STET PSD2 API

Documentation Part 2: Functional Model

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Table of content

4. Functional Model

4.1. Generic Structures

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

4.1.1. AccountIdentification

FIELD			MULT.	DESC.
AccountIdentification				Unique and unambiguous identification for the account between the account owner and the account servicer.
	iban		[0..1]	ISO20022: International Bank Account Number (IBAN) - identification used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
	other		[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
		identification	[1..1]	API: Identifier
		schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following:

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

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN

Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used |
| | | issuer | [0..1] | ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties |
| | currency | | [0..1] | Specifies the currency of the amount or of the account.
A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". |

4.1.2. FinancialInstitutionIdentification

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

4.1.3. GenericIdentification

FIELD		MULT.	DESC.
GenericIdentification			ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
	identification	[1..1]	API: Identifier
	schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: _(see table below)_ Other values are also permitted, for instance: _(see table below)_ Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
	issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifer that can be recognized by both parties

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

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
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4.1.4. GenericLink

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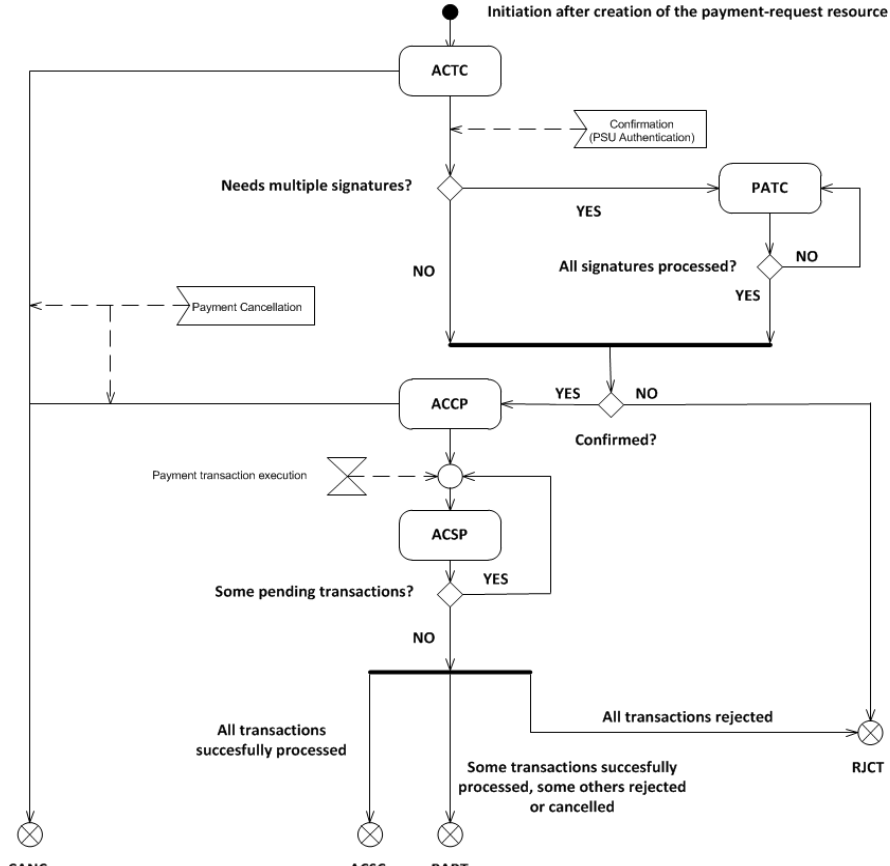
4.1.5. PartyIdentification

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

	FIELD	MULT.	DESC.
	schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: **Table 1** Other values are also permitted, for instance: **Table 2** Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
	issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
	privateId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
	identification	[1..1]	API: Identifier

Table 1 (schemeName possible values):

CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
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NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

Table 2 (other permitted values):

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN

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

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

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

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

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

4.1.7. StructuredRemittanceInformation

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

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

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

FIELD			MULT.	DESC.
	name		[1..1]	ISO20022: Name by which a party is known and which is usually used to identify that party.
	dateAndPlaceOfBirth		[0..1]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.
		birthDate	[1..1]	Date on which a person is born.
		cityOfBirth	[1..1]	City where a person was born.
		countryOfBirth	[1..1]	Country where a person was born.
	postalAddress		[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.
		addressType	[0..1]	ISO20022: Identifies the nature of the postal address. API: Cannot be used for SEPA payments. Proprietary codes can be specified and documented if needed. CODE / NAME / DESCRIPTION: **BIZZ** Business — Address is the business address **DLVY** Delivery — Address is the address to which delivery is to take place **MLTO** Mail To — Address is the address to which mail is sent **PBOX** PO Box — Address is is a postal office (PO) box **ADDR** Postal — Address is the complete postal address **HOME** Business — Address is the home address
		department	[0..1]	ISO20022: Identification of a division of a large organisation or building. API: Cannot be used for SEPA payments.
		subDepartment	[0..1]	ISO20022: Identification of a sub-division of a large organisation or building. API: Cannot be used for SEPA payments.
		streetName	[0..1]	ISO20022: Name of a street or thoroughfare. API: Cannot be used for SEPA payments.
		buildingNumber	[0..1]	ISO20022: Number that identifies the position of a building on a street. API: Cannot be used for SEPA payments.
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		townName	[0..1]	ISO20022: Name of a built-up area, with defined boundaries, and a local government. API: Cannot be used for SEPA payments.
		countrySubDivision	[0..1]	ISO20022: Identifies a subdivision of a country such as state, region, county. API: Cannot be used for SEPA payments.
		country	[1..1]	ISO20022: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
		addressLine	[1..1]	Unstructured address. The lines must embed zip code and town name. For SEPA payments, only two address lines are allowed.
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		identification	[1..1]	API: Identifier

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: **Table:** | CODE	NAME	DESCRIPTION
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SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person. | Other values are also permitted, for instance: | CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN | Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
privateId	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support.
identification	[1..1]	API: Identifier

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

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

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN

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

FIELD			MULT.	DESC.
		issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
	invoicee		[0..1]	API : Description of a Party which can be either a person or an organization.
		name	[1..1]	ISO20022: Name by which a party is known and which is usually used to identify that party.
		dateAndPlaceOfBirth	[0..1]	Date and place of birth of a person. This information must be requested for detection of Fraud, Money-Laundering and Terrorism Financing in case of international payment.
		birthDate	[1..1]	Date on which a person is born.
		cityOfBirth	[1..1]	City where a person was born.
		countryOfBirth	[1..1]	Country where a person was born.
		postalAddress	[0..1]	ISO20022: Information that locates and identifies a specific address, as defined by postal services.

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

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

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

Other values are also permitted, for instance:

CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN

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

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

FIELD	MULT.	DESC.
schemeName	[1..1]	Name of the identification scheme. Possible values for the scheme name, partially based on ISO20022 external code list, are the following: | CODE	NAME	DESCRIPTION
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
COID	CountryIdentificationCode) : Country authority given organisation identification (e.g., corporate registration number)	
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person. | Other values are also permitted, for instance: | CODE	NAME	DESCRIPTION
OAUT	OAUTH2	OAUTH2 access token that is owned by the PISP being also an AISP and that can be used in order to identify the PSU
CPAN	CardPan	Card PAN | Each implementation of the STET PSD2 API must specify in its own documentation which schemes can actually been used
issuer	[0..1]	ISO20022: Entity that assigns the identification. this could a country code or any organisation name or identifier that can be recognized by both parties
taxRemittance	[0..1]	Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.
creditor	[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
taxIdentification	[0..1]	Tax identification number of the party.
registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
taxType	[0..1]	Type of tax payer.
authorisation	[0..1]	Title and Name of the party or the party's authorised represnentative.
title	[0..1]	Title or position of the party or the party's authorised represnentative.
name	[0..1]	Name of the party or the party's authorised represnentative.
debtor	[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
taxIdentification	[0..1]	Tax identification number of the party.
registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
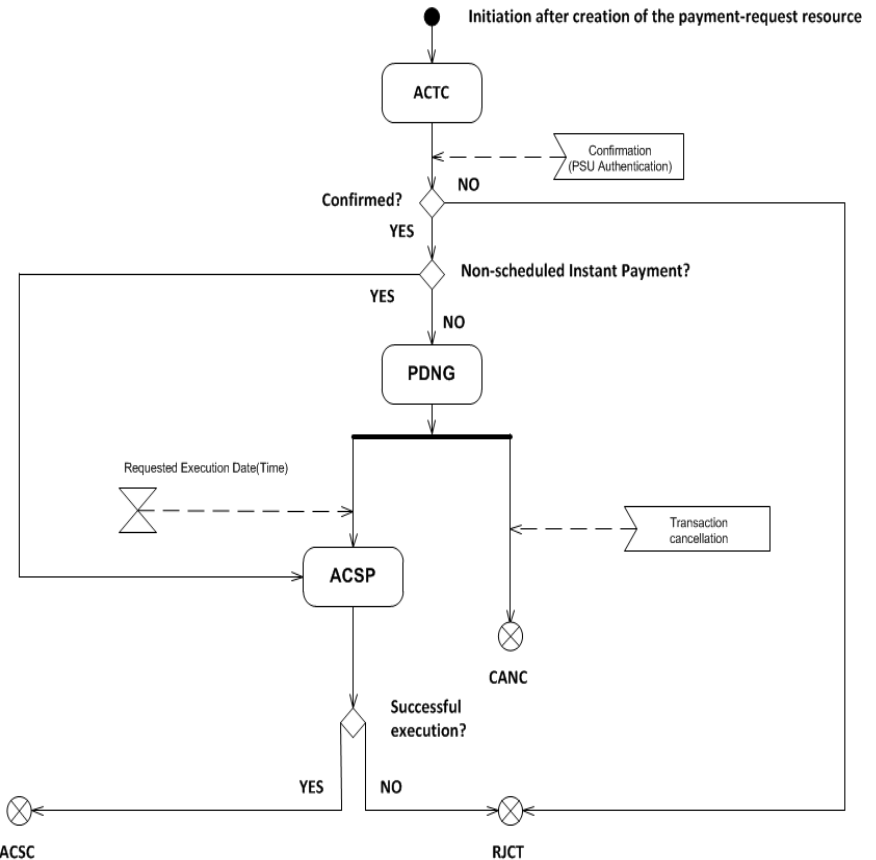
FIELD			MULT.	DESC.
		taxType	[0..1]	Type of tax payer.
		authorisation	[0..1]	Title and Name of the party or the party's authorised reprensentative.
			title	[0..1]	Title or position of the party or the party's authorised reprensentative.
			name	[0..1]	Name of the party or the party's authorised reprensentative.
	ultimateDebtor		[0..1]	Set of elements used to identify a party of the transaction to which the tax applies.
		taxIdentification	[0..1]	Tax identification number of the party.
		registrationIdentification	[0..1]	Unique identification, as assigned by an organisation, to unambiguously identify a party.
		taxType	[0..1]	Type of tax payer.
		authorisation	[0..1]	Title and Name of the party or the party's authorised reprensentative.
			title	[0..1]	Title or position of the party or the party's authorised reprensentative.
			name	[0..1]	Name of the party or the party's authorised reprensentative.
	administrationZone		[0..1]	Territorial part of a country to which the tax payment is related.
	referenceNumber		[0..1]	Tax reference information that is specific to a taxing agency.
	method		[0..1]	Method used to indicate the underlying business or how the tax is paid.
	totalTaxableBaseAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	totalTaxAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	date		[0..1]	Date by which tax is due.
	sequenceNumber		[0..1]	Sequential number of the tax report.
	record		[0..1]	Records of tax details
		{arrayItem}	[0..*]	Record of tax details
			type	[0..1]	High level code to identify the type of tax details.
			category	[0..1]	Specifies the tax code as published by the tax authority.
			categoryDetails	[0..1]	Provides further details of the category tax code.
			debtorStatus	[0..1]	Code provided by local authority to identify the status of the party that has drawn up the settlement document.

			FIELD	MULT.	DESC.
			certificateIdentification	[0..1]	Identification number of the tax report as assigned by the taxing authority.
			formsCode	[0..1]	Identifies, in a coded form, on which template the tax report is to be provided.
			period	[0..1]	Set of elements used to provide details on the period of time related to the tax payment.
			year	[0..1]	Year related to the tax payment.
			type	[0..1]	Identification of the period related to the tax payment. **CODE** — **DESCRIPTION** **MM01** FirstMonth Tax is related to the second month of the period. **MM02** SecondMonth Tax is related to the first month of the period. **MM03** ThirdMonth Tax is related to the third month of the period. **MM04** FourthMonth Tax is related to the fourth month of the period. **MM05** FifthMonth Tax is related to the fifth month of the period. **MM06** SixthMonth Tax is related to the sixth month of the period. **MM07** SeventhMonth Tax is related to the seventh month of the period. **MM08** EighthMonth Tax is related to the eighth month of the period. **MM09** NinthMonth Tax is related to the ninth month of the period. **MM10** TenthMonth Tax is related to the tenth month of the period. **MM11** EleventhMonth Tax is related to the eleventh month of the period. **MM12** TwelfthMonth Tax is related to the twelfth month of the period. **QTR1** FirstQuarter Tax is related to the first quarter of the period. **QTR2** SecondQuarter Tax is related to the second quarter of the period. **QTR3** ThirdQuarter Tax is related to the third quarter of the period. **QTR4** FourthQuarter Tax is related to the fourth quarter of the period. **HLF1** FirstHalf Tax is related to the first half of the period. **HLF2** SecondHalf Tax is related to the second half of the period.
			fromDate	[0..1]	Start date of the range.
			toDate	[0..1]	End date of the range.
			taxAmount	[0..1]	Set of elements used to provide information on the amount of the tax record.
			rate	[0..1]	Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.
			taxableBaseAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			totalAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			details	[0..1]	Set of elements used to provide details on the tax period and amount.
			{arrayItem}	[0..*]	Elements used to provide details on the tax period and amount.
			period	[0..1]	Set of elements used to provide details on the period of time related to the tax payment.
			year	[0..1]	Year related to the tax payment.

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

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

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

4.1.8. TransactionIndividualStatusCode

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

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.

4.2. Retrieval of the PSU accounts (AISP)

4.2.1. Description

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

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

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

4.2.2. Prerequisites

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

4.2.3. Business Flow

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

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

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

Each payment account will be provided with its characteristics.

4.2.4. Request

`get /accounts`

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

4.2.5. Response

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

FIELD	MULT.	DESC.
{responseBody}	[1..1]	HYPERMEDIA structure used for returning the list of the available accounts to the AISP
accounts	[1..1]	List of PSU account that are made available to the TPP
{arrayItem}	[0..*]	PSU account that is made available to the TPP
resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
bicFi	[0..1]	ISO20022: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identification code (BIC)".
accountId	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
name	[1..1]	Label of the PSU account In case of a delayed debit card transaction set, the name shall specify the holder name and can also provide the imputation date
details	[0..1]	Specifications that might be provided by the ASPSP • characteristics of the account • characteristics of the relevant card
linkedAccount	[0..1]	Case of a set of pending card transactions, the APSP will provide the relevant cash account the card is set up on.
usage	[0..1]	Specifies the usage of the account CODE DESCRIPTION **PRIV** Private personal account **ORGA** Professional account
company	[0..1]	ISO20022: Unique identification of an account, a person or an organisation, as assigned by an issuer. API: The ASPSP will document which account reference type it will support. See generic structure GenericIdentification
cashAccountType	[1..1]	Specifies the type of the account CODE DESCRIPTION **CACC** Cash account **CARD** List of card based transactions
product	[0..1]	Product Name of the Bank for this account, proprietary definition
balances	[0..1]	list of balances provided by the ASPSP
{arrayItem}	[1..*]	Structure of an account balance
name	[1..1]	Label of the balance
balanceAmount	[1..1]	Structure aiming to embed the amount and the currency to be used.
amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

					FIELD	MULT.	DESC.

FIELD	MULT.	DESC.
balanceType	[1..1]	Type of balance **CODE / NAME / DESCRIPTION** **CLBD** — ISO20022 ClosingBooked — Accounting Balance **XPCD** — ISO20022 Expected — Instant Balance **VALU** — (None) — Value-date balance **OTHR** — (None) — Other Balance
lastChangeDateTime	[0..1]	Timestamp of the last change of the balance amount
referenceDate	[0..1]	Reference date for the balance
lastCommittedTransaction	[0..1]	Identification of the last committed transaction. This is actually useful for instant balance.
psuStatus	[0..1]	ISO20022: Specifies the type of account ownership. **NAME — DESCRIPTION** Account Holder — Person which is the sole holder of the account. Account Co-Holder — Person which shares with others the holding of the account. Attorney — Generic case of a person having a mandate to access the account data. Custodian For Minor — Entity that holds shares/units on behalf of a legal minor. Although the account is registered under the name of the minor, the custodian retains control of the account. Legal Guardian — Entity that has been appointed by a legal authority to act on behalf of a person judged to be incapacitated. Nominee — Entity named by the beneficial owner to act on its behalf, often to facilitate dealing, or to conceal the identity of the beneficiary. Successor On Death — Deceased's estate, or successor, to whom the respective percentage of ownership will be transferred upon the death of one of the owners. Trustee — Legal owners of the property. However, the beneficiary has the equitable or beneficial ownership.
_links	[1..1]	links that can be used for further navigation when browsing Account Information at one account level **LINK — DESCRIPTION** balances — link to the balances of a given account transactions — link to the transactions of a given account
balances	[0..1]	hypertext reference See generic structure GenericLink
transactions	[0..1]	hypertext reference See generic structure GenericLink
_links	[1..1]	Links that can be used for further navigation when browsing Account Information at top level ● self: link to the list of all available accounts
self	[1..1]	hypertext reference See generic structure GenericLink
endUserIdentity	[0..1]	hypertext reference See generic structure GenericLink
beneficiaries	[0..1]	hypertext reference See generic structure GenericLink

		FIELD	MULT.	DESC.
		first	[0..1]	hypertext reference See generic structure GenericLink
		last	[0..1]	hypertext reference See generic structure GenericLink
		next	[0..1]	hypertext reference See generic structure GenericLink
		prev	[0..1]	hypertext reference See generic structure GenericLink

4.3. Retrieval of an account balances report (AISP)

4.3.1. Description

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

4.3.2. Prerequisites

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

4.3.3. Business flow

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

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

- The ASPSP must provide at least the accounting balance on the account.
- The ASPSP can provide other balance restitutions, e.g. instant balance, as well, if possible.
- Actually, from the PSD2 perspective, any other balances that are provided through the Web-Banking service of the ASPSP must also be provided by this ASPSP through the API.

4.3.4. Request

`get /accounts/{accountResourceId}/balances`

4.3.4.1. Path Parameters

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

4.3.5. Response

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

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

balanceType table:

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

_links table:

LINK	DESCRIPTION
self	link to the balances of a given account
parent-list	link to the list of all available accounts
transactions	link to the transactions of a given account

4.4. Retrieval of an account transaction set (AISP)

4.4.1. Description

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

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

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

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

4.4.2. Prerequisites

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

4.4.3. Business flow

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

The ASPSP answers by a set of transactions that matches the query. The result may be subject to pagination in order to avoid an excessive result set.

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

4.4.4. Request

get /accounts/{accountResourceId}/transactions

4.4.4.1. Path Parameters

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

4.4.4.2. Query Parameters

FIELD	MULT.	DESC.
dateFrom	[0..1]	Inclusive minimal imputation date of the transactions. Transactions having an imputation date equal to this parameter are included within the result.
dateTo	[0..1]	Exclusive maximal imputation date of the transactions. Transactions having an imputation date equal to this parameter are not included within the result.
entryReferenceFrom	[0..1]	Specifies the value on which the result has to be computed. Only the transaction having a technical identification greater than this value must be included within the result
entryReferenceto	[0..1]	Specifies the value on which the result has to be computed. Only the transaction having a technical identification less than or equal to this value must be included within the result

4.4.5. Response

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

FIELD					MULT.	DESC.
{responseBody}					[1..1]	HYPERMEDIA structure used for returning the list of the transactions for a given account to the AISP
	transactions				[1..1]	List of transactions
		{arrayItem}			[0..*]	Structure of a transaction. At least expectedBookingDate or bookingDate must be provided
			resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
			entryReference		[0..1]	Technical incremental identification of the transaction. Once assigned, this value cannot be changed for the relevant transaction.
			transactionAmount		[1..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			creditDebitIndicator		[1..1]	Accounting flow of the amount CODE / DESCRIPTION **CRDT** Credit type amount **DBIT** Debit type amount
			transactionAmountDetails		[0..1]	Provides detailed information on the original amount.
				instructedAmount	[0..1]	details on amount and currency exchange
				type	[0..1]	specifies the type of amount in case of proprietary amount

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

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

				FIELD	MULT.	DESC.
				contractIdentification	[0..1]	Unique identification to unambiguously identify the foreign exchange contract.
				quotationDate	[0..1]	Date and time at which an exchange rate is quoted.
		status			[1..1]	Type of Transaction **CODE** / **NAME** / **DESCRIPTION** **BOOK** / ClosingBooked / Accounted transaction **PDNG** / Pending / Transaction that is to be accounted and does already affect the instant balance **OTHR** / Other / transaction that is not accounted and does not affect the instant balance yet
		expectedBookingDate			[0..1]	Expected booking date of the transaction on the account if the transaction is not yet booked.
		bookingDate			[0..1]	Real booking date of the transaction on the account
		valueDate			[0..1]	Value date of the transaction on the account
		transactionDate			[0..1]	Date used for specific purposes: • for card transaction: date of the transaction • for credit transfer: acquiring date of the transaction • for direct debit: receiving date of the transaction
		bankTransactionCode			[0..1]	Set of elements used to fully identify the type of underlying transaction resulting in an entry. ISO20022 provides a list of possible Bank Transaction Code combinations Transaction codification might also be specified at national community level. For instance a French Transaction codification is available It applies with § 2 code table using the following mapping: • domain must be set with "FR" • family must be set with one of the values that are provided in the [code Famille] column (e.g. "OPCA") • subFamily must be set with one of the values that are provided in the [code opération] column (e.g. "05") • code might be set with a proprietary transaction code that must be documented by the implementation.
			domain		[1..1]	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.
			family		[1..1]	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.
			subFamily		[1..1]	Specifies the sub-product family within a specific family.
			code		[0..1]	Proprietary bank transaction code to identify the underlying transaction.
			issuer		[0..1]	Identification of the issuer of the proprietary bank transaction code.
		charges			[0..1]	Provides further details on the charges related to the payment transaction.
			totalChargesAndTaxAmount		[0..1]	Structure aiming to embed the amount and the currency to be used.
				amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
				currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			record		[0..1]	Provides details of the individual charges record.
				{arrayItem}	[0..*]	Provides further individual record details on the charges related to the payment transaction.
				amount	[0..1]	Structure aiming to embed the amount and the currency to be used.
					amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

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

			FIELD	MULT.	DESC.
			debtorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
			debtor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			debtorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			ultimateDebtor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
			creditor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			ultimateCreditor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
		additionalTransactionInformation		[0..1]	Additional information about reconciliation.

FIELD	MULT.	DESC.
_links	[1..1]	links that can be used for further navigation when browsing Account Information at one account level **LINK** / **DESCRIPTION** self — link to the transactions of a given account parent-list — link to the list of all available accounts balances — link to the balances of a given account first — link to the first page of the transactions result last — link to the last page of the transactions result next — link to the next page of the transactions result prev — link to the previous page of the transactions result

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

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

4.5. Forwarding the PSU consent (AISP)

4.5.1. Description

In the mixed detailed consent on accounts

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

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

4.5.2. Prerequisites

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

4.5.3. Business Flow

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

The AISP forwards these settings to the ASPSP.

The ASPSP answers by HTTP201 return code.

4.5.4. Request

`put /consents`

4.5.4.1. Body (application/json)

FIELD	MULT.	DESC.
{requestBody}	[1..1]	Requested access services.
balances	[1..1]	List of accessible accounts for one given functionality

FIELD		MULT.	DESC.
	{arrayItem}	[0..*]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
transactions		[1..1]	List of accessible accounts for one given functionality
	{arrayItem}	[0..*]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
trustedBeneficiaries		[1..1]	Indicator that access to the trusted beneficiaries list was granted or not to the AISP by the PSU - true: the access was granted - false: the access was not granted
psuIdentity		[1..1]	Indicator that access to the PSU identity, first name and last name, was granted or not to the AISP by the PSU - true: the access was granted - false: the access was not granted

4.5.5. Response

No data.

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

4.6.1. Description

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

4.6.2. Prerequisites

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

4.6.3. Business Flow

The AISP asks for the identity of the PSU.

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

4.6.4. Request

`get /end-user-identity`

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

4.6.5. Response

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

FIELD	MULT.	DESC.
{responseBody}	[1..1]	HYPERMEDIA structure used for returning the identity of the PSU
connectedPsu	[1..1]	Last name and first name of the PSU which has granted access to the AISP on the accounts data This information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token initialisation.

FIELD		MULT.	DESC.
connectedPsuNamePrefix		[0..1]	Specifies the terms used to formally address a person. This field accepts the following code values <table><tr><td>**CODE**</td><td>**DESCRIPTION**</td></tr><tr><td>**DOCT**</td><td>Doctor</td></tr><tr><td>**MADM**</td><td>Madam</td></tr><tr><td>**MISS**</td><td>Miss</td></tr><tr><td>**MIST**</td><td>Mister</td></tr></table>
connectedPsuFirstName		[0..1]	First name of the PSU which has granted access to the AISP on the accounts data This information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token initialisation.
connectedPsuLastName		[0..1]	Last name of the PSU which has granted access to the AISP on the accounts data This information can be retrieved based on the PSU's authentication that occurred during the OAUTH2 access token initialisation.
_links		[1..1]	links that can be used for further navigation when browsing Account Information at one account level <table><tr><td>**LINK**</td><td>**DESCRIPTION**</td></tr><tr><td>**self**</td><td>link to the end-user identity</td></tr><tr><td>**parent-list**</td><td>link to the list of all available accounts</td></tr></table>
	self	[1..1]	hypertext reference See generic structure GenericLink
	parent-list	[0..1]	hypertext reference See generic structure GenericLink

4.7. Retrieval of the trusted beneficiaries list (AISP)

4.7.1. Description

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

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

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

4.7.2. Prerequisites

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

4.7.3. Business Flow

The AISP asks for the trusted beneficiaries list.

The ASPSP answers with a list of beneficiary details structure.

4.7.4. Request

`get /trusted-beneficiaries`

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

4.7.5. Response

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

FIELD	MULT.	DESC.

FIELD			MULT.	DESC.
{responseBody}			[1..1]	HYPERMEDIA structure used for returning the list of the whitelisted beneficiaries
	beneficiaries		[1..1]	List of trusted beneficiaries
		{arrayItem}	[0..*]	Specification of a beneficiary
		id	[0..1]	Id of the beneficiary
		isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. - true: the beneficiary is actually a trusted beneficiary - false: the beneficiary is not a trusted beneficiary
		creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
		creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
	_links		[1..1]	links that can be used for further navigation when browsing Account Information at one account level <table><tr><th>LINK</th><th>DESCRIPTION</th></tr><tr><td>self</td><td>link to the beneficiaries</td></tr><tr><td>parent-list</td><td>link to the list of all available accounts</td></tr><tr><td>first</td><td>link to the first page of the beneficiaries result</td></tr><tr><td>last</td><td>link to the last page of the beneficiaries result</td></tr><tr><td>next</td><td>link to the next page of the beneficiaries result</td></tr><tr><td>prev</td><td>link to the previous page of the beneficiaries result</td></tr></table>
		self	[1..1]	hypertext reference See generic structure GenericLink
		parent-list	[0..1]	hypertext reference See generic structure GenericLink
		first	[0..1]	hypertext reference See generic structure GenericLink
		last	[0..1]	hypertext reference See generic structure GenericLink
		next	[0..1]	hypertext reference See generic structure GenericLink
		prev	[0..1]	hypertext reference See generic structure GenericLink

4.8. Payment coverage check request (CBPII)

4.8.1. Description

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

4.8.2. Prerequisites

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

4.8.3. Business flow

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

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

4.8.4. Request

`post /funds-confirmations`

4.8.4.1. Body (application/json)

FIELD	MULT.	DESC.
{requestBody}	[1..1]	Payment coverage request structure. The request must rely either on a cash account or a payment card.
paymentCoverageRequestId	[1..1]	Identification of the payment Coverage Request

FIELD			MULT.	DESC.
payee			[0..1]	The merchant where the card is accepted as information to the PSU.
instructedAmount			[1..1]	Structure aiming to embed the amount and the currency to be used.
	amount		[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	currency		[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
accountId			[1..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification

4.8.5. Response

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

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

4.9. Payment request initiation (PISP)

4.9.1. Description

The following use cases can be applied:

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

4.9.1.1. Data content

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

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

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

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

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

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

Payment request can rely for execution on different payment instruments:

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

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

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

4.9.1.2. Prerequisites for all use cases

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

4.9.1.3. Business flow

Payment Request use case

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

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

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

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

Transfer Request use case

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

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

Standing Order Request use case

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

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

4.9.2. Request

post /payment-requests

4.9.2.1. Query Parameters

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

4.9.2.2. Body (application/json)

FIELD			MULT.	DESC.
{requestBody}			[1..1]	ISO20022: The PaymentRequestResource message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor. API: Information about the creditor (Id, account and agent) might be placed either at payment level or at instruction level. Thus multi-beneficiary payments can be handled. The requested execution date can be placed either at payment level when all instructions are requested to be executed at the same date or at instruction level. The latest case includes: • multiple instructions having different requested execution dates • standing orders settings
	resourceId		[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
	paymentInformationId		[1..1]	ISO20022: Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	batchBooking		[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested. Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.
	creationDateTime		[1..1]	ISO20022: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	numberOfTransactions		[1..1]	ISO20022: Number of individual transactions contained in the message. API: Each ASPSP will specify a maximum value for this field taking into accounts its specificities about payment request handling
	initiatingParty		[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
	acceptDebtorAccountChange		[0..1]	indicator that the debtor account can be changed in the payment request by the ASPSP if needed • true: debtor account can be changed (default value) • false: debtor account cannot be changed
	acceptChargeHandlingChange		[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
	paymentTypeInformation		[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
		instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
		serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
		localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.

FIELD	MULT.	DESC.
categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE / NAME / DESCRIPTION** CASH / CashManagementTransfer / Transaction is a general cash management instruction. CORT / TradeSettlementPayment / Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM / DeliverAgainstPayment / Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. | INTC | IntraCompanyPayment | Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. | | TREA | TreasuryPayment | Transaction is related to treasury operations. E.g. financial contract settlement. |
debtor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
debtorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
debtorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
beneficiary	[0..1]	Specification of a beneficiary
id	[0..1]	Id of the beneficiary
creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed: **CODE / NAME / DESCRIPTION** DEBT / BorneByDebtor / All transaction charges are to be borne by the debtor. CRED / BorneByCreditor / All transaction charges are to be borne by the creditor. SHAR / Shared / In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. SLEV / FollowingServiceLevel / Charges are to be applied following the rules agreed in the service level and/or scheme.
fundsAvailability	[0..1]	indicator that the payment can be covered or not by the funds available on the relevant account • true: payment is covered • false: payment is not covered

			FIELD	MULT.	DESC.
			booking	[0..1]	indicator that the payment can be immediately booked or not • true: payment is booked • false: payment is not booked
			requestedExecutionDate	[0..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment.
			creditTransferTransaction	[1..1]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API: Each ASPSP will specify a maxItems value for this field taking into accounts its specificities about payment request handling
		{arrayItem}		[1..*]	ISO20022: Payment processes required to transfer cash from the debtor to the creditor. API:
			paymentId	[1..1]	ISO20022: Set of elements used to reference a payment instruction.
			resourceId	[0..1]	API: Identifier assigned by the ASPSP for further use of the created resource through API calls. The API client cannot set or modify the value of this field.
			instructionId	[1..1]	ISO20022: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. API: Unique identification shared between the PISP and the ASPSP
			endToEndId	[0..1]	ISO20022: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			requestedExecutionDate	[0..1]	ISO20022: Date at which the initiating party requests the clearing agent to process the payment. API: This field indicates the date at which the debtor account should be debited. In most of the cases, especially for international payments, the date of the credit on the credit account cannot be set. Only SCTInst can guarantee having the same date for this credit. This date can be used in the following cases: • the single requested execution date for a payment having several instructions. In this case, this field must be set at the payment level. • the requested execution date for a given instruction within a payment. In this case, this field must be set at each instruction level. • The first date of execution for a standing order. When the payment cannot be processed at this date, the ASPSP is allowed to shift the applied execution date to the next possible execution date for non-standing orders. For standing orders, the [executionRule] parameter helps to compute the execution date to be applied.
			endDate	[0..1]	The last applicable day of execution for a given standing order. If not given, the standing order is considered as endless.
			executionRule	[0..1]	Execution date shifting rule for standing orders This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule. CODE DESCRIPTION FWNG following PREC preceding
			frequency	[0..1]	Frequency rule for standing orders. The following codes from the "EventFrequency7Code" of ISO 20022 are supported. CODE DESCRIPTION DAIL Daily WEEK Weekly TOWK EveryTwoWeeks MNTH Monthly TOMN EveryTwoMonths QUTR Quarterly SEMI SemiAnnual YEAR Annual However, each ASPSP might restrict these values into a subset if needed.
			instructedAmount	[0..1]	Structure aiming to embed the amount and the currency to be used.
			amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
			equivalentAmount	[0..1]	Structure aiming to embed the amount and the currency to be used. The currency of transfer should be set.

		FIELD	MULT.	DESC.
		amount	[1..1]	ISO20022: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
		currency	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		currencyOfTransfer	[1..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRateInformation	[0..1]	Provides details on the currency exchange rate and contract.
		unitCurrency	[0..1]	Specifies the currency of the amount or of the account. A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
		exchangeRate	[0..1]	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.
		rateType	[0..1]	Specifies the type used to complete the currency exchange. **CODE** / **NAME** / **DESCRIPTION** **SPOT** / Spot / Exchange rate applied is the spot rate. **SALE** / Sale / Exchange rate applied is the market rate at the time of the sale. **AGRD** / Agreed / Exchange rate applied is the rate agreed between the parties.
		contractIdentification	[0..1]	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
		ultimateDebtor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		intermediaryAgent	[0..1]	Agent and agent account between the debtor's agent and the creditor's agent.
		agent	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		agentAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
		beneficiary	[0..1]	Specification of a beneficiary
		id	[0..1]	Id of the beneficiary
		creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
		creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
		ultimateCreditor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		instructionForCreditorAgent	[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
		{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

FIELD				MULT.	DESC.
			code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. | Code | Name | Description | | ---- | ---- | --------- | | CHQB | PayCreditorByCheque | (Ultimate) creditor must be paid by cheque. | | HOLD | HoldCashForCreditor | Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. | | PHOB | PhoneBeneficiary | Please advise/contact (ultimate) creditor/claimant by phone. | | TELB | Telecom | Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication. |
			instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
			purpose	[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request <table> CODE | NAME | DESCRIPTION; ACCT | AccountManagement | Funds moved between 2 accounts of same account holder at the same bank); CASH | CashManagementTransfer | (general cash management instruction) may be used for Transfer Initiation; COMC | CommercialPayment | Transaction is related to a payment of commercial credit or debit.; CPKC | CarparkCharges | General Carpark Charges Transaction is related to carpark charges.; TRPT | RoadPricing | Transport RoadPricing Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation. </table>
		regulatoryReportingCodes		[0..1]	List of needed regulatory reporting codes for international payments
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
		remittanceInformation		[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: - Only one occurrence of the unstructured information is allowed. - Only one occurrence of the structured information is allowed. - Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
				{arrayItem} [0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
				{arrayItem} [0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
	supplementaryData			[1..1]	ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block. API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which has been chosen by the ASPSP
		acceptedAuthenticationApproach		[0..1]	can only be set by the PISP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge)
			{arrayItem}	[0..*]	combination of possible values for authentication approaches
		appliedAuthenticationApproach		[0..1]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
		scaHint		[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl		[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

4.9.3. Response

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

FIELD			MULT.	DESC.
{responseBody}			[1..1]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	appliedAuthenticationApproach		[0..1]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
	nonce		[0..1]	Challenge to be sent in order to avoid replay of the authentication process.
	_links		[0..1]	links that can be used for further navigation, especially in REDIRECT approach
		consentApproval	[0..1]	hypertext reference See generic structure GenericLink

4.10. Retrieval of a payment request (PISP)

4.10.1. Description

The following use cases can be applied:

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

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

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

4.10.2. Prerequisites

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

4.10.3. Business flow

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

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

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

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

4.10.4. Request

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

4.10.4.1. Path Parameters

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

4.10.5. Response

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

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

	FIELD	MULT.	DESC.
paymentTypeInformation		[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
	instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
	serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
	localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
	categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE / NAME / DESCRIPTION** CASH / CashManagementTransfer / Transaction is a general cash management instruction. CORT / TradeSettlementPayment / Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. DVPM / DeliverAgainstPayment / Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. | INTC | IntraCompanyPayment | Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. | | TREA | TreasuryPayment | Transaction is related to treasury operations. E.g. financial contract settlement. |
debtor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
debtorAccount		[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
debtorAgent		[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
beneficiary		[0..1]	Specification of a beneficiary
	id	[0..1]	Id of the beneficiary
	isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
	creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
	creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
	creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification

FIELD		MULT.	DESC.

| | chargeBearer | [0..1] | ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
The following values are allowed: |

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

FIELD	MULT.	DESC.
paymentInformationStatus	[0..1]	ISO20022: Specifies the status of the payment information. API: Mandatory. The following values are allowed to provide the status of the Payment Request

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

See generic structure PaymentInformationStatusCode

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

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

FIELD					MULT.	DESC.
				agent	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				agentAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			beneficiary		[0..1]	Specification of a beneficiary
				id	[0..1]	Id of the beneficiary
				isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. ● true: the beneficiary is actually a trusted beneficiary ● false: the beneficiary is not a trusted beneficiary
				creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
				creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			ultimateCreditor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
				{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
				code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.	Code	Name	Description		----	----	----------		CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.		HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.		PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.		TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.	
				instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
			purpose		[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request _(see table below)_
			regulatoryReportingCodes		[0..1]	List of needed regulatory reporting codes for international payments

Purpose values table:

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

			FIELD	MULT.	DESC.
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
			remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
			transactionStatus	[0..1]	ISO20022: Specifies the status of the payment information group. API: Only the following values are allowed to provide the status of the subsequent CREDIT TRANSFER to the Payment Request See table below See generic structure TransactionIndividualStatusCode

For transactionStatus, the table of codes:

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.

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

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

4.11.1. Description

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

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

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

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

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

4.11.2. Prerequisites

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

4.11.3. Business flow

4.11.3.1. Payment/Transfer request cancellation circumstances

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

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

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

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

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

4.11.3.2. Payment/Transfer request cancellation level

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

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

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

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

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

4.11.4. Request

`put /payment-requests/{paymentRequestResourceId}`

4.11.4.1. Path Parameters

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

4.11.4.2. Body (application/json)

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

	FIELD	MULT.	DESC.
paymentTypeInformation		[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
	instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
	serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
	localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
	categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: **CODE** / **NAME** / **DESCRIPTION** **CASH** / CashManagementTransfer / Transaction is a general cash management instruction. **CORT** / TradeSettlementPayment / Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction. **DVPM** / DeliverAgainstPayment / Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. | INTC | IntraCompanyPayment | Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. | | TREA | TreasuryPayment | Transaction is related to treasury operations. E.g. financial contract settlement. |
debtor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
debtorAccount		[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
debtorAgent		[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
beneficiary		[0..1]	Specification of a beneficiary
	id	[0..1]	Id of the beneficiary
	creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
	creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
	creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification

FIELD	MULT.	DESC.
chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed:

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

FIELD	MULT.	DESC.
paymentInformationStatus	[0..1]	ISO20022: Specifies the status of the payment information. API: Mandatory. The following values are allowed to provide the status of the Payment Request

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

See generic structure PaymentInformationStatusCode

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

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

			FIELD	MULT.	DESC.
			agent	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			agentAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
		beneficiary		[0..1]	Specification of a beneficiary
			id	[0..1]	Id of the beneficiary
			creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
			creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
		ultimateCreditor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
			{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
			code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. | Code | Name | Description | | ---- | ---- | ---------- | | CHQB | PayCreditorByCheque | (Ultimate) creditor must be paid by cheque. | | HOLD | HoldCashForCreditor | Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. | | PHOB | PhoneBeneficiary | Please advise/contact (ultimate) creditor/claimant by phone. | | TELB | Telecom | Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication. |
			instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
		purpose		[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request CODE / NAME / DESCRIPTION table below
		regulatoryReportingCodes		[0..1]	List of needed regulatory reporting codes for international payments
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
		remittanceInformation		[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.

Purpose codes table:

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

			FIELD	MULT.	DESC.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
		transactionStatus		[0..1]	ISO20022: Specifies the status of the payment information group. API: Only the following values are allowed to provide the status of the subsequent CREDIT TRANSFER to the Payment Request See table below See generic structure TransactionIndividualStatusCode

Inside transactionStatus:

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.

| | | statusReasonInformation | | [0..1] | ISO20022: Provides detailed information on the status reason.
API: Can only be used in case the status is equal to "RJCT" or "CANC". Only the following values are allowed: |

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

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

| | supplementaryData | | | [1..1] | ISO20022: Additional information that cannot be captured in the structured elements and/or any other specific block.
API: This structure is used to embed the relevant URLs for returning the status report to the PISP and to specify which authentication approaches are accepted by the PISP and which has been chosen by the ASPSP |

FIELD			MULT.	DESC.
		acceptedAuthenticationApproach	[0..1]	can only be set by the PISP authentication approaches that are supported by the PISP. The PISP can provide several choices separated by commas. REDIRECT: the PSU is redirected by the TPP to the ASPSP which processes identification and authentication DECOUPLED: the TPP identifies the PSU and forwards the identification to the ASPSP which processes the authentication through a decoupled device EMBEDDED-1-FACTOR: the TPP identifies the PSU and forwards the identification to the ASPSP which starts the authentication. The TPP forwards one authentication factor of the PSU (e.g. OTP or response to a challenge)
		{arrayItem}	[0..*]	combination of possible values for authentication approaches
		appliedAuthenticationApproach	[0..1]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
		scaHint	[0..1]	can only be set by the PISP Hint given by the merchant and/or the PISP about an SCA exemption context
		successfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the finalisation of the authentication and consent process in REDIRECT and DECOUPLED approach
		unsuccessfulReportUrl	[0..1]	URL to be used by the ASPSP in order to notify the PISP of the failure of the authentication and consent process in REDIRECT and DECOUPLED approach If this URL is not provided by the PISP, the ASPSP will use the "successfulReportUrl" even in case of failure of the Payment Request processing

4.11.5. Response

4.11.5.1. Body (*/*)

FIELD			MULT.	DESC.
{responseBody}			[1..1]	data forwarded by the ASPSP top the PISP after creation of the Payment Request resource creation
	appliedAuthenticationApproach		[0..1]	The ASPSP, based on the authentication approaches proposed by the PISP, choose the one that it can processed, in respect with the preferences and constraints of the PSU and indicates in this field which approach has been chosen. It may happen that the ASPSP considers that, in case of payment cancellation request, there is no need for authentication and will then return "NONE".
	nonce		[0..1]	Challenge to be sent in order to avoid replay of the authentication process.
	_links		[0..1]	links that can be used for further navigation, especially in REDIRECT approach
		consentApproval	[0..1]	hypertext reference See generic structure GenericLink

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

4.12.1. Description

The PISP confirms one of the following requests or modifications

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

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

4.12.2. Prerequisites

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

4.12.3. Business flow

Once the PSU has been authenticated using a standard procedure (non OAUTH2), it is the due to the PISP to confirm the Request to the ASPSP in order to complete the process flow.

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

4.12.4. Request

```
post /payment-requests/{paymentRequestResourceId}/confirmation
```

4.12.4.1. Path Parameters

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

4.12.4.2. Body (application/json)

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

4.12.5. Response

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

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

FIELD			MULT.	DESC.
paymentTypeInformation			[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
	instructionPriority		[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
	serviceLevel		[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
	localInstrument		[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
	categoryPurpose		[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: | CODE	NAME	DESCRIPTION
---	---	---
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
DVPM	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.	 | INTC | IntraCompanyPayment | Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. | | TREA | TreasuryPayment | Transaction is related to treasury operations. E.g. financial contract settlement. |
	debtor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
	debtorAccount		[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
	debtorAgent		[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
	beneficiary		[0..1]	Specification of a beneficiary
		id	[0..1]	Id of the beneficiary
		isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
		creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
		creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
		creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification

chargeBearer [0..1]		ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed:

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

paymentInformationStatus [0..1]

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

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

See generic structure PaymentInformationStatusCode

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

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

				FIELD	MULT.	DESC.
				agent	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				agentAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			beneficiary		[0..1]	Specification of a beneficiary
				id	[0..1]	Id of the beneficiary
				isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
				creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
				creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			ultimateCreditor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
				{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
				code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. | Code | Name | Description | | ---- | ---- | ---------- | | CHQB | PayCreditorByCheque | (Ultimate) creditor must be paid by cheque. | | HOLD | HoldCashForCreditor | Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. | | PHOB | PhoneBeneficiary | Please advise/contact (ultimate) creditor/claimant by phone. | | TELB | Telecom | Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication. |
				instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
			purpose		[0..1]	ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list. API: The following values are allowed for Payment Request See table below
			regulatoryReportingCodes		[0..1]	List of needed regulatory reporting codes for international payments

Table within *purpose* row:

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

			FIELD	MULT.	DESC.
			{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
			remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
			unstructured	[0..1]	Unstructured remittance information
			{arrayItem}	[0..*]	Relevant information to the transaction
			structured	[0..1]	Structured remittance information
			{arrayItem}	[0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
			transactionStatus	[0..1]	ISO20022: Specifies the status of the payment information group. API: Only the following values are allowed to provide the status of the subsequent CREDIT TRANSFER to the Payment Request (table below) See generic structure TransactionIndividualStatusCode

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.

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

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

4.13.1. Description

The PISP confirms one of the following requests or modifications:

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

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

4.13.2. Prerequisites

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

4.13.3. Business flow

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

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

4.13.4. Request

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

4.13.4.1. Path Parameters

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

4.13.4.2. Body (application/json)

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

4.13.5. Response

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

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

FIELD	MULT.	DESC.
acceptChargeHandlingChange	[0..1]	indicator that the charge handling can be changed in the payment request by the ASPSP if needed • true: charge handling can be changed (default value) • false: charge handling cannot be changed
paymentTypeInformation	[1..1]	ISO20022: Set of elements used to further specify the type of transaction.
instructionPriority	[0..1]	ISO20022: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. API: This field is useless for SCTInst and thus should be ignored.
serviceLevel	[0..1]	ISO20022: Agreement under which or rules under which the transaction should be processed. Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. API: Only "SEPA" (SEPA Credit Transfer) value is allowed
localInstrument	[0..1]	ISO20022: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. API: "INST" value is to be used in order to ask for an SEPA instant Payment (SCTInst). For International payments, this field may be valued with one of the ISO20022 external code to specify with payment instrument should be used by the creditor's bank.
categoryPurpose	[0..1]	ISO20022: Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. API: The following values are allowed: | CODE	NAME	DESCRIPTION
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
DVPM	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction. | | INTC | IntraCompanyPayment | Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group. | | TREA | TreasuryPayment | Transaction is related to treasury operations. E.g. financial contract settlement. |
debtor	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
debtorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
debtorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
beneficiary	[0..1]	Specification of a beneficiary
id	[0..1]	Id of the beneficiary
isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification

FIELD	MULT.	DESC.
creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification

FIELD	MULT.	DESC.
chargeBearer	[0..1]	ISO20022: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. The following values are allowed:

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

FIELD	MULT.	DESC.
paymentInformationStatus	[0..1]	ISO20022: Specifies the status of the payment information. API: Mandatory. The following values are allowed to provide the status of the Payment Request

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

See generic structure PaymentInformationStatusCode

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

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

				FIELD	MULT.	DESC.
				agent	[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				agentAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			beneficiary		[0..1]	Specification of a beneficiary
				id	[0..1]	Id of the beneficiary
				isTrusted	[0..1]	The ASPSP having not implemented the trusted beneficiaries list must not set this flag. Otherwise, the ASPSP indicates whether or not the beneficiary has been registered by the PSU within the trusted beneficiaries list. • true: the beneficiary is actually a trusted beneficiary • false: the beneficiary is not a trusted beneficiary
				creditorAgent	[0..1]	ISO20022: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. See generic structure FinancialInstitutionIdentification
				creditor	[1..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
				creditorAccount	[0..1]	Unique and unambiguous identification for the account between the account owner and the account servicer. See generic structure AccountIdentification
			ultimateCreditor		[0..1]	API : Description of a Party which can be either a person or an organization. See generic structure PartyIdentification
			instructionForCreditorAgent		[0..1]	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
				{arrayItem}	[0..*]	Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.
				code	[0..1]	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. | Code | Name | Description | | ---- | ---- | ---------- | | CHQB | PayCreditorByCheque | (Ultimate) creditor must be paid by cheque. | | HOLD | HoldCashForCreditor | Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification. | | PHOB | PhoneBeneficiary | Please advise/contact (ultimate) creditor/claimant by phone. | | TELB | Telecom | Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication. |
				instructionInformation	[0..1]	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

| | | | purpose | | [0..1] | ISO20022: Underlying reason for the payment transaction, as published in an external purpose code list.
API: The following values are allowed for Payment Request |

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

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

				FIELD	MULT.	DESC.
				{arrayItem}	[1..10]	Information needed due to regulatory and statutory requirements. Economical codes to be used are provided by the National Competent Authority
				remittanceInformation	[0..1]	ISO20022: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. API: • Only one occurrence of the unstructured information is allowed. • Only one occurrence of the structured information is allowed. • Structured and unstructured information can coexist.
				unstructured	[0..1]	Unstructured remittance information
				{arrayItem}	[0..*]	Relevant information to the transaction
				structured	[0..1]	Structured remittance information
				{arrayItem}	[0..*]	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. See generic structure StructuredRemittanceInformation
				transactionStatus	[0..1]	ISO20022: Specifies the status of the payment information group. API: Only the following values are allowed to provide the status of the subsequent CREDIT TRANSFER to the Payment Request (table below) See generic structure TransactionIndividualStatusCode

Detail for transactionStatus:

CODE	NAME	DESCRIPTION
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the Payment Request has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation.
PDNG	Pending	Payment request or individual transaction included in the Payment Request is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment request or individual transaction included in the Payment Request has been rejected.

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