XS2A Bank-side API 1.3

[Base URL: localhost:8443/]

XS2A Bank-side API Specification

Mydesq EBanking Support - Website
Send email to Mydesq EBanking Support

Use under Mydesq

bank-account-controller Bank Account API Endpoint

GET `/v1/bank/accounts/{accountId}/transactions/{dateFrom}/{dateTo}/{authorizationObjectType}/{authorizationObjectId}` Returns transactions specified by the given searching criteria

Parameters Try it out

Name	Description
accountId * required `string` *(path)*	The bank account identifier, mandatory accountId
dateFrom * required `string($date)` *(path)*	Starting date (inclusive the date dateFrom) of the transaction list, mandatory dateFrom
dateTo * required `string($date)` *(path)*	End date (inclusive the date inside the dateTo parameter) of the transaction list, mandatory dateTo
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses

Response content type: application/json

Code	Description

Code	Description
200	Requested transactions

Example Value | Model


```
[
  {
    "bankTransactionCode": "PMNT-MCOP-OTHR",
    "bookingDate": "2021-05-20",
    "checkId": "19da9ee3-6c75-4366-8f9c-e8e51aa8d36d",
    "creditorAccount": {
      "bban": "370400440532013000",
      "currency": "EUR",
      "iban": "DE89370400440532013000",
      "id": "1337",
      "maskedPan": "1**************1",
      "msisdn": "41793834315",
      "pan": "1234456744311353"
    },
    "creditorId": "DE89370400440532013000",
    "creditorName": "Durchexpress GmbH",
    "debtorAccount": {
      "bban": "370400440532013000",
      "currency": "EUR",
      "iban": "DE89370400440532013000",
      "id": "1337",
      "maskedPan": "1**************1",
      "msisdn": "41793834315",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	Can't find transactions with the given searching criteria

GET `/v1/bank/accounts/{accountId}/transactions/{transactionId}/{authorizationObjectType}/{authorizationObjectId}`

Returns a transaction by the given ASPSP identifier and the account identifier

Parameters

Try it out

Name	Description
accountId * required `string` *(path)*	The bank account identifier, mandatory accountId
transactionId * required `string` *(path)*	This parameter is used as access-ID in the AIS API, where more details on an transaction is offered transactionId

Name	Description
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses

Response content type: application/json

Code	Description

Code	Description
200	Requested transaction

Example Value | Model


```
  },
  "creditorId": "DE893704004405320130000",
  "creditorName": "Durchexpress GmbH",
  "debtorAccount": {
    "bban": "370400440532013000",
    "currency": "EUR",
    "iban": "DE893704004405320130000",
    "id": "1337",
    "maskedPan": "1**************1",
    "msisdn": "41793834315",
    "pan": "1234456744311353"
  },



  "debtorName": "Zack-pack GmbH",
  "endToEndId": "FRESCO.21302.GFX.37",
  "entryReference": "RB.1080010859.9237881013",
  "mandateId": "Mandate-2021-04-20-1234",
  "proprietaryBankTransactionCode": "PURCHASE",
  "purposeCode": "ACCT",
  "remittanceInformationStructured": "Ref Number Merchant",
  "remittanceInformationUnstructured": "Ref Number Merchant",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The desired transaction wasn't found

GET `/v1/bank/accounts/{accountId}/{authorizationObjectType}/{authorizationObjectId}`

Returns the account details specified by the given ASPSP account identifier

Parameters

Try it out

Name	Description
accountId * required `string` *(path)*	The bank account identifier, mandatory accountId

Name	Description
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses

Response content type: application/json

Code	Description

Code	Description
200	Requested account details

Example Value | Model


```
{
  "balances": [
    {
      "creditLimitIncluded": true,
      "lastChangeDateTime": "2021-05-23T09:35:36.517Z",
      "lastCommittedTransaction": "RB.1080010859.9237881013",
      "referenceDate": "2021-05-23",
      "spiBalanceAmount": {
        "amount": 5877.78,
        "currency": "EUR"
      },
      "spiBalanceType": "CLOSINGBOOKED"
    }
  ],
  "bban": "370400440532013000",
  "bic": "DEUTDEDBPAL",
  "cashSpiAccountType": "CACC",
  "currency": "EUR",
  "details": "whatever",
  "iban": "DE89370400440532013000",
  "id": "1337",
  "linkedAccounts": "Cash account",
  "maskedPan": "1**************1",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The requested account details weren't found

GET `/v1/bank/accounts/{accountId}/{authorizationObjectType}/{consentId}/standingOrders`

Returns the standing orders data for the account specified by the given account identifier

Parameters

Try it out

Name	Description
accountId * required `string` *(path)*	The bank account identifier, mandatory accountId

Name	Description
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
consentId * required `string` *(path)*	Identification of the consent resource as it is used in the API structure consentId

Responses Response content type application/json

Code	Description

Code	Description
200	Requested standing orders data

Example Value | Model


```
  },
  "transactions": {
    "information": [
      {
        "additionalInformationStructured": {
          "dayOfExecution": "01",
          "endDate": "2021-05-20",
          "executionRule": "following",
          "frequency": "Daily",
          "startDate": "2021-05-20"
        },
        "bankTransactionCode": "PMNT-MCOP-OTHR",
        "creditorAccount": {
          "iban": "DE89370400440532013000"
        },
        "creditorName": "Durchexpress GmbH",
        "remittanceInformationUnstructured": "Ref Number Merchant",
        "transactionAmount": {
          "amount": 5877.78,
          "currency": "EUR"
        }
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	No standing orders found
501	This functionality isn't supported on the ASPSP side

GET `/v1/bank/accountsbyiban/{iban}/{authorizationObjectType}/{authorizationObjectId}` Returns bank account details by the given IBAN

Parameters Try it out

Name	Description
iban * required `string` *(path)*	IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary. iban

Name	Description
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses Response content type application/json

Code	Description

Code	Description
200	Requested account details

Example Value | Model


```
{
  "balances": [
    {
      "creditLimitIncluded": true,
      "lastChangeDateTime": "2021-05-23T09:35:36.517Z",
      "lastCommittedTransaction": "RB.1080010859.9237881013",
      "referenceDate": "2021-05-23",
      "spiBalanceAmount": {
        "amount": 5877.78,
        "currency": "EUR"
      },
      "spiBalanceType": "CLOSINGBOOKED"
    }
  ],
  "bban": "370400440532013000",
  "bic": "DEUTDEDBPAL",
  "cashSpiAccountType": "CACC",
  "currency": "EUR",
  "details": "whatever",
  "iban": "DE893704004405320130000",
  "id": "1337",
  "linkedAccounts": "Cash account",
  "maskedPan": "1**************1",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The given bank account wasn't found

GET `/v1/bank/accountsbypsuid/{psuId}/{authorizationObjectType}/{authorizationObjectId}`

Returns a list of the PSU account details by the given ASPSP PSU identifier

Parameters

Try it out

Name	Description
psuId * required `string` *(path)*	Client ID of the PSU in the ASPSP client interface psuId

Name	Description
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses Response content type application/json

Code	Description

Code	Description
200	Requested PSU account details

Example Value | Model


```
      "referenceDate": "2021-05-23",
      "spiBalanceAmount": {
        "amount": 5877.78,
        "currency": "EUR"
      },
      "spiBalanceType": "CLOSINGBOOKED"
    }
  ],
  "bban": "3704004405320130000",
  "bic": "DEUTDEDBPAL",
  "cashSpiAccountType": "CACC",
  "currency": "EUR",
  "details": "whatever",
  "iban": "DE893704004405320130000",
  "id": "1337",
  "linkedAccounts": "Cash account",
  "maskedPan": "1**************1",




  "msisdn": "41793834315",
  "name": "Checking Konto",
  "ownerName": "Elliot Alderson",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	Can't find bank accounts by using the given PSU ID

bank-authentication-controller Bank Authentication API Endpoint

POST `/v1/bank/authentication` Authenticates the PSU at the ASPSP and creates a resource (i.e. Consent, Payment, etc) at the ASPSP

Parameters Try it out

Name	Description

Name	Description
authenticationParams * required `object` *(body)*	A JSON document to hold the authentication data of the PSU. Please expand the "Authentication Parameters" model to see model examples of the "resource" object. **Example Value** | Model `{ "authorizationObjectType": "PAYMENT", "password": "SecretPass111", "paymentProduct": "sepa-credit-transfers", "paymentService": "bulk-payments", "psuId": "1337", "resource": {}, "resourceId": "50470cc4-4687-4c10-875c-c7a07bfe0541" }` **Parameter content type** application/json

Responses Response content type application/json

Code	Description

Code	Description
201	A new payment created
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	Not Found

GET

`/v1/bank/authentication/code/{psuId}/{scaMethod}/{authorizationObjectId}/{bankAuthorizationObjectType}/{authorizationId}`

Requests the ASPSP to generate and send an authorization code for getting the consent/initiating a payment/getting the funds confirmation. For getting the transaction history, please use the /v1/bank/authentication/transaction-history/code/* endpoint.

Parameters

Try it out

Name	Description
authorizationId * required `string` *(path)*	This is the unique ID of the correspondent authorisation resource in XS2A. This is the local XS2A ID authorizationId

Name	Description
bankAuthorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId
psuId * required `string` *(path)*	Client ID of the PSU in the ASPSP client interface psuId
scaMethod * required `string` *(path)*	The name of the authentication method selected by the PSU *Available values* : SMS_OTP, CHIP_OTP, PHOTO_OTP, PUSH_OTP SMS_OTP
paymentService `string` *(query)*	Specify the desired payment service. This field must not be empty, if provided. *Available values* : payments, periodic-payments, bulk-payments --

Name	Description
scaMethodId **string** *(query)*	The identifier of the authentication method selected by the PSU scaMethodId

Responses

Response content type: application/json

Code	Description
200	Requested authorization code **Example Value** | Model `{ "spiScaApproach": "EMBEDDED" }`
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).

Code	Description
404	Not Found

GET `/v1/bank/authentication/transaction-history/code/{psuId}/{scaMethod}/{authorizationObjectId}/{transactionHistoryAuthorizationObjectType}`

Requests ASPSP to generate and send to client authorization code for getting the transaction history

Parameters

Try it out

Name	Description
psuId * required `string` *(path)*	Client ID of the PSU in the ASPSP client interface psuId
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Name	Description
transactionHistoryAuthorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In this context it always equals to "TRANSACTION_HISTORY_AUTHORISATION". *Available values* : TRANSACTION_HISTORY_AUTHORISATION TRANSACTION_HISTORY_AUTHORISA
scaMethod * required `string` *(path)*	The name of the authentication method selected by the PSU *Available values* : SMS_OTP, CHIP_OTP, PHOTO_OTP, PUSH_OTP SMS_OTP
scaMethodId `string` *(query)*	The identifier of the authentication method selected by the PSU scaMethodId

Responses Response content type application/json

Code	Description

Code	Description
200	Requested authorization code **Example Value** | Model `{ "spiScaApproach": "EMBEDDED" }`
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The resource wasn't found

GET `/v1/bank/authentication/{psuId}/{authorizationObjectId}/{authorizationObjectType}` Returns available ASPSP SCA (Strong Customer Authentication) methods

Parameters Try it out

Name	Description

Name	Description
psuId * required `string` *(path)*	Client ID of the PSU in the ASPSP client interface psuId
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT

Responses Response content type application/json

Code	Description

Code	Description

200	Requested SCA methods
	Example Value | Model
	<pre>[
	  {
	  "authenticationMethodId": "chip",
	  "authenticationType": "CHIP_TAN",
	  "name": "Chip-TAN Device"
	  }
	]</pre>

401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The SCA methods weren't found

GET `/v1/bank/authentication/{psuId}/{scaMethod}/{challenge}/{authorizationObjectId}/{authorizationObjectType}` Validates the PSU authorization code against the code generated by the ASPSP

Parameters Try it out

Name	Description
psuId * required `string` *(path)*	Client ID of the PSU in the ASPSP client interface psuId
scaMethod * required `string` *(path)*	The name of the authentication method selected by the PSU *Available values* : SMS_OTP, CHIP_OTP, PHOTO_OTP, PUSH_OTP SMS_OTP
challenge * required `string` *(path)*	The SCA challenge provided by the PSU challenge
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT

Name	Description
scaMethodId **string** *(query)*	The identifier of the authentication method selected by the PSU scaMethodId

Responses

Response content type: application/json

Code	Description
200	Authentication code is valid **Example Value** | Model `true`
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).

Code	Description
404	Not Found

bank-funds-confirmation-controller Bank Funds Confirmation API Endpoint

GET `/v1/bank/funds-confirmation/{iban}/{amount}/{currency}/{authorizationObjectType}/{authorizationObjectId}` Requests the availability of funds for an IBAN

Parameters

Try it out

Name	Description
iban * required `string` *(path)*	IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary. iban

Name	Description
amount * required `string` *(path)*	The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot amount
currency * required `string` *(path)*	This field represents ISO 4217 Alpha 3 currency code currency
authorizationObjectType * required `string` *(path)*	This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT". *Available values* : CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION CONSENT
authorizationObjectId * required `string` *(path)*	This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId. authorizationObjectId

Responses **Response content type** application/json

Code	Description
200	Requested funds **Example Value** | Model `true`
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The account wasn't found

bank-single-payment-controller Bank Single Payment API Endpoint

DELETE `/v1/bank/single/cancel/payment/{paymentId}` Cancels the payment by the given ASPSP payment identifier

Parameters

Try it out

Name	Description
paymentId * required `string` *(path)*	Unique identifier of a payment that is used at the ASPSP paymentId

Responses

Response content type application/json

Code	Description

Code	Description
200	Requested payment has been canceled

Example Value | Model


```
{
  "chargeBearer": "CRED",
  "creditorAccount": {
    "bban": "370400440532013000",
    "currency": "EUR",
    "iban": "DE89370400440532013000",
    "id": "1337",
    "maskedPan": "1**************1",
    "msisdn": "41793834315",
    "pan": "1234456744311353"
  },
  "creditorAddress": {
    "buildingNumber": "420",
    "city": "Munich",
    "country": "DE",
    "postalCode": "80634",
    "street": "Adams-Lehman Strasse"
  },
  "creditorAgent": "DEUTDEDBPAL",
  "creditorName": "Durchexpress GmbH",
  "debtorAccount": {
    "bban": "370400440532013000",
    "currency": "EUR",
```

Code	Description
204	No Content
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The requested payment wasn't found
409	Conflict

GET `/v1/bank/single/{paymentId}` Returns the payment requested by the given ASPSP identifier

Parameters Try it out

Name	Description
paymentId * required `string` *(path)*	Unique identifier of a payment that is used at the ASPSP paymentId

Responses

Response content type application/json

Code	Description

Code	Description
200	Requested payment

Example Value | Model


```
{
  "chargeBearer": "CRED",
  "creditorAccount": {
    "bban": "370400440532013000",
    "currency": "EUR",
    "iban": "DE89370400440532013000",
    "id": "1337",
    "maskedPan": "1**************1",
    "msisdn": "41793834315",
    "pan": "1234456744311353"
  },
  "creditorAddress": {
    "buildingNumber": "420",
    "city": "Munich",
    "country": "DE",
    "postalCode": "80634",
    "street": "Adams-Lehman Strasse"
  },
  "creditorAgent": "DEUTDEDBPAL",
  "creditorName": "Durchexpress GmbH",
  "debtorAccount": {
    "bban": "370400440532013000",
    "currency": "EUR",
```

Code	Description
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The requested payment wasn't found

GET `/v1/bank/single/{paymentId}/status` Returns the status of payment requested by the given ASPSP identifier

Parameters Try it out

Name	Description
paymentId * required `string` *(path)*	Unique identifier of a payment that is used at the ASPSP paymentId

Responses

Response content type: application/json

Code	Description
200	Requested payment **Example Value** | Model `{ "fundsAvailable": true, "paymentStatus": "RCVD" }`
401	Authentication required
403	Incorrect authorization role or you are not allowed to call this service for other reasons (see error message).
404	The requested payment wasn't found

Models

Authentication Parameters {

description:

An object to hold the PSU authentication data. Please refer to the fields descriptions for more details.

authorizationObjectType* string
example: PAYMENT

This is the type of an object that is being authorized by PSU. In AIS context it always equals to "CONSENT".

Enum:

[CONSENT, PAYMENT, FUNDS_CONFIRMATION, TRANSACTION_HISTORY_AUTHORISATION]

password* string
example: SecretPass111

The password of the PSU at the ASPSP

paymentProduct* **Payment Product** string
example: sepa-credit-transfers
title: Payment Product

The specified payment type. This instructs the ASPSP how the payment must be processed (either this a regular money transfer, a cross-border payment, etc).

Enum:

[sepa-credit-transfers, instant-sepa-credit-transfers, target-2-payments, cross-border-credit-transfers]

paymentService* string
example: bulk-payments

The desired payment service

Enum:

Enum:

[payments, bulk-payments, periodic-payments]

psuId* PSU Identification string

example: 1337

title: PSU Identification

Client ID of the PSU in the ASPSP client interface.

resource* **Resource** {

description:

This is the content of a payment, a consent, a funds confirmation consent or a transaction history authorisation object created in XS2A. For object examples, please refer to:

- SpiSinglePayment
- SpiBulkPayment
- SpiPeriodicPaymentSpiAccountConsent
- SpiAccountConsent
- SpiFundsConfirmationConsent

}

resourceId* string

example: 50470cc4-4687-4c10-875c-c7a07bfe0541

This is the unique ID of the correspondent authorisation object: paymentId, consentId, fundsConfirmationId, authorizationId.

}

Local Time ⌄ {

hour	integer($int32) *example: 13* Hours of the given daytime
minute	integer($int32) *example: 37* Minutes of the given daytime
nano	integer($int32) *example: 10* Nanoseconds of the given daytime
second	integer($int32) *example: 32* Seconds of the given daytime

}

HTTP Response Entity ⌄ {

body ⌄ {

description:

An optional body containing the data associated with the request (like a JSON document), or essentially any document associated with a

essentially any document associated with a response. The presence of the body and its size is specified by the start-line and HTTP headers.

}

example: { "spiScaApproach": "EMBEDDED" }

statusCode string

example: 200 OK

The message phrases of the corresponding status codes are typical, but any human-readable alternative may be provided. Unless otherwise stated, the status code is part of the HTTP/1.1 standard (RFC 7231).

- **1xx informational response - the request was received, continuing process**
- **2xx successful - the request was successfully received, understood, and accepted**
- **3xx redirection - further action needs to be taken in order to complete the request**
- **4xx client error - the request contains bad syntax or cannot be fulfilled**
- **5xx server error - the server failed to fulfil an apparently valid request**

Enum:

[100 CONTINUE, 101 SWITCHING_PROTOCOLS, 102 PROCESSING, 103 CHECKPOINT, 200 OK, 201 CREATED, 202 ACCEPTED, 203 NON_AUTHORITATIVE_INFORMATION, 204 NO_CONTENT, 205 RESET_CONTENT, 206 PARTIAL_CONTENT, 207 MULTI_STATUS, 208 ALREADY_REPORTED, 226 IM_USED, 300 MULTIPLE_CHOICES, 301 MOVED_PERMANENTLY, 302 FOUND, 302 MOVED_TEMPORARILY, 303 SEE_OTHER, 304 NOT_MODIFIED, 305 USE_PROXY, 307 TEMPORARY_REDIRECT, 308 PERMANENT_REDIRECT, 400 BAD_REQUEST, 401 UNAUTHORIZED, 402 PAYMENT_REQUIRED, 403 FORBIDDEN, 404 NOT_FOUND, 405 METHOD_NOT_ALLOWED, 406 NOT_ACCEPTABLE, 407 PROXY_AUTHENTICATION_REQUIRED, 408 REQUEST_TIMEOUT, 409 CONFLICT, 410 GONE, 411 LENGTH_REQUIRED, 412 PRECONDITION_FAILED, 413 PAYLOAD_TOO_LARGE, 413 REQUEST_ENTITY_TOO_LARGE,

414 URI_TOO_LONG, 414 REQUEST_URI_TOO_LONG, 415 UNSUPPORTED_MEDIA_TYPE, 416 REQUESTED_RANGE_NOT_SATISFIABLE, 417 EXPECTATION_FAILED, 418 I_AM_A_TEAPOT, 419 INSUFFICIENT_SPACE_ON_RESOURCE, 420 METHOD_FAILURE, 421 DESTINATION_LOCKED, 422 UNPROCESSABLE_ENTITY, 423 LOCKED, 424 FAILED_DEPENDENCY, 425 TOO_EARLY, 426 UPGRADE_REQUIRED, 428 PRECONDITION_REQUIRED, 429 TOO_MANY_REQUESTS, 431 REQUEST_HEADER_FIELDS_TOO_LARGE, 451 UNAVAILABLE_FOR_LEGAL_REASONS, 500 INTERNAL_SERVER_ERROR, 501 NOT_IMPLEMENTED, 502 BAD_GATEWAY, 503 SERVICE_UNAVAILABLE, 504 GATEWAY_TIMEOUT, 505 HTTP_VERSION_NOT_SUPPORTED, 506 VARIANT_ALSO_NEGOTIATES, 507 INSUFFICIENT_STORAGE, 508 LOOP_DETECTED, 509 BANDWIDTH_LIMIT_EXCEEDED, 510 NOT_EXTENDED, 511 NETWORK_AUTHENTICATION_REQUIRED]

statusCodeValue — integer($int32)

example: 200

Status codes are issued by a server in response to a client's request made to the server. It includes codes from IETF Request for Comments (RFCs), other specifications, and some additional codes used in some common applications of the HTTP. The first digit of the status code specifies one of five standard classes of responses. Unless otherwise stated, the status code is part of the HTTP/1.1 standard (RFC 7231).

}

SPI Account Balance

{

creditLimitIncluded — boolean

example: true

A flag indicating if the credit limit of the corresponding account is

included in the calculation of the balance, where applicable.

lastChangeDateTime

string($date-time)
example: 2021-05-23T09:35:36.517Z

This data element might be used to indicate e.g. with the expected or booked balance that no action is known on the account, which is not yet booked.

lastCommittedTransaction

string
example: RB.1080010859.9237881013

entryReference of the last committed transaction to support the TPP in identifying whether all PSU transactions are already known.

referenceDate

string($date)
example: 2021-05-23

Reference date of the balance.

spiBalanceAmount*

SPI Amount Parameters ⌄ {

description:

A single amount element with the amount and currency specified

amount

Amount number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The

decimal separator is a dot.

currency — Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

}

spiBalanceType* — string
example: CLOSINGBOOKED
title: SPI Balance Type

This field specifies the balance type.
• "CLOSINGBOOKED" - Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period. For card-accounts, this is composed of invoiced, but not yet paid entries.
• "EXPECTED" - Balance composed of booked entries and pending items known at the time of calculation, which projects the end of day balance if everything is booked on the account and no other entry is posted. For card accounts, this is composed of: * invoiced, but not yet paid entries, * not yet invoiced but already booked entries and * pending items (not yet booked)
• "AUTHORISED" - The expected balance together with the value of a pre-approved credit line the ASPSP makes permanently available to the user.
• "OPENINGBOOKED" - Book balance of the account at the beginning of the

account reporting period. It always equals the closing book balance from the previous report.
• "INTERIMAVAILABLE" - Available balance calculated in the course of the account services business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. For card-accounts, this is composed of * invoiced, but not yet paid entries, * not yet invoiced but already booked entries
• "FORWARDAVAILABLE" - Forward available balance of money that is at the disposal of the account owner on the date specified.
• "NONINVOICED" - Only for card accounts.

Enum:

[CLOSINGBOOKED, EXPECTED, AUTHORISED, OPENINGBOOKED, INTERIMAVAILABLE, FORWARDAVAILABLE, NONINVOICED]

}

SPI Account Details Parameters {

description: The account details provided by the SPI

balances [

An array of balance objects that must present if any balance is available for an account

SPI Account Balance {

creditLimitIncluded boolean

example: true

A flag indicating if the credit limit of the corresponding account is included in the calculation of the balance, where applicable.

lastChangeDateTime — string($date-time)
example: 2021-05-23T09:35:36.517Z

This data element might be used to indicate e.g. with the expected or booked balance that no action is known on the account, which is not yet booked.

lastCommittedTransaction — string
example: RB.1080010859.9237881013

entryReference of the last committed transaction to support the TPP in identifying whether all PSU transactions are already known.

referenceDate — string($date)
example: 2021-05-23

Reference date of the balance.

spiBalanceAmount* — **SPI Amount Parameters** {

description: A single amount element with the amount and currency specified

amount — **Amount** number

pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency — **Currency** string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

}

spiBalanceType* — string
example: CLOSINGBOOKED
title: SPI Balance Type

This field specifies the balance type.

• "CLOSINGBOOKED" - Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period. For card-accounts, this is composed of invoiced, but not yet paid entries.
• "EXPECTED" - Balance composed of booked entries and pending items known at the time of calculation, which projects the end of day balance if everything is booked on the account and no other entry is posted. For card accounts, this is composed of: * invoiced, but not yet paid entries, * not yet invoiced but already booked entries and * pending items (not yet booked)
• "AUTHORISED" - The expected balance together with the value of a pre-approved credit line the ASPSP makes permanently available to the user.
• "OPENINGBOOKED" - Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.
• "INTERIMAVAILABLE" - Available balance calculated in the course of the account services business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. For card-accounts, this is composed of * invoiced, but

not yet paid entries, * not yet invoiced but already booked entries
• "FORWARDAVAILABLE" - Forward available balance of money that is at the disposal of the account owner on the date specified.
• "NONINVOICED" - Only for card accounts.

Enum:

[CLOSINGBOOKED, EXPECTED, AUTHORISED, OPENINGBOOKED, INTERIMAVAILABLE, FORWARDAVAILABLE, NONINVOICED]

}]

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

bic

BIC string
pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
example: DEUTDEDBPAL
minLength: 8
maxLength: 11
title: BIC

The BIC associated to the account. Valid BIC for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

cashSpiAccountType	string *example: CACC* This field represents ExternalCashAccountType1Code from ISO 20022 Enum: [CACC, CASH, CHAR, CISH, COMM, CPAC, LLSV, LOAN, MGLD, MOMA, NREX, ODFT, ONDP, OTHR, SACC, SLRY, SVGS, TAXE, TRAN, TRAS]
currency	Currency string *pattern: [A-Z]{3}* *example: EUR* *maxLength: 3* *title: Currency* This field represents ISO 4217 Alpha 3 currency code
details	string *example: whatever* *maxLength: 500* Characteristics of the account that might be provided by the ASPSP.
iban	IBAN string *example: DE89370400440532013000* *maxLength: 34* *title: IBAN* IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.
id	Account identifier string *example: 1337*

title: Account identifier

A unique identifier of an account

linkedAccounts string
example: Cash account
maxLength: 70

This data attribute is a field, where an ASPSP can name a cash account associated to pending card transactions.

maskedPan Masked Primary Account Number (PAN) string
*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

msisdn MSISDN string
example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

name string
example: Checking Konto
maxLength: 70

Name of the account given by the bank or the PSU in Online-Banking.

ownerName string
example: Elliot Alderson
maxLength: 140

Name of the legal account owner. If there is more than one owner, then e.g. two names might be noted here. For a corporate account, the corporate name is used for this attribute.

pan

Primary Account Number (PAN) string
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

product

string
maxLength: 35
example: Girokonto

Product Name of the Bank for this account, proprietary definition

psuId

PSU Identification string
example: 1337
title: PSU Identification

Client ID of the PSU in the ASPSP client interface.

spiAccountStatus

string
example: ENABLED
title: SPI Account Status

The current status of the bank account

Enum:

[ENABLED, DELETED, BLOCKED]

usageType

string
example: PRIV

Specifies the usage of the account. PRIV means that this is a private personal account. ORGA means that this is a professional account.

Enum:

[PRIV, ORGA]

}

SPI Account Reference {

description:

This object describes a bank account of a particular PSU or a counterpart

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

iban

IBAN string

	example: DE89370400440532013000 *maxLength: 34* *title: IBAN* **IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.**
id	**Account identifier** **string** *example: 1337* *title: Account identifier* **A unique identifier of an account**
maskedPan	**Masked Primary Account Number (PAN)** **string** *example: 1**********1* *maxLength: 35* *title: Masked Primary Account Number (PAN)* **Primary Account Number (PAN) of a card in a masked form.**
msisdn	**MSISDN** **string** *example: 41793834315* *maxLength: 35* *title: MSISDN* **An alias to access a payment account via a registered mobile phone number.**
pan	**Primary Account Number (PAN)** **string** *maxLength: 35* *example: 1234456744311353* *title: Primary Account Number (PAN)* **Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to**

```
                            PCI DSS requirements.


}
```

SPI Address Parameters ⌄ {

description:
The physical address of the Small Payment Institution (further - SPI) entity

buildingNumber string
example: 420

This field represents the house number where the SPI entity is located

city string
example: Munich

This field represents the city where the SPI entity is located

country string
pattern: [A-Z]{2}
example: DE

This field represents the ISO 3166 ALPHA2 country code

postalCode string
example: 80634

This field represents the postcode used by the SPI entity

street string
example: Adams-Lehman Strasse

This fields holds the street name where the SPI entity is located

}

SPI Amount Parameters ⌄ {

description:
A single amount element with the amount and currency specified

amount — Amount number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency — Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

}

SPI Authentication Parameters {

description:
The object that includes users authentication data such as the 2FA identification IDs, the authentication types and so on. Please see the full description of each field within the object.

authenticationMethodId* string
maxLength: 35
example: chip

Unique identifier of an authorisation method

authenticationType* string
example: CHIP_TAN

Type of authentication as defined by the Berlin Group specification

Enum:

[SMS_OTP, CHIP_OTP, PHOTO_OTP, PUSH_OTP]

name string
example: Chip-TAN Device

This is the name of the authentication method defined by the PSU in the Online Banking frontend of the ASPSP. Alternatively this could be a description provided by the ASPSP like "SMS OTP on phone +49160 xxxxx 28". This name shall be used by the TPP when presenting a list of authentication methods to the PSU, if available.

}

SPI Payment Status Response ⌄ {

description:
An object that describes the current status of a requested payment

fundsAvailable — boolean
example: true

Equals true if sufficient funds are available at the time of the request, false otherwise

paymentStatus — Payment Status string
example: RCVD
title: Payment Status

The actual status of the related payment. The payment resource that is created (processed) successfully must have one of the following code-sets specified in the "Possible values" sections.

Enum:

⌄ [ACCC, ACCP, ACFC, ACSC, ACSP, ACTC, ACWC, ACWP, RCVD, PATC, PDNG, RJCT, CANC]

}

SPI Periodic Payment ⌄ {

chargeBearer — Charge Bearer string
example: CRED
title: Charge Bearer

The type of the charge. This fields accepts the following values:
CRED – The Payee (recipient of the payment) will incur all of the payment transaction fees.
DEBT – The Payer (sender of the payment) will bear all of the payment transaction fees.
SHAR – The Payer (sender of the payment) will pay all fees charged by the sending bank.
SLEV – As above, (same as SHAR) – the only option available for SEPA credit transfers.

Enum:

[CRED, DEBT, SHAR, SLEV]

creditorAccount

SPI Account Reference {

description:

This object describes a bank account of a particular PSU or a counterpart

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

iban

IBAN string
example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

id

Account identifier string
example: 1337
title: Account identifier

A unique identifier of an account

maskedPan

Masked Primary Account Number (PAN) string
*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

msisdn

MSISDN string
example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

pan — Primary Account Number (PAN) string
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

creditorAddress

SPI Address Parameters {

description:

The physical address of the Small Payment Institution (further - SPI) entity

buildingNumber — string
example: 420

This field represents the house number where the SPI entity is located

city — string
example: Munich

This field represents the city where the SPI entity is located

country — string

pattern: [A-Z]{2}
example: DE

This field represents the ISO 3166 ALPHA2 country code

postalCode string
example: 80634

This field represents the postcode used by the SPI entity

street string
example: Adams-Lehman Strasse

This fields holds the street name where the SPI entity is located

}

creditorAgent Creditor Agent string
example: DEUTDEDBPAL
title: Creditor Agent

Valid BIC for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. This field might be mandated by ASPSPs generally or depending of the creditor's address' country

creditorName Creditor Name string
maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

dayOfExecution

Day of Execution string
pattern: \d{1,2}
maxLength: 2
example: 01
title: Day of Execution

"31" is ultimo. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.

Enum:

[01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]

debtorAccount

SPI Account Reference {

description:

This object describes a bank account of a particular PSU or a counterpart

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3

	title: Currency This field represents ISO 4217 Alpha 3 currency code
iban	IBAN string *example: DE89370400440532013000* *maxLength: 34* *title: IBAN* IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.
id	Account identifier string *example: 1337* *title: Account identifier* A unique identifier of an account
maskedPan	Masked Primary Account Number (PAN) string *example: 1**********1* *maxLength: 35* *title: Masked Primary Account Number (PAN)* Primary Account Number (PAN) of a card in a masked form.
msisdn	MSISDN string *example: 41793834315*

maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

pan — Primary Account Number (PAN) string
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

endDate — string($date)
example: 2021-05-20

The last applicable day of execution. If not given, it is an infinite standing order.

endToEndIdentification — End-to-End Identification string
example: FRESCO.21302.GFX.37
title: End-to-End Identification

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. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The EndToEndIdentification will not be used as the payment resource identifier (paymentId) - as the paymentId must be uniquely

identifier (paymentId) as the paymentId must be uniquely generated by the ASPSP.

executionRule

Execution Rule string
example: following
title: Execution Rule

"following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

[following, preceeding]

frequency*

Frequency string
example: Daily
title: Frequency

Frequency of the recurring payment resulting from this standing order

Enum:

[Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]

instructedAmount

SPI Amount Parameters {

description:

A single amount element with the amount and currency specified

amount

Amount number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?

example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency — **Currency** string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

}

paymentId — **Payment Identifier** string
example: 50470cc4-4687-4c10-875c-c7a07bfe0541
title: Payment Identifier

Unique identifier of a payment that is used at the ASPSP

paymentProduct — **Payment Product** string
example: sepa-credit-transfers
title: Payment Product

The specified payment type. This instructs the ASPSP how the payment must be processed (either this a regular money transfer, a cross-border payment, etc)

	a cross-border payment, etc). Enum: ∨ [sepa-credit-transfers, instant-sepa-credit-transfers, target-2-payments, cross-border-credit-transfers]
paymentStatus	Payment Status string *example: RCVD* *title: Payment Status* The actual status of the related payment. The payment resource that is created (processed) successfully must have one of the following code-sets specified in the "Possible values" sections. Enum: ∨ [ACCC, ACCP, ACFC, ACSC, ACSP, ACTC, ACWC, ACWP, RCVD, PATC, PDNG, RJCT, CANC]
psuId	PSU Identification string *example: 1337* *title: PSU Identification* Client ID of the PSU in the ASPSP client interface.
remittanceInformationUnstructured	Remittance Information string *maxLength: 140* *example: Ref Number Merchant* *title: Remittance Information* Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured.

The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

requestedExecutionDate

Requested Execution Date `string($date)`
example: 2021-05-23
title: Requested Execution Date

If contained, the payments will be executed at the addressed date. This field may not be used together with the field requestedExecutionTime.

requestedExecutionTime

Local Time ⌄ {

hour `integer($int32)`
example: 13

Hours of the given daytime

minute `integer($int32)`
example: 37

Minutes of the given daytime

nano `integer($int32)`
example: 10

Nanoseconds of the given daytime

second `integer($int32)`
example: 32

Seconds of the given daytime

```
                                }
    startDate*                  string($date)
                                example: 2021-05-20

                                The first applicable day of execution starting from this date is
                                the first payment

    tppId                       Third-Party-Provider Identifier  string
                                example: 1337
                                title: Third-Party-Provider Identifier

                                An identifier of a particular TPP

    tppName                     Third-Party-Provider Name  string
                                example: finAPI Access XS2A
                                title: Third-Party-Provider Name

                                A name of a particular TPP


}
```

SPI SCA Approach Wrapper ⌄ {

description:
This object is a wrapper for the SCA approach definition

spiScaApproach* string
example: EMBEDDED

Type of SCA approach that will be applied for given SCA method, as defined by Berlin Group

Enum:

⌄ **[EMBEDDED, DECOUPLED]**

}

SPI Single Payment ⌄ {

chargeBearer **Charge Bearer** string
example: CRED
title: Charge Bearer

The type of the charge. This fields accepts the following values:
CRED – The Payee (recipient of the payment) will incur all of the payment transaction fees.
DEBT – The Payer (sender of the payment) will bear all of the payment transaction fees.
SHAR – The Payer (sender of the payment) will pay all fees charged by the sending bank.
SLEV – As above, (same as SHAR) – the only option available for

SEPA credit transfers.

Enum:

[CRED, DEBT, SHAR, SLEV]

creditorAccount

SPI Account Reference {

description:

This object describes a bank account of a particular PSU or a counterpart

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

iban

IBAN string
example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank

Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

id — Account identifier `string`
example: 1337
title: Account identifier

A unique identifier of an account

maskedPan — Masked Primary Account Number (PAN) `string`
*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

msisdn — MSISDN `string`
example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

pan — Primary Account Number (PAN) `string`
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

creditorAddress

SPI Address Parameters {

description:

The physical address of the Small Payment Institution (further - SPI) entity

buildingNumber

string

example: 420

This field represents the house number where the SPI entity is located

city

string

example: Munich

This field represents the city where the SPI entity is located

country

string

pattern: [A-Z]{2}

example: DE

This field represents the ISO 3166 ALPHA2 country code

postalCode

string

example: 80634

This field represents the postcode used by the SPI entity

street
string
example: Adams-Lehman Strasse

This fields holds the street name where the SPI entity is located

}

creditorAgent

Creditor Agent string
example: DEUTDEDBPAL
title: Creditor Agent

Valid BIC for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. This field might be mandated by ASPSPs generally or depending of the creditor's address' country

creditorName

Creditor Name string
maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

debtorAccount

SPI Account Reference ⌄ {

description:

This object describes a bank account of a particular PSU or a counterpart

bban
BBAN string

	pattern: [a-zA-Z0-9]{1,30} *example: 370400440532013000* *minLength: 1* *maxLength: 30* *title: BBAN* **The BBAN associated with the account**
currency	**Currency** **string** *pattern: [A-Z]{3}* *example: EUR* *maxLength: 3* *title: Currency* **This field represents ISO 4217 Alpha 3 currency code**
iban	**IBAN** **string** *example: DE89370400440532013000* *maxLength: 34* *title: IBAN* **IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.**
id	**Account identifier** **string** *example: 1337* *title: Account identifier* **A unique identifier of an account**

maskedPan
Masked Primary Account Number (PAN)
string
*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

msisdn
MSISDN string
example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

pan
Primary Account Number (PAN) string
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

endToEndIdentification
End-to-End Identification string
example: FRESCO.21302.GFX.37
title: End-to-End Identification

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. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The EndToEndIdentification will not be used as the payment resource identifier (paymentId) - as the paymentId must be uniquely generated by the ASPSP.

instructedAmount

SPI Amount Parameters ⌄ {

description:

A single amount element with the amount and currency specified

amount

Amount number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

currency code

}

paymentId
Payment Identifier string
example: 50470cc4-4687-4c10-875c-c7a07bfe0541
title: Payment Identifier

Unique identifier of a payment that is used at the ASPSP

paymentProduct
Payment Product string
example: sepa-credit-transfers
title: Payment Product

The specified payment type. This instructs the ASPSP how the payment must be processed (either this a regular money transfer, a cross-border payment, etc).

Enum:

[sepa-credit-transfers, instant-sepa-credit-transfers, target-2-payments, cross-border-credit-transfers]

paymentStatus
Payment Status string
example: RCVD
title: Payment Status

The actual status of the related payment. The payment resource that is created (processed) successfully must have one of the following code-sets specified in the "Possible values" sections.

Enum:

[ACCC, ACCP, ACFC, ACSC, ACSP, ACTC, ACWC, ACWP, RCVD, PATC, PDNG, RJCT, CANC]

psuId
PSU Identification string

example: 1337
title: PSU Identification

Client ID of the PSU in the ASPSP client interface.

remittanceInformationUnstructured Remittance Information string
maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

requestedExecutionDate Requested Execution Date string($date)
example: 2021-05-23
title: Requested Execution Date

If contained, the payments will be executed at the addressed date. This field may not be used together with the field requestedExecutionTime.

requestedExecutionTime

Local Time ⌄ {

hour integer($int32)
example: 13

Hours of the given daytime

Hours of the given daytime

minute integer($int32)
example: 37

Minutes of the given daytime

nano integer($int32)
example: 10

Nanoseconds of the given daytime

second integer($int32)
example: 32

Seconds of the given daytime

}

tppId Third-Party-Provider Identifier string
example: 1337
title: Third-Party-Provider Identifier

An identifier of a particular TPP

tppName Third-Party-Provider Name string
example: finAPI Access XS2A
title: Third-Party-Provider Name

A name of a particular TPP

}

SPI Standing Order

{

dayOfExecution — Day of Execution `string`

pattern: \d{1,2}
maxLength: 2
example: 01
title: Day of Execution

"31" is ultimo. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.

Enum:

[01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]

endDate — `string`($date)

example: 2021-05-20

The last applicable day of execution. If not given, it is an infinite standing order.

executionRule — Execution Rule `string`

example: following
title: Execution Rule

"following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

[following, preceeding]

frequency
Frequency string
example: Daily
title: Frequency

Frequency of the recurring payment resulting from this standing order

Enum:

[Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]

startDate
string($date)
example: 2021-05-20

The first applicable day of execution.

}

SPI Standing Order Transaction {

description:

A standing order transaction object

additionalInformationStructured

SPI Standing Order {

dayOfExecution
Day of Execution string
pattern: \d{1,2}
maxLength: 2
example: 01
title: Day of Execution

"31" is ultimo. Example: The first day is addressed by "1". The date is

referring to the time zone of the ASPSP.

Enum:

[01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]

endDate string($date)

example: 2021-05-20

The last applicable day of execution. If not given, it is an infinite standing order.

executionRule Execution Rule string

example: following

title: Execution Rule

"following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

[following, preceeding]

frequency
Frequency string
example: Daily
title: Frequency

Frequency of the recurring payment resulting from this standing order

Enum:

[Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]

startDate
string($date)
example: 2021-05-20

The first applicable day of execution.

}

bankTransactionCode
Bank Transaction Code string
maxLength: 14
example: PMNT-MCOP-OTHR
title: Bank Transaction Code

Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022. For standing order reports the following codes are applicable:
• "PMNT-ICDT-STDO" for credit transfers,
• "PMNT-IRCT-STDO" for instant credit transfers
• "PMNT-ICDT-XBST" for cross-border credit transfers
• "PMNT-IRCT-XBST" for cross-border real time credit transfers and
• "PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving

account

creditorAccount

SPI Standing Orders Account {

description:

An object to hold the IBAN

iban

IBAN string
example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

}

creditorName

Creditor Name string
maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

remittanceInformationUnstructured

Remittance Information string
maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the

invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

transactionAmount

SPI Amount Parameters ⌄ {

description:

A single amount element with the amount and currency specified

amount — Amount number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency — Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3

currency code

}

}

SPI Standing Order Transactions { ↵

description: An object to hold the list with standing order transactions

information [SPI Standing Order Transaction {

description: A standing order transaction object

additionalInformationStructured

SPI Standing Order {

dayOfExecution

Day of Execution
string
pattern: \d{1,2}
maxLength: 2
example: 01
title: Day of Execution

"31" is ultimo. Example: The first day is addressed by

	"1". The date is referring to the time zone of the ASPSP. Enum: [01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]
endDate	string($date) *example: 2021-05-20* The last applicable day of execution. If not given, it is an infinite standing order.
executionRule	Execution Rule string *example: following*

title:
Execution Rule

"following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

frequency	⌄ [following, preceeding] Frequency string *example: Daily* *title: Frequency* Frequency of the recurring payment resulting from this standing order Enum: ⌄ [Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]
startDate	string($date) *example: 2021-05-20* The first applicable day of execution.

}

bankTransactionCode

Bank Transaction Code string

maxLength: 14

example: PMNT-MCOP-OTHR

title: Bank Transaction Code

Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022. For standing order reports the following codes are applicable:

- **"PMNT-ICDT-STDO" for credit transfers,**
- **"PMNT-IRCT-STDO" for instant credit transfers**
- **"PMNT-ICDT-XBST" for cross-border credit transfers**
- **"PMNT-IRCT-XBST" for cross-border real time credit transfers and**
- **"PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account**

creditorAccount

SPI Standing Orders Account ⌄ {

description: An object to hold the IBAN

iban **IBAN** string

example:
DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

}

creditorName — **Creditor Name** `string`
maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

remittanceInformationUnstructured — **Remittance Information** `string`
maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The

reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

transactionAmount

SPI Amount Parameters ⌄ {

description:
A single amount element with the amount and currency specified

amount **Amount**
number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount

		given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.
	currency	Currency string *pattern: [A-Z]{3}* *example: EUR* *maxLength: 3* *title: Currency* This field represents ISO 4217 Alpha 3

currency code

}

}]

}

SPI Standing Orders {

description:
A list of payment standing orders

account

SPI Standing Orders Account {

description:
An object to hold the IBAN

iban

IBAN string
example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

}

transactions

SPI Standing Order Transactions {

description:

An object to hold the list with standing order transactions

information [SPI Standing Order Transaction {

description:

A standing order transaction object

additionalInformationStructured

SPI Standing Order {

dayOfExecution

Day of Execution

string

pattern: \d{1,2}

maxLength: 2

example: 01

title: Day of Execution

"31" is ultimo. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.

Enum:

[01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18,

	19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]
endDate	string($date) *example: 2021-05-20* The last applicable day of execution. If not given, it is an infinite standing order.
executionRule	Execution Rule string *example: following* *title: Execution Rule* "following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

[following, preceeding]

frequency

Frequency

string

example: Daily

title: Frequency

Frequency of the recurring

payment resulting from this standing order

Enum:

[Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]

startDate string($date) *example: 2021-05-20*

The first applicable day of execution.

}

bankTransactionCode Bank Transaction Code string *maxLength: 14* *example: PMNT-MCOP-OTHR* *title: Bank Transaction Code*

Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by

creditorAccount	ISO20022. For standing order reports the following codes are applicable: • "PMNT-ICDT-STDO" for credit transfers, • "PMNT-IRCT-STDO" for instant credit transfers • "PMNT-ICDT-XBST" for cross-border credit transfers • "PMNT-IRCT-XBST" for cross-border real time credit transfers and • "PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account **SPI Standing Orders Account** { description: An object to hold the IBAN iban IBAN string *example: DE89370400440532013000 maxLength: 34 title: IBAN* IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway

countries plus Norway, Switzerland, Liechtenstein and Hungary.

}

creditorName

Creditor Name string

maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

remittanceInformationUnstructured

Remittance Information string

maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction

the reference is transferred back to the seller as remittance information.

transactionAmount

SPI Amount Parameters ⌄ {

description:

A single amount element with the amount and currency specified

amount

Amount
number
pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the

		to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.
	currency	Currency string *pattern: [A-Z]{3}* *example: EUR* *maxLength: 3* *title: Currency* This field represents ISO 4217 Alpha 3 currency code

}

}]

}

}

SPI Standing Orders Account {

description:
An object to hold the IBAN

iban | IBAN string
example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

}

SPI Transaction {

bankTransactionCode | Bank Transaction Code string
maxLength: 14

example: PMNT-MCOP-OTHR
title: Bank Transaction Code

Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022. For standing order reports the following codes are applicable:
• "PMNT-ICDT-STDO" for credit transfers,
• "PMNT-IRCT-STDO" for instant credit transfers
• "PMNT-ICDT-XBST" for cross-border credit transfers
• "PMNT-IRCT-XBST" for cross-border real time credit transfers and
• "PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account

bookingDate

`string`($date)
example: 2021-05-20

The date when an entry is posted to an account on the ASPSPs books

checkId

`string`
maxLength: 35
example: 19da9ee3-6c75-4366-8f9c-e8e51aa8d36d

An identifier of a cheque

creditorAccount

SPI Account Reference ⌄ {

description: This object describes a bank account of a particular PSU or a counterpart

bban **BBAN** `string`
pattern: [a-zA-Z0-9]{1,30}

	example: 370400440532013000 *minLength: 1* *maxLength: 30* *title: BBAN* The BBAN associated with the account
currency	Currency string *pattern: [A-Z]{3}* *example: EUR* *maxLength: 3* *title: Currency* This field represents ISO 4217 Alpha 3 currency code
iban	IBAN string *example: DE89370400440532013000* *maxLength: 34* *title: IBAN* IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.
id	Account identifier string *example: 1337* *title: Account identifier* A unique identifier of an account
maskedPan	Masked Primary Account Number (PAN)

string
*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

msisdn — **MSISDN** string
example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

pan — **Primary Account Number (PAN)** string
maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

creditorId — string
maxLength: 35
example: DE89370400440532013000

Identification of Creditors, e.g. a SEPA Creditor ID

creditorName

Creditor Name string
maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

debtorAccount

SPI Account Reference ⌄ {

description:

This object describes a bank account of a particular PSU or a counterpart

bban

BBAN string
pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

iban

IBAN string
example: DE89370400440532013000
maxLength: 34

	title: IBAN IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.
id	Account identifier string *example: 1337* *title: Account identifier* A unique identifier of an account
maskedPan	Masked Primary Account Number (PAN) string *example: 1**********1* *maxLength: 35* *title: Masked Primary Account Number (PAN)* Primary Account Number (PAN) of a card in a masked form.
msisdn	MSISDN string *example: 41793834315* *maxLength: 35* *title: MSISDN* An alias to access a payment account via a registered mobile phone number.
pan	Primary Account Number (PAN) string *maxLength: 35*

example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

}

debtorName

Creditor Name string
maxLength: 70
example: Zack-pack GmbH
title: Creditor Name

The name of the debtor entity

endToEndId

End-to-End Identification string
example: FRESCO.21302.GFX.37
title: End-to-End Identification

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. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The EndToEndIdentification will not be used as the payment resource identifier (paymentId) - as the paymentId must be uniquely generated by the ASPSP.

entryReference

Entry Reference string
maxLength: 35
example: RB.1080010859.9237881013
title: Entry Reference

	The identification of the transaction as used e.g. for reference for delta function on application level. The same identification as for example used within camt.05x messages.
mandateId	Mandate Identification string *maxLength: 35* *example: Mandate-2021-04-20-1234* *title: Mandate Identification* The identification of Mandates, e.g. a SEPA Mandate ID
proprietaryBankTransactionCode	Proprietary Bank Transaction Code string *maxLength: 35* *example: PURCHASE* *title: Proprietary Bank Transaction Code* Proprietary bank transaction code as used within a community or within an ASPSP e.g. for MT94x based transaction reports.
purposeCode	Purpose Code string *maxLength: 35* *example: ACCT* *title: Purpose Code* ISO20022: Underlying reason for the payment transaction
remittanceInformationStructured	Remittance Information string *maxLength: 140* *example: Ref Number Merchant* *title: Remittance Information* Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an

incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

remittanceInformationUnstructured Remittance Information `string`

maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

spiAmount

SPI Amount Parameters ⌄ {

description:

A single amount element with the amount and currency specified

amount Amount `number`

pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

currency

Currency string
pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

}

transactionId

string
example: 4200

Can be used as access-ID in the API, where more details on an transaction is offered. If this data attribute is provided this shows that the AIS can get access on more details about this transaction.

ultimateCreditor

string
example: Max Mustermann

Ultimate party to which an amount of money is due

ultimateDebtor

string
example: Max Mustermann

example: Max Mustermann

Ultimate party that owes an amount of money to the (ultimate) creditor

valueDate string($date)
example: 2021-05-20

The date at which assets become available to the account owner in case of a credit

}

SCA Method Response [

title: SCA Method Response

SPI Authentication Parameters {

description:
The object that includes users authentication data such as the 2FA identification IDs, the authentication types and so on. Please see the full description of each field within the object.

authenticationMethodId* string
maxLength: 35
example: chip

Unique identifier of an authorisation method

authenticationType* string
example: CHIP_TAN

Type of authentication as defined by the Berlin Group specification

Type of authentication as defined by the Berlin Group specification

Enum:

[SMS_OTP, CHIP_OTP, PHOTO_OTP, PUSH_OTP]

name string

example: Chip-TAN Device

This is the name of the authentication method defined by the PSU in the Online Banking frontend of the ASPSP. Alternatively this could be a description provided by the ASPSP like "SMS OTP on phone +49160 xxxxx 28". This name shall be used by the TPP when presenting a list of authentication methods to the PSU, if available.

}]

Resource ⌄ {

description:

This is the content of a payment, a consent, a funds confirmation consent or a transaction history authorisation object created in XS2A. For object examples, please refer to:

- SpiSinglePayment
- SpiBulkPayment
- SpiPeriodicPaymentSpiAccountConsent
- SpiAccountConsent
- SpiFundsConfirmationConsent

}

BBAN ⌄ string

pattern: [a-zA-Z0-9]{1,30}
example: 370400440532013000
minLength: 1
maxLength: 30
title: BBAN

The BBAN associated with the account

Amount ⌄ number

pattern: -?[0-9]{1,14}(\.[0-9]{1,3})?
example: 5877.78
title: Amount

The amount given with fractional digits, where fractions must be compliant to the currency definition. Up to 14 significant figures. Negative amounts are signed by minus. The decimal separator is a dot.

Currency ⌄ string

pattern: [A-Z]{3}
example: EUR
maxLength: 3
title: Currency

This field represents ISO 4217 Alpha 3 currency code

BIC string

pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
example: DEUTDEDBPAL
minLength: 8
maxLength: 11
title: BIC

The BIC associated to the account. Valid BIC for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

IBAN string

example: DE89370400440532013000
maxLength: 34
title: IBAN

IBAN stands for International Bank Account Number and is a number attached to all accounts in the EU countries plus Norway, Switzerland, Liechtenstein and Hungary.

Account identifier ⌄ string

example: 1337
title: Account identifier

A unique identifier of an account

Masked Primary Account Number (PAN) ⌄ string

*example: 1**********1*
maxLength: 35
title: Masked Primary Account Number (PAN)

Primary Account Number (PAN) of a card in a masked form.

MSISDN ⌄ string

example: 41793834315
maxLength: 35
title: MSISDN

An alias to access a payment account via a registered mobile phone number.

Primary Account Number (PAN) string

maxLength: 35
example: 1234456744311353
title: Primary Account Number (PAN)

Primary Account Number (PAN) of a card, can be tokenized by the ASPSP due to PCI DSS requirements.

Payment Product string

example: sepa-credit-transfers
title: Payment Product

The specified payment type. This instructs the ASPSP how the payment must be processed (either this a regular money transfer, a cross-border payment, etc).

Enum:

[sepa-credit-transfers, instant-sepa-credit-transfers, target-2-payments, cross-border-credit-transfers]

Payment Status string

example: RCVD
title: Payment Status

The actual status of the related payment. The payment resource that is created (processed) successfully must have one of the following code-sets specified in the "Possible values" sections.

Enum:

[ACCC, ACCP, ACFC, ACSC, ACSP, ACTC, ACWC, ACWP, RCVD, PATC, PDNG, RJCT, CANC]

PSU Identification string

example: 1337
title: PSU Identification

Client ID of the PSU in the ASPSP client interface.

Requested Execution Date string($date)

example: 2021-05-23
title: Requested Execution Date

If contained, the payments will be executed at the addressed date. This field may not be used together with the field requestedExecutionTime.

Local Time ⌄ {

hour	integer($int32) *example: 13* Hours of the given daytime
minute	integer($int32) *example: 37* Minutes of the given daytime
nano	integer($int32) *example: 10* Nanoseconds of the given daytime
second	integer($int32) *example: 32* Seconds of the given daytime

}

Remittance Information string

maxLength: 140
example: Ref Number Merchant
title: Remittance Information

Remittance information is a reference issued by the seller used to establish a link between the payment of an invoice and the invoice instance. The reference helps the seller to assign an incoming payment to the invoice by using a reference such as the invoice number or a purchase order number. Remittance Information can be structured according to a standard or can be unstructured. The buyer should indicate this reference when executing the relevant payment and during the execution of the payment transaction the reference is transferred back to the seller as remittance information.

Third-Party-Provider Identifier string

example: 1337
title: Third-Party-Provider Identifier

An identifier of a particular TPP

Third-Party-Provider Name ⌄ string

example: finAPI Access XS2A
title: Third-Party-Provider Name

A name of a particular TPP

Payment Identifier ⌄ string

example: 50470cc4-4687-4c10-875c-c7a07bfe0541
title: Payment Identifier

Unique identifier of a payment that is used at the ASPSP

Creditor Name ⌄ string

maxLength: 70
example: Durchexpress GmbH
title: Creditor Name

The name of the creditor entity

Creditor Name string

maxLength: 70
example: Zack-pack GmbH
title: Creditor Name

The name of the debtor entity

Creditor Agent string

example: DEUTDEDBPAL
title: Creditor Agent

Valid BIC for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. This field might be mandated by ASPSPs generally or depending of the creditor's address' country

End-to-End Identification ⌄ string

example: FRESCO.21302.GFX.37
title: End-to-End Identification

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. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The EndToEndIdentification will not be used as the payment resource identifier (paymentId) - as the paymentId must be uniquely generated by the ASPSP.

Entry Reference ⌄ string

maxLength: 35
example: RB.1080010859.9237881013
title: Entry Reference

The identification of the transaction as used e.g. for reference for delta function on application level. The same identification as for example used within camt.05x messages.

Mandate Identification ⌄ string

maxLength: 35
example: Mandate-2021-04-20-1234
title: Mandate Identification

The identification of Mandates, e.g. a SEPA Mandate ID

Proprietary Bank Transaction Code ⌄ string

maxLength: 35
example: PURCHASE
title: Proprietary Bank Transaction Code

Proprietary bank transaction code as used within a community or within an ASPSP e.g. for MT94x based transaction reports.

Purpose Code ⌄ string

maxLength: 35
example: ACCT
title: Purpose Code

ISO20022: Underlying reason for the payment transaction

Charge Bearer ⌄ string

example: CRED
title: Charge Bearer

The type of the charge. This fields accepts the following values:
CRED – The Payee (recipient of the payment) will incur all of the payment transaction fees.
DEBT – The Payer (sender of the payment) will bear all of the payment transaction fees.
SHAR – The Payer (sender of the payment) will pay all fees charged by the sending bank.
SLEV – As above, (same as SHAR) – the only option available for SEPA credit transfers.

Enum:

⌄ **[CRED, DEBT, SHAR, SLEV]**

Day of Execution ⌄ string

pattern: \d{1,2}
maxLength: 2
example: 01
title: Day of Execution

"31" is ultimo. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.

Enum:

⌄ **[01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31]**

Execution Rule string

example: following
title: Execution Rule

"following" or "preceding" supported as values. This data attribute defines the behavior 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.

Enum:

[following, preceeding]

Frequency string

example: Daily
title: Frequency

Frequency of the recurring payment resulting from this standing order

Enum:

[Daily, Weekly, EveryTwoWeeks, Monthly, EveryTwoMonths, Quarterly, SemiAnnual, Annual]

Bank Transaction Code ⌄ string

maxLength: 14
example: PMNT-MCOP-OTHR
title: Bank Transaction Code

Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022. For standing order reports the following codes are applicable:

- "PMNT-ICDT-STDO" for credit transfers,
- "PMNT-IRCT-STDO" for instant credit transfers
- "PMNT-ICDT-XBST" for cross-border credit transfers
- "PMNT-IRCT-XBST" for cross-border real time credit transfers and
- "PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account