstitutionIdentification							
		creditor		[11]	See generi	c structure Partyldentificatio	<u>n</u>						
_			crec	litorAccount	[01]	See aeneri	c structure AccountIdentifica	tion					
		ulti		Creditor	[01]	-	c structure Partyldentificatio						
		uiu	matec	Jeditor		Oce generi	e structure <u>r artyldertallead</u>	<u> </u>					
		instructionForCreditorAgent			[01]	intended for	r the creditor agent.	sing of the payment instruction, provided by the initiating party, and					
		{arrayItem}			[0*]	creditor's ag	gent. The instruction may rel	sing of the payment instruction that may need to be acted upon by the te to a level of service, or may be an instruction that has to be executed by on required by the creditor's agent.					
					[01]		NAME PayCreditorByCheque	DESCRIPTION (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]		urther information complementing the coded instruction or instruction to the creditor's agent that is bilaterally greed or specific to a user community.						
							Underlying reason for the pa 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)					
		pu	rpose		[01]	CASH	CashManagementTransf	er (general cash management instruction) may be used for Transfer Initiation					
						COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit.					
						СРКС	CarparkCharges	General Carpark Charges Transaction is related to carpark charges.					
						TRPT	RoadPricing	Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.					
		regulatoryReportingCodes			[01]	List of need	led regulatory reporting code	s for international payments					
		{arrayItem}			[110]								
		remittanceInformation			[01]		Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority 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.						



FIELD			FIELD	MULT.	DESC.
			unstructured	[01]	Unstructured remittance information
			{arrayItem}	[1*]	Relevant information to the transaction
			structured	[01]	Structured remittance information
			{arrayItem}	[1*]	See generic structure StructuredRemittanceInformation
		trar	nsactionStatus	[01]	See generic structure TransactionIndividualStatusCode
	statusReasonInformation		[01]	ISO20022: Provides detailed information on the status reason. API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: AC01 IncorectAccountNumber the account number is either invalid or does not exist AC04 ClosedAccountNumber the account is closed and cannot be used AC06 BlockedAccount the account is 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 CUST RequestedBxcutionDateOrRequestedCollectionDateTooFarlnFuture 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. FFAD FraudulentOriginated the Payment Request is considered as fraudulent MS03 NotSpecifiedReasonAgentGenerated No reason specified by the ASPSP NOAS NoAnswerFromCustomer The FSU has neither accepted nor rejected the Payment Request and a time-out has occurred RR03 MissingDebtorAccountOrIdentification The Debtor account and/or Identification are missing or inconsistent<	
	supplementaryData		[01]	a payment request cancellation. 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	[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
			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 retrieving the transaction of a payment request.
self				[01]	See generic structure <u>GenericLink</u>
parent				[01]	See generic structure GenericLink
first				[01]	See generic structure GenericLink
last				[01]	See generic structure GenericLink
next				[01]	See generic structure GenericLink
	pre	ev		[01]	See generic structure GenericLink

