



openFinance API Framework Implementation Guidelines for Extended Services

Extended Payment Initiation Services

Version 2.3

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1 Introduction

1.1 From Core XS2A Interface to openFinance API

With [PSD2] the European Union has published a directive on payment services in the internal market. Among others [PSD2] contains regulations on services to be operated by so called Third Party Payment Service Providers (TPP) on behalf of a Payment Service User (PSU). These services are

- Payment Initiation Service (PIS) to be operated by a Payment Initiation Service Provider (PISP) TPP as defined by article 66 of [PSD2],
- Account Information Service (AIS) to be operated by an Account Information Service Provider (AISP) TPP as defined by article 67 of [PSD2], and
- Confirmation on the Availability of Funds Service (FCS) to be used by a Payment Instrument Issuing Service Provider (PIISP) TPP as defined by article 65 of [PSD2].

To implement these services (subject to PSU consent) a TPP needs to access the account of the PSU. The account is managed by another PSP called the Account Servicing Payment Service Provider (ASPSP). To support the TPP in accessing the accounts managed by an ASPSP, each ASPSP has to provide an "access to account interface" (XS2A interface). Such an interface has been defined in the Berlin Group NextGenPSD2 XS2A Framework.

This XS2A Framework is now planned to be extended to extended services. This interface is addressed in the following as **openFinance API**. This openFinance API differs from the XS2A interface in several dimensions:

- The extended services might not rely anymore solely on PSD2.
- Other important regulatory frameworks which apply are e.g. GDPR.
- The openFinance API can address different types of **API Clients** as access clients, e.g. TPPs regulated by an NCA according to PSD2, or corporates not regulated by an NCA.
- The extended services might require contracts between the access client and the ASPSP.
- While the client identification at the openFinance API can still be based on eIDAS certificates, they do not need to be necessarily PSD2 compliant eIDAS certificates.
- The extended services might require e.g. the direct involvement of the access client's bank for KYC processes.

Note: The notions of API Client and ASPSP are used because of the technical standardisation perspective of the openFinance API. These terms are analogous to "asset broker" and "asset holder" resp. in the work of the ERPB on a SEPA API access scheme.

Note: In implementations, the API services of several ASPSPs might be provided on an aggregation platform. Such platforms will be addressed in the openFinance API Framework as "API provider".

The following account access methods are covered by this framework:

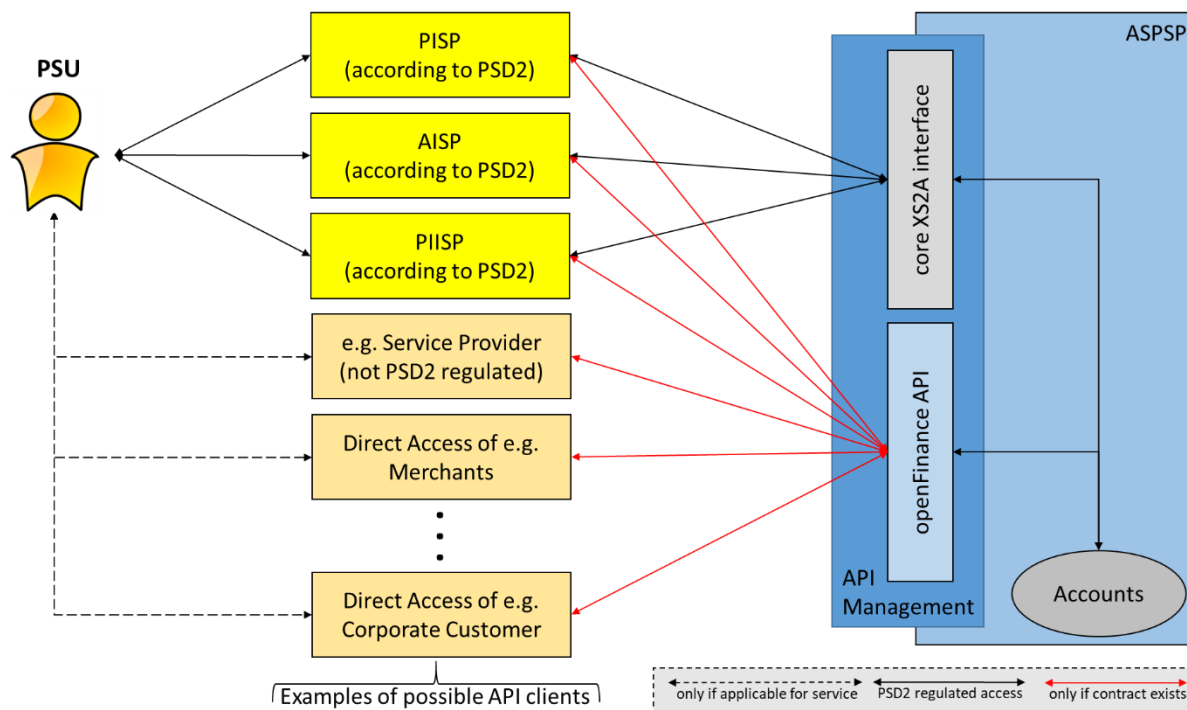


Figure 1: Core XS2A interface and openFinance API

The ASPSP may restrict the access to the services offered at its openFinance API and require dedicated onboarding. The requirements for the rights to access to services offered at the openFinance API are out of scope of this document. These requirements are described in a dedicated operational rules document [oFA-IG-Adm].

1.2 Extended Payment Initiation Services

The core XS2A Interface as introduced above is already supporting Payment Initiation Services (PIS) for several products like single payments, bulk payments as well as standing orders. These services follow the sole functionality of online channels of the related ASPSP: After authorisation of the payment by the PSU, the payment is either directly initiated (single or bulk payment) or at a dedicated execution date/date and time. For all payments, the decision of execution is taken at a pre-defined time and will depend a.o. on the limits and current balances of PSUs, respectively the balances at the time of execution. The limits are terms of the ASPSP's risk management.

For the envisaged Extended Services, the payment **initiation** function of the openFinance API will go beyond the ASPSP online channels functionality. But still, the payment as such will be a payment between the PSU and the defined creditor under the payment scheme addressed in the payment initiation, e.g. a SEPA Credit Transfer. All rules of the related payment scheme will apply once the payment is executed.

The specific function in the Extended Payment Initiation Services is to make the **initiation phase** more flexible, i.e.

- separate authorisation, and actual initiation processes as well as
- unbundle risk management functionality from the actual payment initiation, but already apply e.g. limit and balance checks during the authorisation and hence
- potentially secure the future payment initiation in addition.

To enable this, the ASPSP needs to keep the result of the risk management processes during authorisation in mind – this is done e.g. via a reservation of the related funds at the related account or by taking into account credit limits of the PSU. This will ensure that the related funds are not available anymore for other payment initiations e.g. for other payments like other PIS, cards or in ASPSP online channels, if requested accordingly by the API Client. Commercial contracts between the API Client and the ASPSP (either bilaterally or multilaterally agreed via an API access scheme) could alternatively provide a bank guarantee for the authorised payments if applicable.

The flexible initiation phase will make it easy for the API Client to offer from their side products to the market like deferred or pre-authorised payments (as needed e.g. for "e-commerce payments by delivery"), payment guarantee or partial payments. Payment functionalities where any sort of risk measures is applied supporting the future payment execution are called "secured payments" in this document. The ASPSP may communicate the actual chosen securing measure to the API Client in the response to the first call of a transaction towards the openFinance API for secured payments.

In addition, the same services with flexible authorisation and initiation processes will be offered without dedicated reservation of funds as basic services. These basic services might be important e.g. in a corporate context where payment authorisation and payment initiation might diverge more in the timeline, such that a reservation of funds would not easily be applicable. Such extended payment functions will be referred to as "not secured payments" in this document. In case, a service allows a reservation of funds to be requested explicitly by the API Client asking for (partial of) the authorised reserved amount to be reserved, these services are seen as a "not secured payments" in this context still, as the reservations must be requested explicitly and are not processed automatically after the authorisation is completed.

The same extended service will also apply to recurring payments. The Extended Payment Initiation Services will support a variant, where the PSU is only authorising a maximum amount per dedicated period. The API Client will then initiate (multiple) payments during the recurring execution period with the actual amount which might be less (in total). This version of the API specification is concentrating on push variants, where a credit transfer is initiated via the openFinance API. Pull variants, where the client is pulling the related amounts through pull payment decoupled from the openFinance API might be covered in later versions of the API specification.

Note: Even if introduced for API Client related scenarios, the related premium payment services and related technical endpoints could also be offered in a direct access scenario e.g. for corporates of an ASPSP to initiate the analogous payment services directly.

RFU: The Extended Payment Initiation Services will offer in this version only the extended payment initiation services as such. In a next phase, these payments could in addition support



the delivery of documents related to the payment to the PSU via the ASPSP. This could be related receipts, invoices or contractual documents. Sections where this has a potential future impact in this document are marked by RFU (Remark on Future Usage) to make these plans transparent to the market.

1.3 Document Structure

This document specifies the Extended Payment Initiation Services in detail.

Section 2 is providing specific, but still abstract information on the application layer of this service like service API access methods or service specific error codes.

Section 3 defines the API for Extended Payment Initiation Services in detail.

1.4 Document History

Version	Change/Note	Approved
0.9	Draft for Market Consultation	2022-01-19 by openFinance TF
1.0	Feedback from Market Consultation; Editorial review and addition of process diagrams in Section 3.1. Added transaction status reason codes in several sections. Added a new access method for retrieving initiations in Section 3.22	2022-04-29 openFinance TF
Draft 2.0	Adapt to Version 2 documentation. Add the new "Multiple Recurring Payment Service" in Section 3.6, 3.9, 3.10 and 3.11	July 2023
Draft 2.0	Integrate Feedback market consultation	03 November 2023 openFinance TF
2.0	Endorsement	2023-11-07 openFinance TF
2.1	Adapt to openFinance API Framework V2.1; Add dedicated reason codes for specific situations and adapt status diagrams accordingly. Add api-contract-id to initiation endpoints. Harmonise initiation endpoints.	2024-07-31 openFinance TF

Version	Change/Note	Approved
	More details are covered in the Annex in Section 5	
2.2	Adaption to changes of the openFinance API Framework documentation. Add dedicated call to extend the end date of an underlying recurring payment product in Section 3.7. Fixing errata in the examples of Section 3. More details are covered in the Annex in Section 5	2026-03-19 openFinance Taskforce
2.3	Inclusion of the Pre-Authorised Payment Services. Fixing errata in the Transaction Status diagrams in Sections 3.4 and 3.6. Fixing errata in the Remittance Information to allow only one type of Remittance Information. A detailed change log is in Section 5.3.	2026-07-07 openFinance Taskforce



2 Application Layer: Guiding Principles

2.1 Signing Messages at Application Layer

The same conditions on signing messages by the API Client as defined in [oFA-PFSM] apply to the extended payment initiation process, cp. Section 3.

2.2 Additional Error Information

The Extended Payment Initiation Service makes use of dedicated error codes offered in [oFA-PFSM] and [oFA-DaD].

NOTE: Please note that the error information will be adapted when introducing openFinance services, i.e. with the V2 family of the API: Banking related errors in payment processing (like not sufficient liquidity) is in future transported via the transaction status reason code, not necessarily via additional error information. The following codes defined in the ISO20022 external code list are used for the related errors:

Status Reason Code	Description	Usage
SL11	CreditorNotOnWhitelistOfDebtor	BENEFICIARY_WHITELISTING_REQUIRED Indicates that in order to execute the payment, the PSU needs to explicitly add the beneficiary to a credit transfer whitelist via a banking channel.
AM04	InsufficientFunds	FUNDS_NOT_AVAILABLE Indicates that the reason for rejecting the payment is that the required funds have been found to be not available during processing after the initial acceptance of the payment initiation.
AM21	LimitExceeded	FUNDS_NOT_AVAILABLE Indicates that the reason for rejecting the payment is that the limits for executing the payment are identified as exceeded during processing after the initial acceptance of the payment initiation.
BEXX	There are several codes identifying specific invalid data.	CONTENT_INVALID Indicates that the reason for rejecting the payment is that the content of the payment initiation has been found invalid during processing after the initial acceptance of the payment initiation.

Other errors might still be communicated via dedicated error codes or alternatively/additionally by corresponding status reason codes.

2.3 API Access Methods

The following table gives an overview on the HTTP access methods supported by the API endpoints for the Extended Payment Initiation Services.

Conditions in the following tables

Whether the support of a method is mandated for the ASPSP by this specification or whether it is an optional feature for the ASPSP, is denoted in column "Condition". Please note that this condition is given relative to the parent node of the path, i.e. the condition e.g. on a method on `/v2/{extended-payments}/{payment-product}/{paymentId}` applies only if the endpoint `/v2/{extended-payments}/{payment-product}` is supported at all.

Please note that all methods called by an API Client, which are addressing dynamically created resources in this API, may only apply to resources, which have been created by the same API Client before.

Examples

Please note also, that the Description's column contains a reference to a section where the endpoint is described in more detail. These sections provide examples for all related access methods.

New Services

The `{extended-payment-services}` is referring to the service types XFPIS, XDPIIS, XDPIIS, XMDPIIS, XMDPIIS, XRPIS, XRPIS, XMRPIS, XPPIS, XMPPIS and XMRPPIS as defined in [oFA-OR-XPIS] and the related eleven endpoint instances

- secured-payments for XFPIS,
- deferred-payments for XDPIIS,
- secured-deferred-payments for XDPIIS,
- multiple-deferred-payments for XMDPIIS,
- secured-multiple-deferred-payments for XMDPIIS,
- recurring-payments for XRPIS,
- secured-recurring-payments for XRPIS,
- multiple-recurring-payments for XMRPIS.
- pre-authorised payments for XPPIS,
- multiple pre-authorised payments for XMPPIS, and
- multiple recurring pre-authorised payment for XMRPPIS.

Please note that the "F" within the codes above indicates "funds reservation" in the sense of "secured payments". The other methods introduced in [oFA-OR-XPIS] are to be defined within the further standardisation work for extended payment initiation services.

The XMDPIIS, XMDPIIS, XMRPIS, XMPPIS and XMRPPIS endpoints come with a "multiple" denominator, since one authorisation can lead to multiple payment initiations (within the same recurring period) where the sum of all initiations is less than or equal to the authorised amount.

Authorisation related endpoints

Please note that authorisation related processes and endpoints are defined generically in [oFA-PFSM]. They are not further listed here.

Endpoints/Resources	Method	Condition	Description
{extended-payment-services}/{payment-product}	POST	Mandatory	Create an extended payment resource addressable under {paymentId} with all data relevant for - the corresponding requested execution information and - the underlying payment product. This is the first step in the API to initiate the related extended payment initiation service. See Section 3.3 for secured standard payments. See Section 3.4 for deferred payments (secured or unsecured), single pre-authorised payments and multiple pre-authorised payments. See Section 3.6 for recurring payments (secured or unsecured)
{extended-payment-services}/{payment-product}/{paymentId}	GET	Mandatory	Read the details of an extended payment resource. See Section 3.19
{extended-payment-services}/{payment-product}/{paymentId}	PATCH	Optional	For pre-authorised payments: Updates the authorised amount of the pre-authorised payment resource. For an infinite multiple recurring pre-authorised payment an end date might be set as well. This update follows the Change Transaction Resource process specified in [oFA-PFSM] and uses the general PATCH approach. See Section 3.12.

Endpoints/Resources	Method	Condition	Description
{extended-payment-services}/{payment-product}/{paymentId}/prolongations	POST	Optional	For recurring and multiple recurring pre-authorised payments: Requests to prolong the end date of the addressed (pre-authorised) recurring payment (if it was set during the related payment creation). This is a Change Transaction Resource Request following the methodology given in [oFA-PFSM]. See Section 3.7
{extended-payment-services}/{payment-product}/{paymentId}/funds-reservations	POST	Mandatory	For pre-authorised payments: Requests to reserve (part of) the authorised amount for a reservation validity period. This reservation validity period may not extend the related validity period of the underlying pre-authorised payment resource. In case of a recurring pre-authorised payment resource the reservation validity period may exceed a recurring period but not the end date of the payment resource. See Section 3.13
{extended-payment-services}/{payment-product}/{paymentId}/funds-reservations	GET	Mandatory	For pre-authorised payments: Retrieves a list of funds reservations of an addressed payment resource. See Section 3.20
{extended-payment-services}/{payment-product}/{paymentId}/funds-reservations/{reservationId}	GET	Mandatory	For pre-authorised payments: Read the details of the addressed reservation. See Section 3.21
{extended-payment-services}/{payment-	PATCH	Mandatory	For pre-authorised payments:

Endpoints/Resources	Method	Condition	Description
product}/{paymentId}/funds-reservations/{reservationId}			Request to update the reservation to update the reservation validity period or to adapt the reserved amount. See Section 3.14
{extended-payment-services}/{payment-product}/{paymentId}/funds-reservations/{reservationId}	DELETE	Optional	For pre-authorised payments: Request to cancel the addressed funds reservation. See Section 3.15
{extended-payment-services}/{payment-product}/{paymentId}/funds-reservations/{reservationId}/status	GET	Mandatory	For pre-authorised payments: Read the transaction status of the addressed reservation See Section 3.17
{extended-payment-services}/{payment-product}/{paymentId}/status	GET	Mandatory	Read the transaction status of the related extended payment resource. See Section 3.16
{extended-payment-services}/{payment-product}/{paymentId}/initiations	POST	Mandatory	For deferred payments: Requests the deferred initiation of a payment transaction with an (partial) amount of the reserved extended payment initiation amount. The sum of all initiated (partial) amount may not exceed the amount of the reserved extended payment initiation amount. This access method can only be successful after a positive authorisation, i.e. as soon as the transactionStatus of the extended payment resource equals e.g. ACTC. If the endpoint addressed by {extended-payment-services} implements a multiple deferred payment (secured or not) then this call can also indicate

Endpoints/Resources	Method	Condition	Description
			- that this is the last payment to be initiated based on this resource or - that this call is closing the related amount authorised and no partial deferred payment can be further dedicatedly initiated based on this resource. A POST command on this endpoint after an active closing of the funds authorisation will be rejected. See Section 3.5
{extended-payment-services}/{payment-product}/{paymentId}/initiations	POST	Mandatory	For recurring payments: Submits a payment initiation within one execution period with the related instructedAmount which needs to be equal or smaller to the maximum amount instructed when setting up this recurring payment. This access method can only be successful after a positive authorisation, i.e. as soon as the transactionStatus of the extended payment resource equals e.g. ACTC. See Section 3.8
{extended-payment-services}/{payment-product}/{paymentId}/initiations	POST	Mandatory	For multiple recurring payments: Requests the deferred initiation of a payment transaction with a (partial) amount of the maximum authorised amount per period. The sum of all initiated (partial) amounts per period may not exceed the amount of the authorised extended payment initiation amount. This access method can only be successful after a positive authorisation, i.e. as soon as the transactionStatus of the extended payment resource equals e.g. ACTC.



Endpoints/Resources	Method	Condition	Description
			This access method may or may not need an explicit activation step for execution of the actual payment, see below. See Section 3.9
{extended-payment-services}/{payment-product}/{paymentId}/initiations	POST	Mandatory	For pre-authorised payments: Requests an initiation of a payment with a (partial) amount of the currently still authorised amount of the extended payment initiation service. The initiation request can be linked to a previously requested funds reservation or can be requested without being related to a funds reservation. In the second case, a one or two-step initiation process is supported. See Section 3.9
{extended-payment-services}/{payment-product}/{paymentId}/initiations/{initiationId}/confirmation	PUT	Optional	This endpoint must be supported if the ASPSP supports the two-step initiation process for multiple recurring payments or pre-authorised payments. In the two-step initiation process only the second call will activate the actual initiation. If no positive second step is processed in such a scenario in a defined timeframe, then the initiation will not take place. See Section 3.10
{extended-payment-services}/{payment-product}/{paymentId}/initiations	DELETE	Optional	For multiple recurring payments and pre-authorised payments. Cancels the addressed initiation. This is only possible if the initiation was not yet confirmed. See Section 3.11

Endpoints/Resources	Method	Condition	Description
{extended-payment-services}/{payment-product}/{paymentId}/initiations	GET	Mandatory	Retrieves a list of already submitted initiations on an addressed payment resource. See Section 3.22
{extended-payment-services}/{payment-product}/{paymentId}/initiations/{initiationId}	GET	Mandatory	The details of the deferred/recurring/pre-authorised payment initiation. See Section 3.23
{extended-payment-services}/{payment-product}/{paymentId}/initiations/{initiationId}/status	GET	Mandatory	Read the status of the deferred/recurring/pre-authorised initiation. See Section 3.18
{extended-payment-service}/{payment-product}/{paymentId}	DELETE	Optional	Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines. The response to this DELETE command will tell the API Client whether the • access method was rejected • access method was successful, or • access method is generally applicable, but further authorisation processes are needed. Section 3.24

3 Extended Payment Initiation

3.1 Extended Payment Initiation Flows

Please note that the simple secured payment service (XFPIS) is following exactly the flows of the payment initiation as defined in [oFA-IG-Com] – securing the payment is a pure backend process in this case.

For all other extended payment initiations, the flow can be separated into the authorisation flow and the actual initiation flow. As for regular payment initiations the extended payment initiation flow depends heavily on the SCA approach implemented by the ASPSP. The authorisation flow then equals exactly the payment initiation flows as defined in [oFA-IG-Com]. The only difference is that the payment is then authorised for these extended payment initiations but is **not** automatically executed after authorisation – this shows in the diagram below, that the transactionStatus on payment resource level shows the payment authorisation status and **not** the initiation status. The API Client then always needs to initiate one or several initiations **afterwards**.

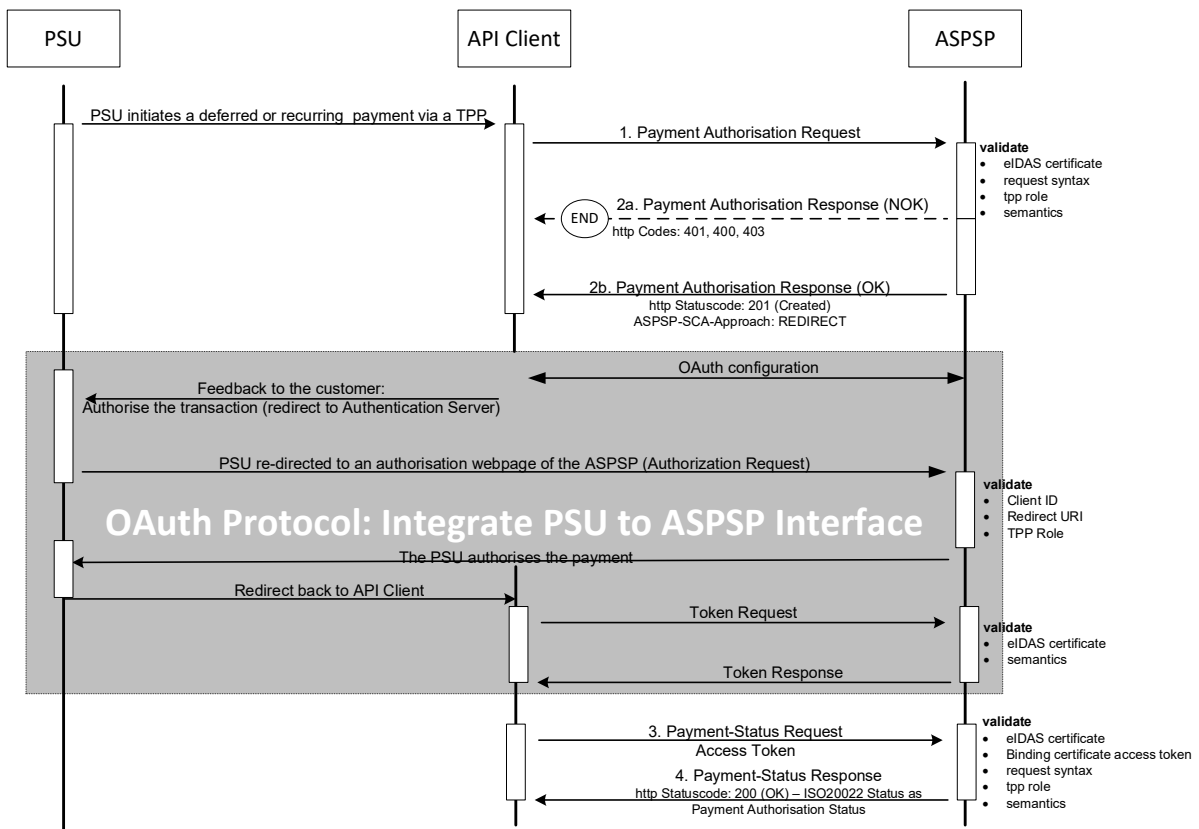
Due to this similarity, only very few exemplary API flows are provided as an overview for different scenarios in extended payment authorisation. Other flows will be inherited in analogy to the payment initiation flows in [oFA-IG-Com].

3.1.1 OAuth2 SCA for Authorisation: Implicit Start of the Authorisation Process

If the ASPSP supports the OAuth2 SCA Approach, the flow is very similar to the Redirect SCA Approach with implicit start of the Authorisation Process. Instead of redirecting the PSU

directly to an authentication server, the OAuth2 protocol is used for the transaction authorisation process.

Remark: The OAuth2 SCA Approach with explicit start of the Authorisation Process is treated analogously.

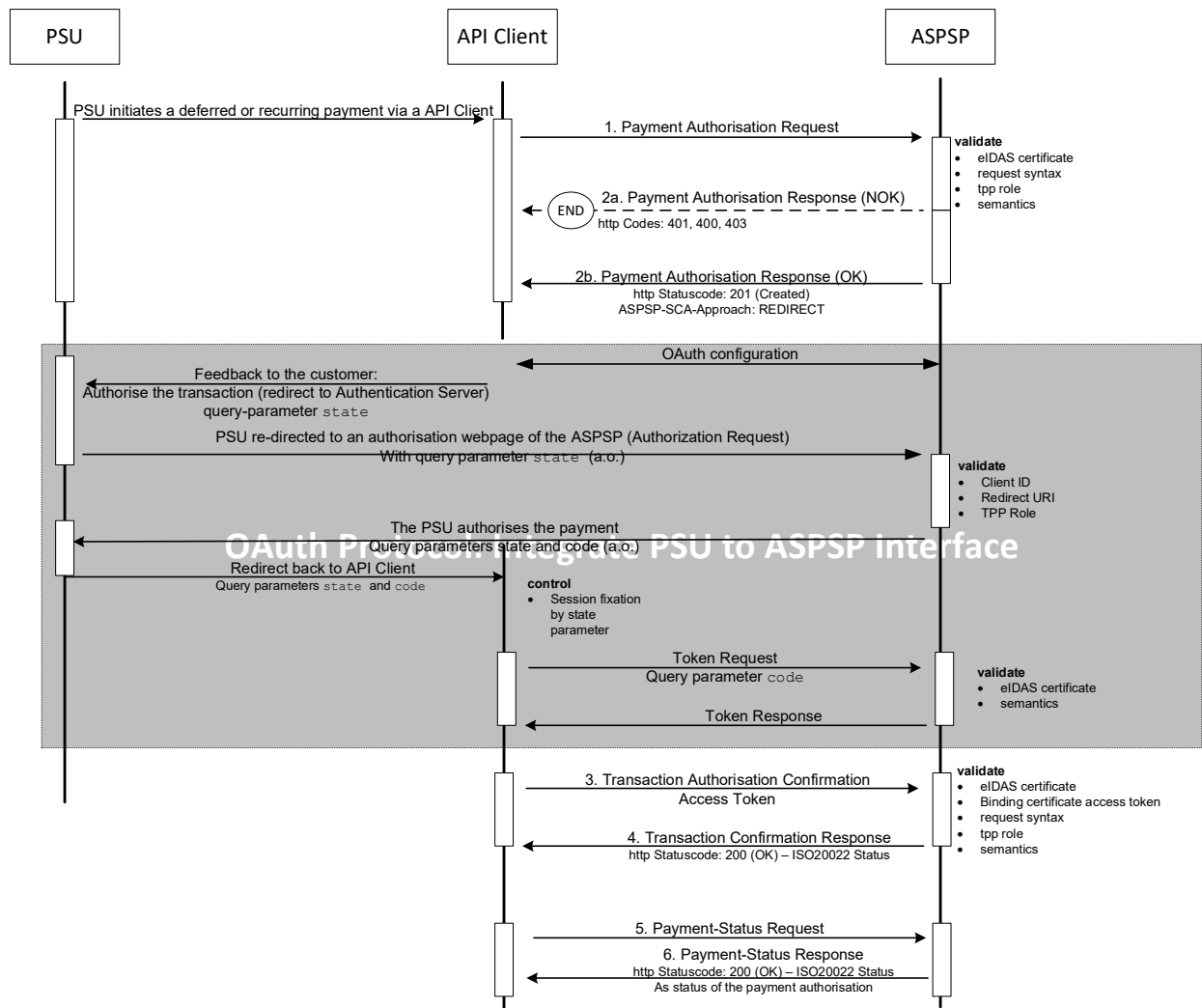


3.1.2 OAuth2 SCA for Payment Authorisation: Implicit Start of the Authorisation Process with Confirmation Code

In addition to the scenario above, an authorisation confirmation request might be requested by the ASPSP from the API Client after the session is re-directed to the API Client's system

and after the API Client's control on session fixation. In the end, a payment status request might be needed by the API Client to control the exact status of the payment authorisation.

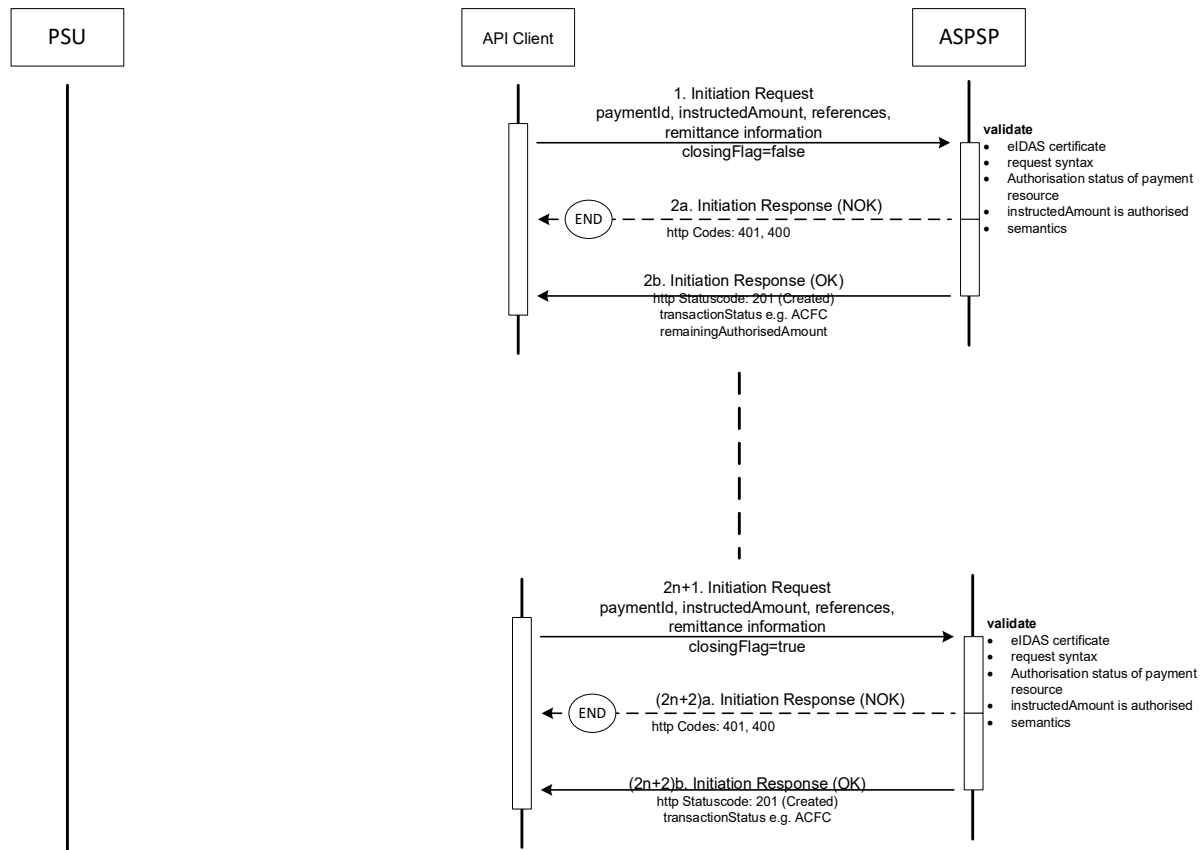
Remark: The OAuth2 SCA Approach with explicit start of the Authorisation Process and with transaction confirmation step is treated analogously.



It is further recommended for ASPSPs and API Clients in this case to follow the Security Best Practice definitions as defined in [oFA-PFSM].

3.1.3 Payment initiation for deferred payments

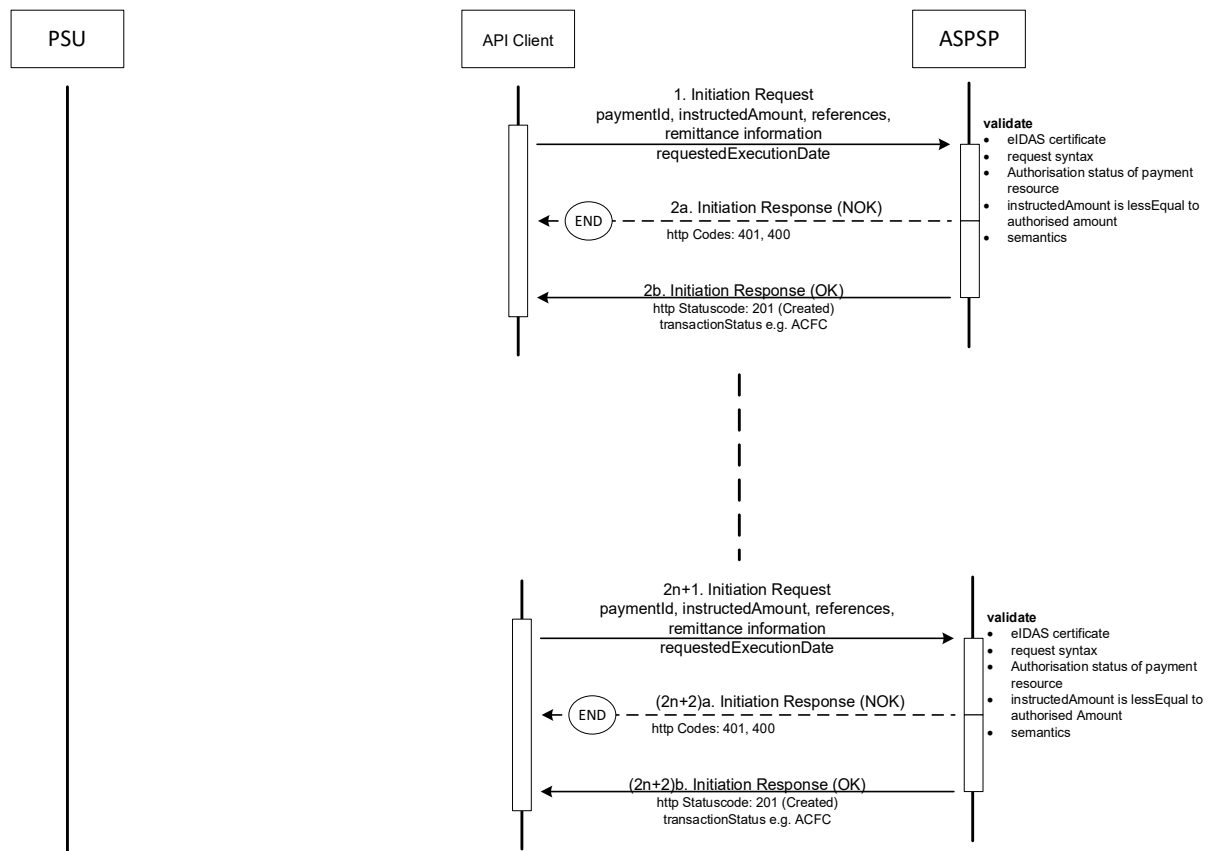
In the following, the initiation flow of a deferred payment is shown. It is assumed that the payment has been authorised already as shown e.g. for the case of the OAuth SCA channel in Section 3.1.1 or 3.1.2 with a resource addressed by the parameter paymentId. The initiation as such is without PSU interaction. Depending on the service several deferred initiations might be supported as shown in the below picture, where the sum of the instructedAmount entries of all the initiations is less or equal to the authorised amount.



3.1.4 Payment initiation for recurring payments

In the following, the initiation flow of a recurring payment is shown. It is assumed that the payment has been authorised already as shown e.g. for the case of the OAuth SCA channel in Section 3.1.1 or 3.1.2 with a related payment resource addressed by the parameter

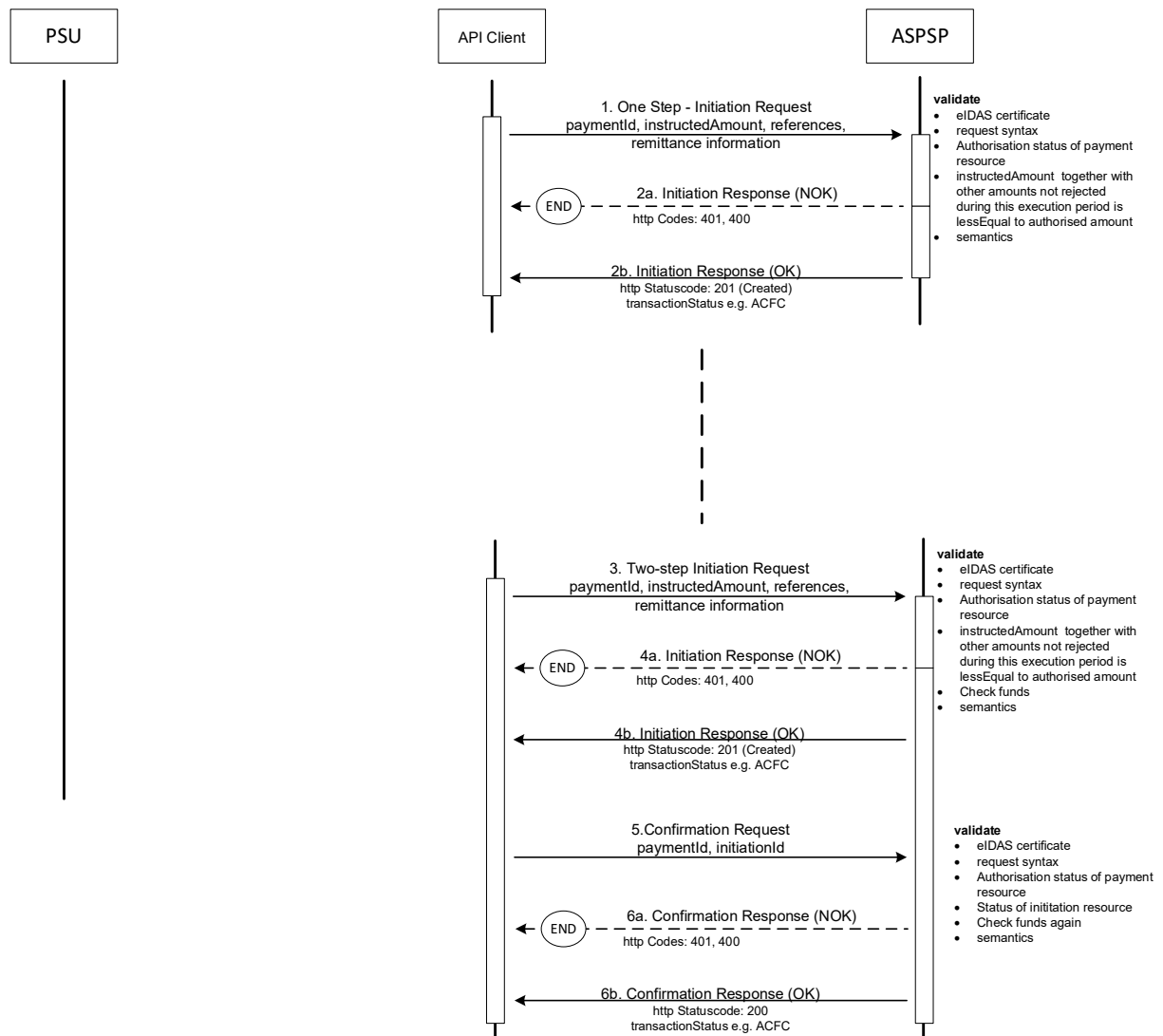
paymentId. The initiation as such is without PSU interaction. Depending on the execution period agreed during the authorisation, initiations will be repeated every period.



3.1.5 Payment initiation for multiple recurring payments

In the following, the initiation flow of a multiple recurring payment is shown. It is assumed that the payment has been authorised already as shown e.g. for the case of the OAuth SCA channel in Section 3.1.1 or 3.1.2 with a related payment resource addressed by the parameter

paymentId. The initiation as such is without PSU interaction. Depending on the execution period agreed during the authorisation, initiations will be repeated every period.



3.2 Data Overview Payment Initiation Service

All dedicated authorisation related requests are used as defined in [oFA-PFSM] and not further specified here. Also, generic header attributes needed for authorisation processes, PSU Identification or push resource status functions in all generic Transaction Initiation Requests are described in detail in the framework documentation mentioned above and are not further specified here. The related yaml files will cover all details.

PSU IP Address/Port and Further PSU related Information

The section cited above also introduces several PSU related context data. They are not mentioned anymore in the following detailed API call definitions for matter of better readability, as long as the usage is not mandated.

3.3 Secured Payment Initiation Request

Call

POST /v2/secured-payments/{payment-product}

Creates an extended payment resource for secured payments at the ASPSP for the XFPIS service.

NOTE: This endpoint supports only some minor technical adaptations compared to compliance related payment initiation as defined in [oFA-IG-Com]. Especially, no explicit initiation of the transfer execution is supported. This is done implicitly like in the Core XS2A interface.

NOTE: This endpoint supports generically secured payment with and without requested execution dates. The ASPSP might restrict the functionality to one of these functions.

Path Parameters

Attribute	Type	Description
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: • sepa-credit-transfers • micro-sepa-credit-transfers • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non-Euro generic products see [oFA-DomDef]. Further products might be published by the ASPSP within its XS2A documentation.

NOTE: The micro-sepa-credit-transfers endpoint is a product endpoint where an ASPSP can offer (secured) SCT payments without SCA under certain rules and obeying to the micro payment exception rules of [PSD2]. A rule could e.g. be "up to 10 payments per API Client and PSU under 10 Euro in a row before SCA is required". Since such a product might require a dedicated risk management and price structure, it is supported on a dedicated endpoint.

Query Parameters

No specific query parameters.

Request Header

Attribute	Type	Condition	Description
Content-Type	String	Mandatory	application/json
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party. This is the unique ID of API Client for the payment initiation regarding PSD2 article 47 and EBA RTS article 29.
Authorization	String	Conditional	Bearer Token. Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
Consent-ID	Max70Text	Optional	This data element may be contained, if the payment initiation transaction is part of a combined AIS/PIS service. This then contains the "consentId" of the related AIS consent, which was performed prior to this payment initiation. The access attribute in this case needs to contain the "paymentInitiations" access right for the related account.
PSU-IP-Address	String	Mandatory	The forwarded IP Address header field consists of the corresponding HTTP request IP Address field between PSU and API Client. If not available, the API Client shall use the IP Address used by the API Client when submitting this request.
API-Contract-ID	UUID	Conditional	ID of the underlying service contract between API Client and API Server, if provided by the ASPSP in the related API Client onboarding, following [oFA-IG-Adm]

Request Body

The payment data to be transported in the request body is dependent on the chosen payment product. Some standard definitions related to the abovementioned standard products are defined in [oFA-PFSM] in the Section on Payment Formats specified for Extended PIS. Further definitions might be given community or ASPSP specific.

In difference to the deferred payment initiations as defined in Section 3.4, the attribute requestedExpiryDateTime is not supported in this case.

NOTE: In this premium scenario, a direct answer on the availability of funds is integrated, funds are reserved. As a consequence, the header attribute Client-Rejection-NoFunds-Preferred from a compliance solution is not supported.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The values defined in [oFA-IG-Com] might be used.
reasonCode	Status Reason Code	{Or - Optional}	Additional information on the reason for e.g. rejecting the request.
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
paymentId	Max70Text	Mandatory	resource identification of the generated payment resource.
securedBy	Securing Method Code	Optional	The way of securing the funds for the transaction amount.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee applicable to the PSU and relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debited from the debtor account.

Attribute	Type	Condition	Description
			Note: This amount includes fees.
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.
scaMethods	Array of Authentication Objects	Conditional	This data element might be contained, if SCA is required and if the PSU has a choice between different authentication methods. Depending on the risk management of the ASPSP this choice might be offered before or after the PSU has been identified with the first relevant factor, or if an access token is transported. If this data element is contained, then there is also a hyperlink of type "startAuthorisationWith AuthenticationMethodSelection" contained in the response body. These methods shall be presented towards the PSU for selection by the API Client.
chosenSca Method	Authentication Object	Conditional	This data element is only contained in the response if the ASPSP has chosen the Embedded SCA Approach, if the PSU is already identified e.g. with the first relevant factor or alternatively an access token, if SCA is required and if the authentication method is implicitly selected.
challengeData	Challenge	Conditional	It is contained in addition to the data element "chosenScaMethod" if challenge data is needed for SCA.



Attribute	Type	Condition	Description
			In rare cases this attribute is also used in the context of the "startAuthorisationWithPsuAuthentication" or "startAuthorisationWithEncryptedPsuAuthentication" link.
_links	Links	Mandatory	A list of hyperlinks to be recognised by the API Client. The actual hyperlinks used in the response depend on the dynamical decisions of the ASPSP when processing the request. The potential links for this response message are generically defined in [oFA-PFSM] for all Transaction Initiation Response messages. These links will also be contained in the related Open API files. Remark: All links can be relative or full links, to be decided by the ASPSP.
psuMessage	Max500Text	Optional	Text to be displayed to the PSU
apiClientMessages	Array of Client Message Information	Optional	Messages to the API Client on operational issues.

Example

Request

POST <https://api.testbank.com/openfinance/v2/secured-payments/sepa-credit-transfers>

Content-Type: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
PSU-IP-Address: 192.168.8.78
API-Contract-ID: 3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
Date: Sun, 06 Aug 2021 15:02:37 GMT

```
{
  "paymentIdentification":
    { "endToEndId": "12345-123456-12345678",
      "instructionId": "my-instruction-1122334"},
  "instructedAmount": { "currency": "EUR", "amount": "19.50"},
  "debtorAccount": { "iban": "DE40100100103307118608"},
  "creditorAccount": { "iban": "DE02100100109307118603"},
  "creditor":
    { "name": "Merchant",
```

```

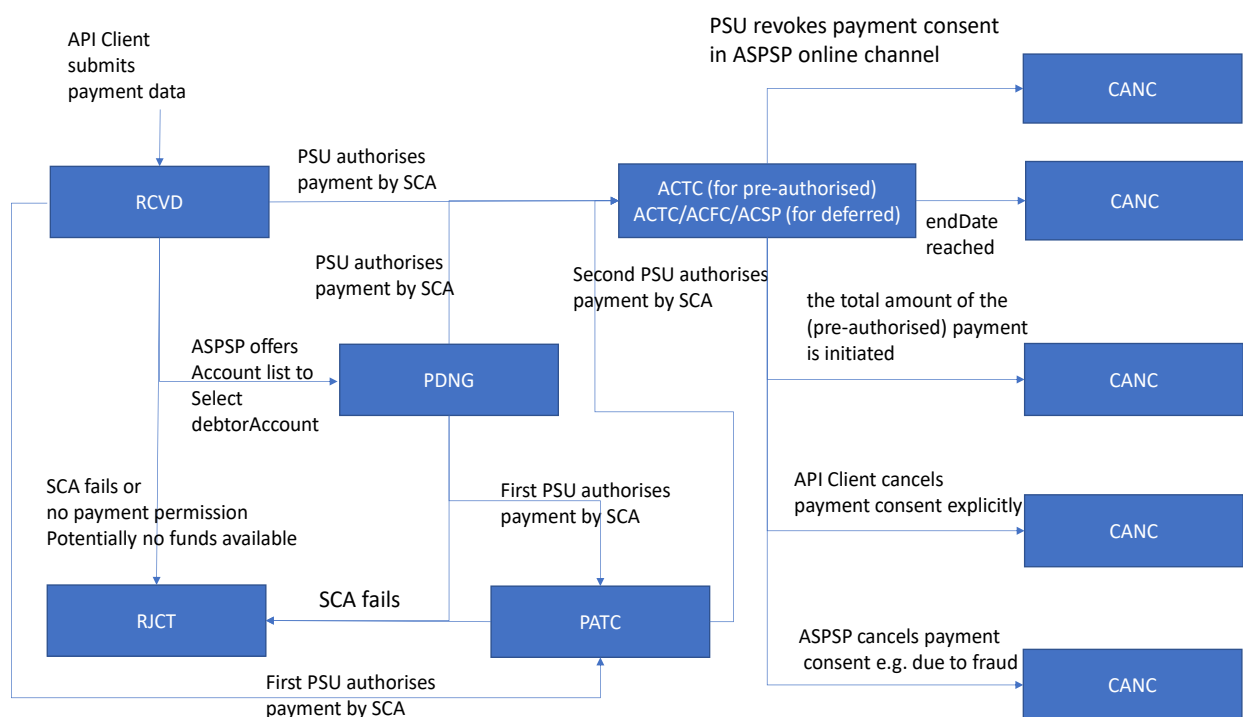
    "additionalPartyInformation":
      {"tradeName": "cool internet merchant"}
    },
    "remittanceInformationUnstructured": [{"Ref Number Merchant, Payment
before delivery"}]
  }

```

3.4 Deferred and Pre-Authorised Payment Authorisation Request

Transaction Status

The following diagram shows the overall status transition diagram for a deferred payment resource:



The values ACTC, ACFC and ACSP for the transaction status are the last resource status after the full authorisation. These values together with PATC and CANC yield all major resource status values. This categorisation is used in the Resource Status Notification Services described in [oFA-PFSM].

Call

POST /v2/{extended-payment-services}/{payment-product}

Creates an extended payment resource for deferred or pre-authorised payments at the ASPSP.

Note: This call is a Transaction Initiation Request in the sense of [oFA-PFSM] and makes use e.g. of authorisation processes and header parameters as specified therein.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • deferred-payments for XDPIS, • secured-deferred-payments for XDFPIS, • multiple-deferred-payments for XMDPIS, • secured-multiple-deferred-payments for XMDFPIS, • pre-authorised-payments for XPPIS, and • multiple-pre-authorised-payments for XMPPIS.
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: • sepa-credit-transfers • micro-sepa-credit-transfers • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. Note: For pre-authorised payments, micro-sepa-credit-transfers are not supported. For definitions of basic non-Euro generic products see[oFA-DomDef]. Further products might be published by the ASPSP within its XS2A documentation.

NOTE: The micro-sepa-credit-transfers endpoint is a product endpoint where an ASPSP can offer some (secured) SCT payments without SCA under certain rules and obeying to the micro payment exception rules of [PSD2]. A rule could e.g. be "up to 10 payments per API Client and PSU under 10 Euro in a row before SCA is required".

Query Parameters

No specific query parameters.

Request Header

Attribute	Type	Condition	Description
<Transaction Initiation Request related attributes>			The <i>Transaction Initiation Request</i> related header attributes as described in the [oFA-PFSM] are to be used.
Content-Type	String	Mandatory	application/json
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party. This is the unique ID of API Client for the payment initiation regarding PSD2 article 47 and EBA RTS article 29.
Consent-ID	Max70Text	Optional	This data element may be contained, if the payment initiation transaction is part of a session, i.e. combined AIS/PIS service. This then contains the "consentId" of the related AIS consent, which was performed prior to this payment initiation. The access attribute in this case needs to contain the "paymentInitiations" access right for the related account.
API-Contract-ID	UUID	Mandatory	ID of the underlying service contract between API Client and API Server, if provided by the ASPSP during the API Client onboarding, following [oFA-IG-Adm].

Request Body

The payment data to be transported in the request body is dependent on the chosen payment product. Some standard definitions related to the abovementioned standard products are defined in [oFA-PFSM] specified for Extended PIS as part of the Payment Formats Section. Further definitions might be given community or ASPSP specific.

For pre-authorised payments, the instructedAmount is the amount to be authorised by this request. It will neither be reserved nor initiated if no such related API requests are issued afterwards.

NOTE: The attributes requestedExecutionDate or requestedExecutionDateTime are not supported for this service, since the initiation as such is directly triggered by the API Client.

NOTE: Please note that the attribute requestedExpiryDateTime, which is contained in the additionalRequestInformation attribute supports the following semantic:

The last time stamp in explicit time zone for which a

- related reservation of funds would apply in a scenario of a secured payment,
- related authorisation would apply in a scenario of a non-secured payment

as requested by the API Client.

NOTE: For deferred payments, a direct answer on the availability of funds is often integrated. As a consequence, the header attribute Client-Rejection-NoFunds-Preferred used in the compliance solution is not supported.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	See status diagram above.
reasonCode	Status Reason Code	{Or Optional	- Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or Optional}	- Proprietary additional information on the reason for e.g. rejecting the request.
paymentId	Max70Text	Mandatory	Resource identification of the generated payment resource.
securedBy	Max35Text	Optional	Only supported for secured payments: The way of securing the funds for the transaction amount.
maximumNumber Of Initiations	Integer	Optional	The maximum number of payments which might be initiated on this resource. If provided, the

Attribute	Type	Condition	Description
			authorisation shall be closed by the ASPSP after the last permitted initiation. This attribute can only be provided by the ASPSP in case a multiple payment service was requested.
expiryDateTime	ISODateTime	Mandatory	The last time stamp of validity of - the related funds reservation (and authorisation) in case of a secured payment, - the related authorisation in case of a non-secured payment and - the execution of a related payment initiation. as determined by the ASPSP in ASPSP time zone. This date might deviate from the requestedExpiryDateTime.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee applicable to the PSU and relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debted from the debtor account. Note: This amount includes fees.
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the

Attribute	Type	Condition	Description
			data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.
<Transaction Initiation Response related attributes>			The <i>Transaction Initiation Response</i> related attributes as described in the [oFA-PFSM] are to be used, including related links and if applicable scaMethods, chosenScaMethod and challengeData, to start the authorisation process.

Example

Request for multiple pre-authorised payments

POST <https://api.testbank.com/openfinance/v2/multiple-pre-authorised-payments/sepa-credit-transfers>

Content-Type: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 PSU-IP-Address: 192.168.8.78
 API-Contract-ID: 3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
 Date: Sun, 06 Aug 2021 15:02:37 GMT

```
{
  "paymentIdentification":
    {
      "endToEndId": "12345-123456-12345678",
      "instructionId": "my-instruction-1122334",
      "instructedAmount": {"currency": "EUR", "amount": "19.50"},
      "debtorAccount": {"iban": "DE40100100103307118608"},
      "creditorAccount": {"iban": "DE02100100109307118603"},
      "creditor":
        {
          "name": "Hotel",
          "additionalPartyInformation":
            {
              "tradeName": "cool business hotel"
            }
        },
      "remittanceInformationUnstructured": [{"Ref Number Hotel, Payment after check out"}],
      "additionalRequestInformation": {"requestedExpiryDateTime": "2021-11-16T16:03:36"}
    }
}
```

Request for secured deferred payments

POST <https://api.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers>

Content-Type: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 PSU-IP-Address: 192.168.8.78
 API-Contract-ID: 3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
 Date: Sun, 06 Aug 2021 15:02:37 GMT

```
{
  "paymentIdentification":
    {
      "endToEndId": "12345-123456-12345678",
      "instructionId": "my-instruction-1122334",
      "instructedAmount": {"currency": "EUR", "amount": "19.50"},
      "debtorAccount": {"iban": "DE40100100103307118608"},
      "creditorAccount": {"iban": "DE02100100109307118603"},
      "creditor":
        {
          "name": "Merchant",
          "additionalPartyInformation":
            {
              "tradeName": "cool internet merchant"
            }
        },
      "remittanceInformationUnstructured": [{"Ref Number Merchant, Payment by delivery"}]
    }
}
```

Response in case of a redirect with an implicitly created authorisation sub-resource

HTTP/1.x 201 Created

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 ASPSP-SCA-Approach: REDIRECT
 Date: Sun, 06 Aug 2017 15:02:42 GMT
 Location: <https://www.testbank.com/openfinance/v2/secured-deferred-payments/3d9a81b3-a47d-4130-8765-a9c0ff861100>
 Content-Type: application/json

```
{
  "transactionStatus": "RCVD",
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "expiryDateTime": "2017-10-06T12:46:52Z",
  "_links": {
    "scaRedirect": {"href": "https://www.testbank.com/asdfasdfasdf"},
    "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
    "status": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"},
    "scaStatus": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/authorisations/3d9a81b3-a47d-4130-9999-a9c0ff861100"}
  }
}
```



```
}
```

Same example in case where an explicit authorisation start is needed

```
HTTP/1.x 201 Created
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7721
ASPS-SCA-Approach:    REDIRECT
Date:                 Sun, 06 Aug 2017 15:02:42 GMT
Location:             https://www.testbank.com/openfinance/v2/secured-
deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100
Content-Type:         application/json

{
  "transactionStatus": "RCVD",
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "expiryDateTime": "2017-10-06T12:46:52Z",
  "_links": {
    "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
    "status": {"href": "/openfinance/v2/secured-deferred-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"},
    "startAuthorisation": {"href": "/openfinance/v2/secured-deferred-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100/authorisations"}
  }
}
```

Response in case of an OAuth2 SCA approach with implicitly creating an authorisation sub-resource

```
HTTP/1.x 201 Created
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7721
ASPS-SCA-Approach:    REDIRECT
Date:                 Sun, 06 Aug 2017 15:02:42 GMT
Location:             https://www.testbank.com/openfinance/v2/secured-
deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100
Content-Type:         application/json

{
  "transactionStatus": "RCVD",
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "expiryDateTime": "2017-10-06T12:46:52Z",
  "_links": {
    "scaOAuth": {"href": "https://www.testbank.com/oauth/.well-known/oauth-authorization-server"},
    "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
  }
```



```

    "status": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"},
    "scaStatus": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/authorisations/3d9a81b3-a47d-4130-9999-a9c0ff861100"}
  }
}

```

Response in case of the decoupled approach with explicit start of authorisation needed (will be done with the update PSU identification function)

HTTP/1.x 201 Created

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

ASPS-SCA-Approach: DECOUPLED

Date: Sun, 06 Aug 2017 15:03:47 GMT

Location: https://www.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100

Content-Type: application/json

```

{
  "transactionStatus": "RCVD",
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "expiryDateTime": "2017-10-06T12:46:52Z",
  "_links": {
    "startAuthorisationWithPsuIdentification": {"href":
"/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/authorisations"},
    "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"}
  }
}

```

Response in case of the embedded approach with explicit start of authorisation

HTTP/1.x 201 Created

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

ASPS-SCA-Approach: EMBEDDED

Date: Sun, 06 Aug 2017 15:03:47 GMT

Location: https://www.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100

Content-Type: application/json

```

{
  "transactionStatus": "RCVD",
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "expiryDateTime": "2017-10-06T12:46:52Z",

```

```

    "_links": {
      "startAuthorisationWithPsuAuthentication": {"href":
"/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-
a47d-4130-8765-a9c0ff861100/authorisations"},
      "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"}
    }
  }
}

```

3.5 Initiation for Deferred Payments

Call

POST /v2/{extended-payment-services}/{payment-product}/{paymentId}/initiations

Creates an initiation for a (partial) deferred payment initiation for the related authorised payment resource at the ASPSP.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • deferred-payments for XDPIS • secured-deferred-payments for XDFPIS, • multiple-deferred-payments for XMDPIS, • secured-multiple-deferred-payments for XMDFPIS
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: • sepa-credit-transfers • micro-sepa-credit-transfers • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non-Euro generic products see. Further products might be published by the ASPSP within its XS2A documentation.

Attribute	Type	Description
paymentId	String	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

No specific query parameters.

Header Parameter

Attribute	Type	Condition	Description
Content-Type	String	Mandatory	application/json
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party. This is the unique ID of API Client for the payment initiation regarding PSD2 article 47 and EBA RTS article 29.
Authorization	String	Conditional	Bearer Token. Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
PSU-IP-Address	String	Mandatory	The forwarded IP Address header field consists of the corresponding HTTP request IP Address field between PSU and API Client. If not available, the API Client shall use the IP Address used by the API Client when submitting this request.
API-Contract-ID	UUID	Mandatory	ID of the underlying service contract between API Client and API Server, if provided during the related service onboarding, following [oFA-IG-Adm].

Request Body

Attribute	Type	Usage	Description
paymentIdentification	Payment Identification	Optional	If this attribute is provided, then it will be used by the ASPSP in the

Attribute	Type	Usage	Description
			related credit transfer for payment identification. If this attribute is not provided, then the corresponding paymentIdentification as defined in the initial payment resource is used.
instructedAmount	Amount	Conditional	Amount requested from the API client to be executed by the ASPSP. Mandatory for XDPI and XDPI. If not contained in a XDPI or XDPI service, then this is a dedicated closing transaction.
remittanceInformationUnstructured	Array of Max140Text	{Or Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
remittanceInformationStructured	Array of Remittance	Or Optional}	The supported sub structure will depend on the underlying payment product. If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
closingFlag	Boolean	Mandatory	If true, then the API Client indicates that this is the last initiation on the related payment resource. As a consequence, the mechanism for securing the payment (e.g. reservation of

Attribute	Type	Usage	Description
			funds) is closed in the ASPSP system.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
initiationId	UUID	Mandatory	Unique identification of the deferred payment initiation.
remainingAuthorised Amount	Amount	Conditional	The amount still available for further following deferred payment initiations. Only used in case of multiple deferred payments.
transactionStatus	Transaction Status	Mandatory	The status of the addressed deferred payment initiation as defined in Section 3.18
reasonCode	Status Reason Code	{Or Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee applicable to the PSU and relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.

Attribute	Type	Condition	Description
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debted from the debtor account. Note: This amount includes fees.
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.

Note: Rejection rules for the deferred payment initiations are as follows:

Dedicated reasonCodes shall be used by the ASPSP in case of rejecting the initiation due to the following reasons (i.e. transactionStatus="RJCT"):

Status Reason Code	Description	Usage
AM02	NotAllowedAmount	instructedAmount is greater than the original instructed amount, or the remainingAuthorisedAmount
DT05	InvalidCutOffDate	The expiryDate of the addressed reservation of funds is a date in the past

Status Reason Code	Description	Usage
CN01	AuthorisationCancelled	The authorization is cancelled.
AM04	InsufficientFunds	The related funds are not available on the account. This code is only applicable when using the not-secured service variants.
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
DS0K	NotAllowedNumberOfTransaction	The number of transactions is over the number allowed for this signer

Example

Request

POST <https://api.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/initiations>

```
Content-Type          application/json
X-Request-ID         99391c7e-ad88-49ec-a2ad-99ddcb1f7769
PSU-IP-Address:     192.168.8.78
API-Contract-ID:    3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
Date                 Sun, 18 Aug 2017 17:05:37 GMT
{
  "paymentIdentification":
    {
      "endToEndId": "12345-123456-12345678-a",
      "instructionId": "my-instruction-1122335",
      "instructedAmount": {"currency": "EUR", "amount": "9.30"},
      "remittanceInformationUnstructured": [{"Ref Number Merchant, article 5
will be delivered later"}],
      "closingFlag": false
    }
}
```

Response

```
HTTP/1.x 202
X-Request-ID:      99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Location:          https://www.testbank.com/openfinance/v2/secured-
deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861200
Date:              Sun, 18 Aug 2017 17:05:38 GMT
```



```
{  
  "initiationId": "99391c7e-ad88-49ec-a2ad-99ddcb1ggggg",  
  "transactionStatus": "ACSP"  
}
```

3.6 Recurring Payments Authorisation Request

The recurring payments initiation function will be covered in this specification as a recurring payment with maximum authorised amount for a given frequency and period. The API Client can submit a recurring payment authorisation request where the starting date, frequency and conditionally an end date is provided as well as the maximum periodic amount. The further processing of initiation is depending on the chosen service:

For the recurring and secured recurring payments services the following applies:

Once authorised by the PSU, the payment will be executed by the ASPSP at the agreed execution dates, as requested by the API Client via dedicated initiation requests per requested period, where the actual transaction amount in every period shall be less or equal to the maximum authorised amount. If the underlying endpoint is an endpoint for secured payments, then a positive response to the initiation will provide a "secured" execution of the related payment, where the securing measure can be identified via the `securedBy` attribute in the ASPSP response or by related commercial contracts.

For the multiple recurring payments services, the following applies:

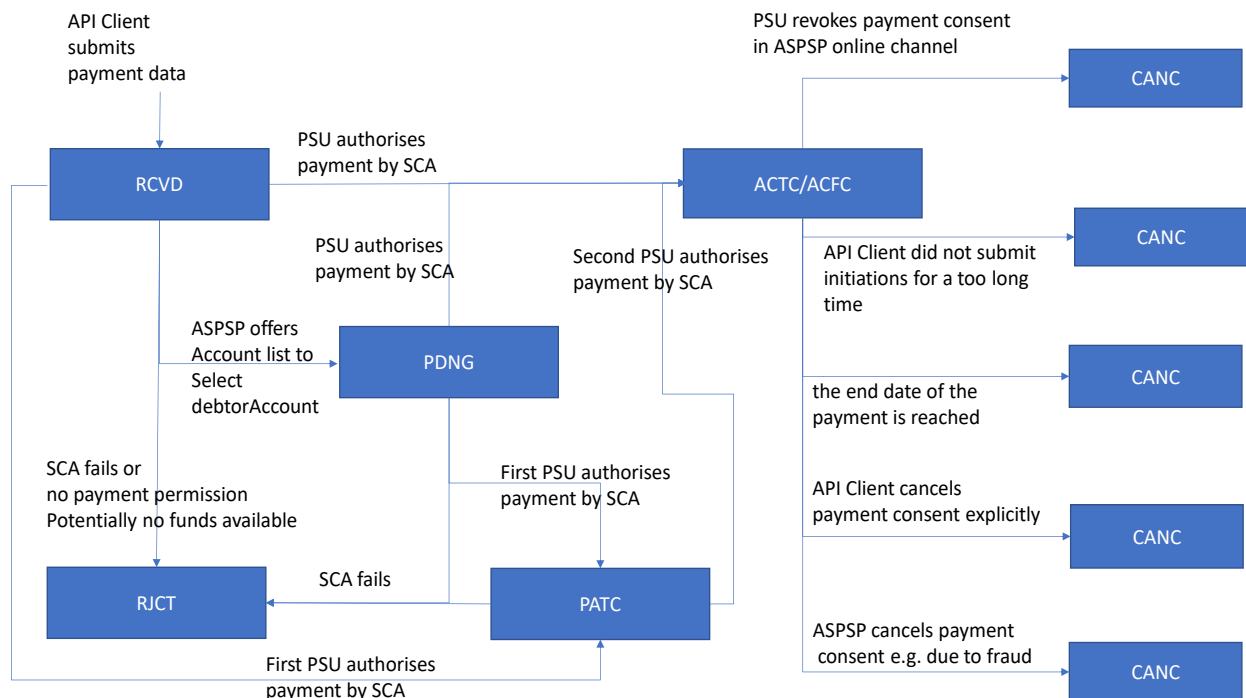
Once authorised by the PSU, the API Client can submit several initiations per period (called "execution period"), where the sum of all initiation transaction amounts per execution period are less or equal to the agreed maximum agreed periodic amount.

Additionally, for pre-authorised payments, the sum of all initiation transaction amounts of the current execution period plus the sum of all currently reserved funds must be less than or equal to the authorised amount of the current execution period.

The ASPSP will technically process each initiation in its own right. Further details on functional requirements on initiations are defined in Section 3.9.

Transaction Status

The following diagram shows the overall status transition diagram for a recurring payment resource:



The values ACTC and ACFC for the transaction status are the last resource status after the full authorisation. These values together with PATC and CANC yield all major resource status values. This categorisation is used in the Resource Status Notification Services described in [oFA-PFSM].

Call

POST /v2/{extended-payment-services}/{payment-product}

Creates an extended payment resource for recurring payments which allow one initiation per period (with flexible amount less equal than or equal to the authorised amount) or multiple initiations per period at the ASPSP.

Note: This call is a Transaction Initiation Request in the sense of [oFA-PFSM] and makes use e.g. of authorisation processes, where applicable, and header parameters as specified therein.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • multiple-recurring-payments for XMRPIS, • recurring-payments for XRPIS, • secured-recurring-payments for XRFPIIS and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: • sepa-credit-transfers • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non-Euro generic products see [oFA-DomDef]. Further products might be published by the ASPSP within its XS2A documentation.

Query Parameters

No specific query parameters.

Request Header

For this initiation the same headers as in Section 3.4 are used.

Request Body

First, the payment data to be transported in the request body for some definitions related to the abovementioned standard products are defined in [oFA-PFSM] in the Payment Formats Section specified for Extended PIS. Further definitions might be given community or ASPSP specific.

NOTE: The attributes `requestedExecutionDate` and `requestedExecutionDateTime` are not supported for this service, since execution related data is transported separately as defined below.

In addition, the following attributes are used:

Attribute	Type	Usage	Description
startDate	ISODate	Mandatory	The first applicable day of execution starting from this date is the first execution request date.
endDate	ISODate	Optional	The last applicable day of execution If not given, an infinite recurring payment is requested.
frequency	Event Frequency Code	Mandatory	The frequency of the recurring payment. For multiple recurring and multiple recurring pre-authorised payments, this frequency together with the given start date defines the recurring periods.
dayOfExecution	Max2Text	Conditional	"31" is ultimo. The format is following the regular expression <code>\d{1,2}</code> . Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP. This attribute may not be used for Multiple Recurring or for Multiple Recurring Pre-Authorised Payment Requests, since no planned execution dates are used.

NOTE: The execution date for a recurring payment, excluding Multiple Recurring and Multiple Recurring Pre-Authorised Payments, is fixed by the first submission and the related execution requirements. For the permitted frequencies the following applies:

- Daily: No additional requirements.
- Weekly: The startDate will fix the start of potential initiations after a successful authorisation. dayOfExecution is defining the start of each authorisation period after the startDate: "01" indicating Monday, "02" Tuesday etc. The ASPSP can restrict the usage to the value "01". If an authorisation is processed on Tuesday with the current date as startDate and the dayOfExecution equals "01", then the first execution period is valid till the following Sunday and Monday the next execution period with the authorised total amount will apply.
- EveryTwoWeeks: The startDate will determine the regular execution day. dayOfExecution is ignored for the frequency.

- **Monthly:** The dayOfExecution determines the regular execution day, starting with the first regular execution day after the startDate (if provided).
- **EveryTwoMonths:** The dayOfExecution determines the regular execution day in every execution month. The startDate determines the first execution month.
- **Quarterly:** The startDate determines the first regular execution day.
- **SemiAnnual:** The startDate determines the first regular execution day.
- **Annual:** The startDate determines the first regular execution day.

NOTE: The start and end dates of each execution period for a multiple recurring payment is fixed by the first submission and the related execution requirements. For the permitted frequencies the following applies.

Note: The ASPSP can choose to not support the attribute dayOfExecution. In that case, all execution periods are rolling periods as defined by the startDate.

- **Daily:** No additional requirements.
- **Weekly:** The startDate will fix the start of potential initiations after a successful authorisation. dayOfExecution is defining the begin of each execution period: "01" indicating Monday, "02" Tuesday etc. The ASPSP can restrict the usage to the value "01". If an authorisation is processed on Tuesday with the current date as startDate and the dayOfExecution equals "01", then the first execution period is valid till the following Sunday and on Monday the next execution period with the authorised total amount will apply.
- **EveryTwoWeeks:** Not supported in the first version of the specifications.
- **Monthly:** The startDate will fix the start of potential initiations after a successful authorisation. dayOfExecution is defining the begin of each execution period: The ASPSP can restrict the usage to the value "01". If an authorisation is processed on the 5th of a month with the current date as startDate and the dayOfExecution equals "01", then the first execution period is valid till the end of the current month and on the first day of the following month, the next execution period with the authorised total amount will apply.
- **EveryTwoMonths:** Not supported for now.
- **Quarterly:** Not supported for now.
- **SemiAnnual:** Not supported for now.
- **Annual:** Not supported for now.

NOTE: The attribute executionRule is not supported, since the payment will be executed **always** the first working day **after** the execution day, if the latter is a bank holiday and if the chosen product is not processed on bank holidays.

NOTE: The attribute monthsOfExecution is not supported, since the API Client has the possibility to not initiate an execution of a recurring payment at a chosen month.

NOTE: This standard does not mandate the ASPSP to support all listed execution periods. The supported execution periods will be documented by the ASPSP.

Response

The formats of the Extended Payment Authorisation Response resp. the subsequent transaction authorisation process for recurring payments equals the corresponding Extended

Payment Authorisation Response resp. the subsequent transaction authorisation process for a single payment containing JSON based payment data. Additionally, the attribute `maximumNumberOfInitiations` might be supported by the ASPSP indicating the maximum number of (successful) initiations permitted per period for multiple recurring payments.

Remark: Please note that for the starting authorisation of recurring payments, the ASPSP will always mandate an SCA with dynamic linking, exemptions are not permitted.

Example Recurring Payment

Request

```
POST https://www.testbank.com/openFinance/v2/recurring-payments/sepa-credit-transfers
Content-Type:          application/json
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7721
PSU-IP-Address:        192.168.8.78
API-Contract-ID:       3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
Date:                  Sun, 06 Aug 2017 15:02:37 GMT
{
  "instructedAmount": {"currency": "EUR", "amount": "123"},
  "debtorAccount": {"iban": "DE40100100103307118608"},
  "creditor": {"name": "Merchant123",
  "creditorAccount": {"iban": "DE23100120020123456789"},
  "remittanceInformationUnstructured": [{"Ref Number Abonnement"}],
  "startDate": "2017-09-01",
  "frequency": "Monthly",
  "dayOfExecution": "01"
}
```

Example Multiple Recurring Payment

Request

```
POST https://www.testbank.com/openFinance/v2/recurring-payments/sepa-credit-transfers
Content-Type:          application/json
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7721
PSU-IP-Address:        192.168.8.78
API-Contract-ID:       3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
Date:                  Sun, 06 Aug 2017 15:02:37 GMT
{
  "instructedAmount": {"currency": "EUR", "amount": "123"},
  "debtorAccount": {"iban": "DE40100100103307118608"},
  "creditor": {"name": "Merchant123",
  "creditorAccount": {"iban": "DE23100120020123456789"},
  "remittanceInformationUnstructured": [{"Ref Number Abonnement"}],
  "startDate": "2017-09-01",
  "frequency": "Monthly"
}
```

```
}
```

3.7 Prolongation of a Recurring Payment

Call

```
POST /v2/{extended-payment-services}/{payment-product}
      /{paymentId}/prolongations
```

Updates the addressed payment following the Change Transaction Resource process for the general sub-resource approach.

The creation of a recurring payment is covered in Section 3.6. For the authorisation of a recurring payment a maximum authorised amount for a given frequency is set together with a start date. The API Client may submit an end date for the recurring payment as well.

If an API Client has established an end date during the authorisation of the recurring payment, the following request allows the API Client to extend the end date and thus prolong the recurring payment.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • multiple-recurring-payments for XMRPIS, • recurring-payments for XRPIS, • secured-recurring-payments for XRFPIIS and • multiple-recurring-pre-authorised payments for XMRPPIS.
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: • sepa-credit-transfers • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non-Euro generic products see [oFA-DomDef]. Further products might be published by the ASPSP within its XS2A documentation.

Attribute	Type	Description
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

No specific query parameters.

Request Header

Attribute	Type	Condition	Description
<i><Change Transaction Resource Request related attributes></i>			The Change Transaction Resource Request related header attributes as described in the [oFA-PFSM] are to be used.

Request Body

Attribute	Type	Usage	Description
endDate	ISODate	Optional	The last applicable day of execution If not given, it is an infinite recurring payment.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ETag	UUID	Mandatory	Unique identification of the changed resource variant that resulted from this request. It can be used together with the original resourceId to address the resource variant of

Attribute	Type	Condition	Description
			the update, following the general change methodology specified in [oFA-PFSM].
<i><Change Transaction Resource Response Header Parameters></i>			The Change Transaction Resource Response related header attributes as described in the [oFA-PFSM] are to be used.

Response Body

Attribute	Type	Condition	Description
<i><Change Transaction Resource Response related attributes></i>			The response body parameters of a Change Transaction Resource Response as specified in [oFA-PFSM] are used.
transactionStatus	Transaction Status	Mandatory	Transaction status of the changed variant. The same status options as depicted in the status diagram in Section 3.6 are to be used.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or - Optional}	Proprietary additional information on the reason for e.g. rejecting the request.

3.8 Initiation for Recurring Payments

Call

```
POST /v2/{extended-payment-services}/{payment-product}/{paymentId}/initiations
```

Creates an initiation for a recurring payment initiation for the related authorised payment resource at the ASPSP.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - recurring-payments for XRPIS and - secured-recurring-payments for XRFPIIS.
payment-product	String	The addressed payment product endpoint, e.g. for SEPA Credit Transfers (SCT). The default list of products supported in this standard is: - sepa-credit-transfers - instant-sepa-credit-transfers - target-2-payments - cross-border-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non-Euro generic products see [oFA-DomDef]. Further products might be published by the ASPSP within its XS2A documentation.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

No specific query parameters.

Header Parameter

Attribute	Type	Condition	Description
Content-Type	String	Mandatory	application/json
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party. This is the unique ID of API Client for the payment initiation regarding PSD2 article 47 and EBA RTS article 29.
Authorization	String	Conditional	Bearer Token. Is contained only, if an OAuth2 based authentication was performed in a pre-step

Attribute	Type	Condition	Description
			or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
PSU-IP-Address	String	Mandatory	The forwarded IP Address header field consists of the corresponding HTTP request IP Address field between PSU and API Client. If not available, the API Client shall use the IP Address used by the API Client when submitting this request.
API-Contract-ID	UUID	Mandatory	ID of the underlying service contract between API Client and API Server, if provided during the related service onboarding, following [oFA-IG-Adm].

Request Body

Attribute	Type	Usage	Description
paymentIdentification	Payment Identification	Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for payment identification. If this attribute is not provided, then the corresponding paymentIdentification as defined in the initial payment resource is used.
instructedAmount	Amount	Mandatory	Amount requested from the API client to be executed by the ASPSP. This amount shall be smaller or equal to the amount authorised for the periodical use
remittanceInformationUnstructured	Array of Max140Text	{Or Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information.

Attribute	Type	Usage	Description
			If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
remittanceInformationStructured	Array of Remittance	Or Optional}	The supported sub structure will depend on the underlying payment product. If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
requestedExecutionDate	ISO Date	Conditional	Shall be consistent with the planned regular execution day as defined in the initial payment resource.
requestedExecutionDateTime	ISODateTime	[Optional]	Shall be consistent with the planned regular execution day as defined in the initial payment resource. Only to be used with instant payment products for execution at that timestamp. Request will be rejected if this attribute is not supported by the ASPSP.

NOTE: The initiation for the payment shall be submitted

- Till 23:59:59 of the day before for standard credit transfers at the latest.
- Till the day of execution for instant payments at the latest.

If the related initiation is late, it shall be rejected with a dedicated error code.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
initiationId	UUID	Mandatory	Unique identification of the recurring payment initiation.
transactionStatus	Transaction Status	Mandatory	The status of the addressed deferred payment initiation as defined in Section 3.18.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
requestedExecutionDate	ISO Date	Mandatory	Requested execution date for this initiation. Note: This element confirms the execution period.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee applicable to the PSU and relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debted from the debtor account. Note: This amount includes fees.

Attribute	Type	Condition	Description
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.

Note: Rejection rules for the recurring payment initiations are as follows:

Dedicated transaction status reasonCodes shall be used by the ASPSP in case of rejecting the transaction due to the following reasons:

Status Reason Code	Description	Usage
AM02	NotAllowedAmount	instructedAmount is greater than the maximum periodic instructedAmount as defined by the recurring payment initiation resource
DT05	InvalidCutOffDate	the requestedExecutionDate is a date in the past
DT01	InvalidDate	the requestedExecutionDate is too far in the future (e.g. more than 8 days)
CN01	AuthorisationCancelled	The authorization is cancelled.
AM04	InsufficientFunds	The related funds are not available on the account.
AC05	ClosedDebtorAccountNumber	Debtor account number closed

Status Reason Code	Description	Usage
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
UPAY	UnduePayment	Payment is not justified. Remark: To be used, if a second payment initiation is submitted in one period after the first initiation has been processed successfully.

Example

Request

```
POST https://www.testbank.com/openFinance/v2/recurring-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/initiations
Content-Type:          application/json
PSU-IP-Address:        192.168.8.78
API-Contract-ID:       3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7723
Date:                  Sun, 27 Feb 2018 18:02:37 GMT
{
  "instructedAmount": {"currency": "EUR", "amount": "104"},
  "remittanceInformationUnstructured": "Ref Number Abonnement, Reduced Price for March 2018",
  "requestedExecutionDate": "2018-02-01"
}
```

3.9 Initiation for Pre-Authorised Payments and Multiple Recurring Payments

This specification supports a one-step initiation process which is just directly processed and a two-step initiation process with additional confirmation request after a funds check.

Initiation for pre-authorised payments

The API Client has the option to initiate a payment by referencing a related funds reservation. If a reservation is linked to an initiation, the initiation must be requested during the reservation validity period. Additionally, the ASPSP checks if the to be initiated amount is lower or equal than the reserved amount.

If the to be initiated amount is greater than the reserved amount, the initiation is not necessarily automatically denied. The difference between the requested amount and the reserved amount is called **additional amount**. The ASPSP must check if the additional amount of a requested initiation is still covered by the currently authorised amount while ensuring that all current reservations remain valid. This means that the currently still authorised amount minus the sum

of all current reservations (including the funds reservation possibly referenced by this payment initiation) must be greater or equal than the additional amount of this payment initiation.

Note: The ASPSP can decide if it supports the above procedure for initiations referencing a funds reservation that does not cover the to be initiated amount. If this process is not supported, any initiation that relies on a funds reservation for which the reserved amount is smaller than the initiated amount must be rejected. This implementation choice must be indicated in the Discovery API, cp. [oFA-IG-Disc].

If no reservation was referenced within the initiation request, the additional amount is equal to the requested amount and the above be satisfied as well.

If the payment initiation is requested without a funds reservation being linked to it, the API Client can request a two-step initiation approach where first a funds check is executed and an additional confirmation request is needed for the actual payment initiation, see Section 3.10.

Note: A successful initiation of a payment linked to a reservation does not cancel the funds reservation. The initiation lowers the reserved amount of the reservation by the initiated amount. If the initiated amount is greater than the reserved amount, the amount of the reservation is set to zero and the reservation becomes invalid.

Note: After a successful authorisation, i.e. after this API Call in case of a one-step initiation and after the confirmation of the initiation in a two-step initiation, the currently authorised amount of the underlying payment resource is reduced by the initiated amount of the initiation.



Transaction status for one-step initiation process

The following diagram shows the overall status transition diagram for an initiation resource without the request for an additional confirmation request:

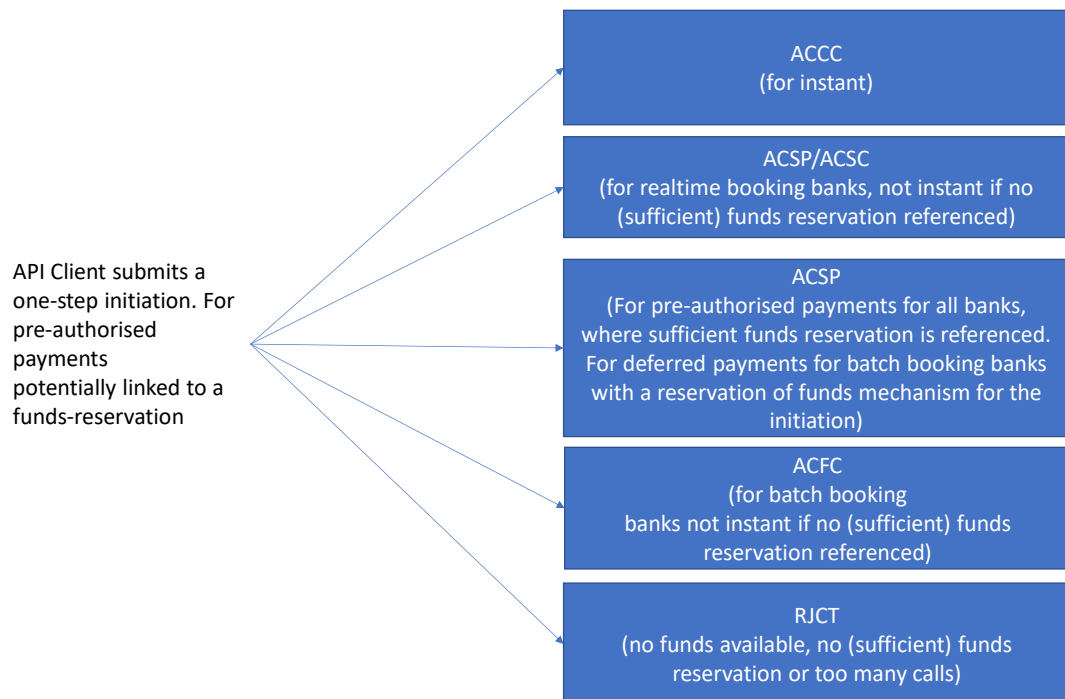


Figure 2: Transaction status in the one-step initiation process

Transaction status for two-step initiation process

The following diagram shows the overall status transition diagram for an initiation resource when supporting the request for an additional confirmation request:

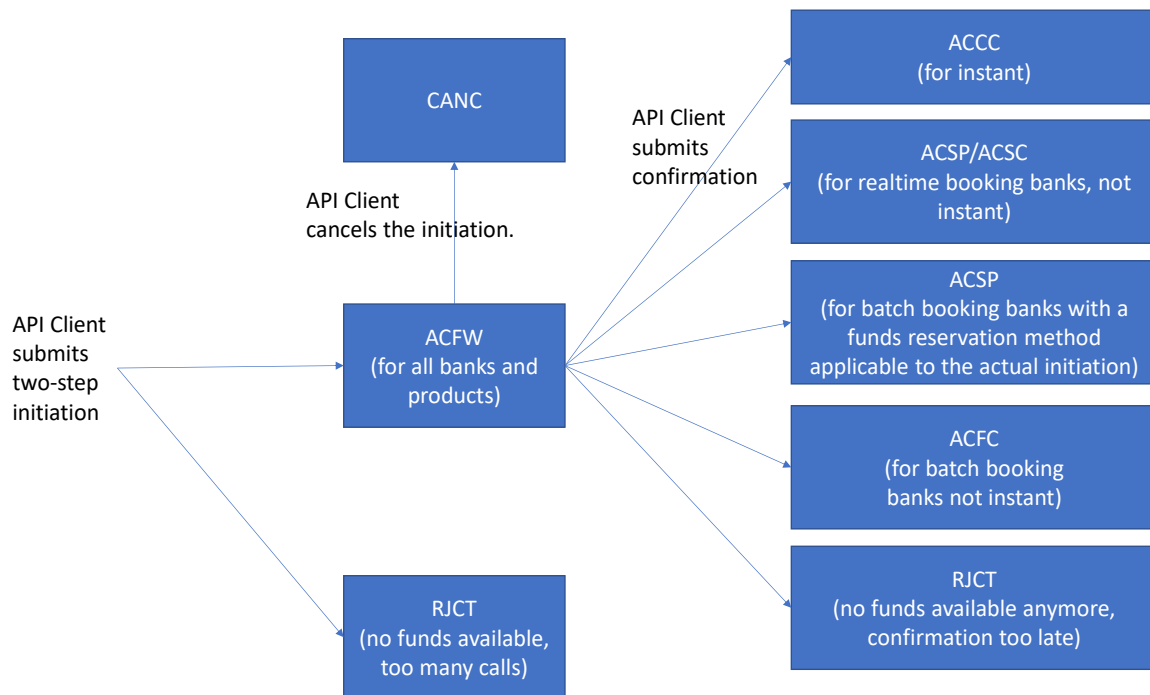


Figure 3: Transaction status in the two-step initiation process

It is optional for the ASPSP to support the two-step initiation.

Note: The confirmation step is expected to be issued shortly after the first step, supporting check out routines in eCommerce. In case also other use cases with a longer timeframe between first and second step apply, this status concept could be extended to a funds reservation in step 1 in future.

Note: For pre-authorised payments, the two-step initiation can be requested only if no funds reservation is linked to the initiation.

Call

```
POST /v2/{extended-payment-services}/{payment-product}/{paymentId}/initiations
```

Creates an initiation resource for a partial payment initiation for the related (pre-)authorised payment resource at the ASPSP. The initiation might be booked afterwards by the ASPSP or an explicit confirmation by the API Client is required first. The approach used for the initiation depends on parameters contained in the call and defined below.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - multiple-recurring-payments for XMRPIS, - pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The addressed payment product endpoint in the related authorisation process.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

No specific query parameters.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party. This is the unique ID of API Client for the payment initiation regarding PSD2 article 47 and EBA RTS article 29.
Authorization	String	Conditional	Bearer Token. Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
PSU-IP-Address	String	Mandatory	The forwarded IP Address header field consists of the corresponding HTTP request IP Address field between PSU and API Client. If not available, the API Client shall use the IP Address used by the API Client when submitting this request.
API-Contract-ID	UUID	Mandatory	ID of the underlying service contract between API Client and API Server, if provided during the related service onboarding, following [oFA-IG-Adm].

Attribute	Type	Condition	Description
reservationId	UUID	Optional	Only for pre-authorised payments: If the API Client wants to initiate a payment using (part of) a previously reserved amount, then this must be indicated by including the reservationId of the related reserved amount in this request. Warning: The “reservationId” and the “Client-Explicit-Confirmation-Requested” must not be used within the same call.
Client-Explicit-Confirmation-Requested	Boolean	Optional	If true, and if an explicit confirmation is supported by the ASPSP, then the related initiation will only be executed after an additional confirmation request, see Section 3.10 If true, and if an explicit confirmation is not supported by the ASPSP, then the related request will be rejected. If false or if an explicit confirmation is not supported by the ASPSP or if not used by the API Client, then the related initiation needs no further action on the API to be executed. Warning: The “reservationId” and the “Client-Explicit-Confirmation-Requested” must not be used within the same call.

Request Body

Attribute	Type	Usage	Description
paymentIdentification	Payment Identification	Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for payment identification. If this attribute is not provided, then the corresponding paymentIdentification as defined in the initial payment resource is used.

Attribute	Type	Usage	Description
instructedAmount	Amount	Mandatory	Amount requested from the API client to be executed by the ASPSP. This amount together with all other amounts initiated without rejection during the current initiation shall be smaller or equal to the amount authorised for the periodical use.
remittanceInformationUnstructured	Array of Max140Text	{Or Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
remittanceInformationStructured	Array of Remittance	Or Optional}	The supported sub structure will depend on the underlying payment product. If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.

Note: attributes like a requestedExecutionDate or requestedExecutionDateTime are not supported for this service in a first step due to the present complexity.

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource (if created)

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-Explicit-Confirmation-Supported	Boolean	Conditional	Shall be used by the ASPSP if the Client-Explicit-Confirmation-Requested flag has been used by the API Client. true if explicit confirmation is supported by the ASPSP. false if explicit confirmation is not supported by the ASPSP.

Response Body

Attribute	Type	Condition	Description
initiationId	UUID	Mandatory	Unique identification of the recurring payment initiation.
transactionStatus	Transaction Status	Mandatory	The status of the addressed deferred payment initiation as defined in Section 3.18.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
confirmation ExpiryDateTime	ISODatetime	Conditional	The ASPSP shall provide this attribute, if the explicit confirmation is supported by the ASPSP and if the Client-Explicit-Confirmation-Requested equals true. This attribute implies that an explicit confirmation by the API Client is still outstanding.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee applicable to the PSU and relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.

Attribute	Type	Condition	Description
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debited from the debtor account. Note: This amount includes fees.
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.
_links	Links	Conditional	A list of hyperlinks to be recognised by the API Client. The actual hyperlinks used in the response depend on the dynamical decisions of the ASPSP when processing the request. Remark: All links can be relative or full links, to be decided by the ASPSP. Type of links admitted in this response, (further links might be added for ASPSP defined extensions): "confirmInitiation": In case of a confirmation request is required to execute

Attribute	Type	Condition	Description
			the payment, a link where this confirmation has to be posted is added.

Note: Rejection rules for the multiple recurring and pre-authorised payment initiations are as follows:

Dedicated transaction status reasonCodes shall be used by the ASPSP in case of rejecting the transaction due to the following reasons:

Status Reason Code	Description	Usage
AM02	NotAllowedAmount	instructedAmount together with all initiated transaction amounts (in the current period) is greater than the maximum instructedAmount as defined by the payment resource
CN01	AuthorisationCancelled	The authorisation is cancelled.
AM04	InsufficientFunds	The related funds are not available on the account.
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
UPAY	UnduePayment	Payment is not justified.

Example

Request

POST <https://www.testbank.com/openFinance/v2/multiple-recurring-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/initiations>

```
Content-Type:          application/json
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7723
PSU-IP-Address:        192.168.8.78
API-Contract-ID:       3bd7ccec-6510-4907-909d-2fbc0fc5f0f0
Date:                  Sun, 27 Feb 2018 18:02:37 GMT
{
  "instructedAmount": {"currency": "EUR", "amount": "104"},
  "remittanceInformationUnstructured": "Ref Number Abonnement, Video
Videoname streaming on 27 Feb 2018"
}
```

3.10 Confirmation for Initiations

Call

```
PUT /v2/{extended-payment-services}/{payment-product}/{paymentId}/initiations/{initiationId}/confirmation
```

The API Client confirms with this request the actual execution of the addressed initiation.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • Multiple-recurring-payments for XMRPIS, • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The addressed payment product endpoint in the related authorisation process.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
initiationId	UUID	ID of the corresponding initiation object as returned by a Initiation for Multiple Recurring Payments Request.

Query Parameters

No specific query parameters.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Request Body

No Request Body

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The status of the addressed payment initiation as defined for deferred payments in Section 3.18 and for pre-authorised payments in Section 3.9.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.

Dedicated transaction status reasonCodes shall be used by the ASPSP in case of rejecting the transaction due to the following reasons:

Status Reason Code	Description	Usage
CN01	AuthorisationCancelled	The authorization is cancelled.
AM04	InsufficientFunds	The related funds are not available on the account.
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.

3.11 Cancellation for Initiations

Call

```
DELETE /v2/{extended-payment-services}/{payment-product}/{paymentId}/initiations/{initiationId}
```

The API Client asks for the cancellation of the addressed initiation as long as it is not confirmed yet.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - Multiple-recurring-payments for XMRPIS, - pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS, and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The addressed payment product endpoint in the related authorisation process.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
initiationId	UUID	ID of the corresponding initiation object as returned by an Initiation for Multiple Recurring Payments Request.

Query Parameters

No specific query parameters.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Request Body

No Request Body

Response Code

The HTTP response code equals 204.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

No Response Body

3.12 Update the Pre-Authorised Payment Request

Call

PATCH /v2/{extended-payment-services}/{payment-product}/{paymentId}

Updates the addressed pre-authorised payment following the Change Transaction Resource process for the general PATCH approach where all attributes given in the request body replace the attributes in the resource as described in [oFA-PFSM]. Any attributes not addressed in the request body are kept unchanged.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - multiple-pre-authorised-payments for XMPPIS, and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	The unique identifier of the payment resource as yielded in the ASPSP's response of the payment initiation.

Query Parameters

No specific query parameters.

Request Header

Attribute	Type	Condition	Description
<i><Change Transaction Resource Request related attributes></i>			The Change Transaction Resource Request related header attributes as described in the [oFA-PFSM] are to be used.

Request Body

The ASPSP has to present which attributes can be updated by this request via its discovery API.

Attribute	Type	Condition	Description
instructedAmount	Amount	Optional	This shall yield the new authorised amount. It is possible to request a smaller authorised amount than the currently authorised one. Then, this must satisfy the following: The sum of all initiated amounts and all currently reserved amounts related to the payment resource must be smaller than this requested updated amount of the pre-authorised payment resource. For multiple recurring per-authorised payments, this requirement is checked only for the current recurring period.
endDate	ISODate	Optional	Only supported for multiple recurring payments. If during the authorisation of the payment, no end date was set, then this can be included here. The date must lie in the future.

Note: This request must contain a non-empty request body.

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ETag	UUID	Mandatory	Unique identification of the changed resource variant that resulted from this request.
<i><Change Transaction Resource Response Header Parameters></i>			The Change Transaction Resource Response related header attributes as described in the [oFA-PFSM] are to be used.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	Transaction status of the changed variant of the resource.
reasonCode	Status Reason Code	{Or Optional -	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
<i><Change Transaction Resource Response related attributes></i>			The Change Transaction Resource Response related attributes as described in the [oFA-PFSM] are to be used, including related links and if applicable scaMethods, chosenScaMethod and challengeData, to start the authorisation process.

Example

Request

PATCH <https://api.testbank.com/openfinance/v2/multiple-pre-authorised-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100>
 Content-Type: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 PSU-IP-Address: 192.168.8.78
 PSU-GEO-Location: GEO:52.506931;13.144558

```

PSU-User-Agent:      Mozilla/5.0 (Windows NT 10.0; WOW64; rv:54.0)
Gecko/20100101 Firefox/54.0
Date:                Sun, 06 Aug 2021 15:02:37 GMT

```

```

{
  "instructedAmount": {"currency": "EUR", "amount": "25.50"}
}

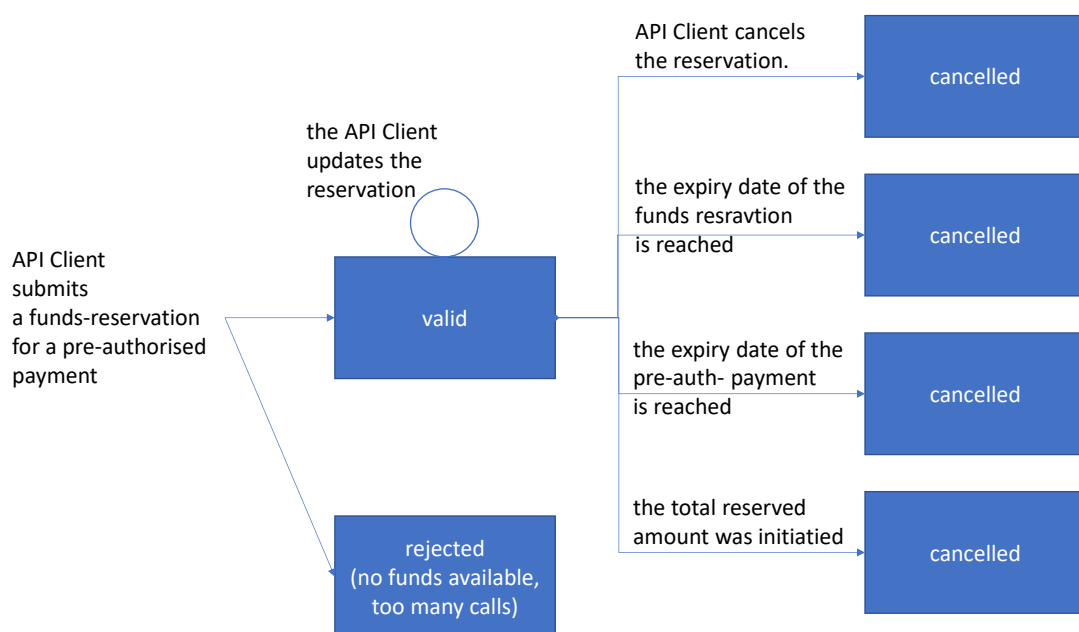
```

3.13 Funds Reservation for Pre-Authorised Payments

This specification supports an initiation process which can be linked to a funds reservation. This reservation obtains its own identification and can be managed on its own. Only when the API Client refers to the reservation when requesting a payment initiation is (part of) the reserved amount initiated. The reservation and initiation processes are managed via different APIs enabling unambiguous API management.

Transaction status for funds reservations

The following diagram shows the overall status transition diagram for a funds reservation resource:



This API Call requests to reserve a part of the currently still authorized amount of a pre-authorized payment.

Call

```

POST /v2/{extended-payment-services}/{payment-product}/{paymentId}/funds-
reservations

```

Creates a funds-reservation resource authorised by the addressed pre-authorised payment resource.

Rule: The sum of all current reservations must always be smaller than or equal to the currently still authorised amount.

During an initiation for a pre-authorised payment a reservation can be linked to the initiation to indicate that partial of the related reserved amount shall be used for the payment initiation. For details on this see Section 3.9.

Note: The reservation obtains its own validity period starting after this creation request is successfully issued. Each successful initiation referencing a funds reservation reduces the reserved amount by the related initiated amount (minimum zero amount). A reservation that is reduced to zero is cancelled automatically. The reservation is no longer valid when the reservation expiry date is reached.

Note: For multiple recurring pre-authorised payments, it is possible that reservations exceed the recurring period in which they were created. In this case, the reservations remain valid and can be used for the initiation of a payment in a future recurring period as long as they are valid.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS, and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

No specific query parameters.

Header Parameter

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Request Body

Attribute	Type	Usage	Description
reservedAmount	Amount	Mandatory	Amount requested from the API Client to be reserved. This amount together with all other currently valid reservations of the related pre-authorised payment resource shall be smaller or equal to the currently still authorised amount of the pre-authorised payment. Otherwise, the request is rejected.
remittanceInformation Unstructured	Array of Max140Text	{Or Optional	If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
remittanceInformation Structured	Remittance	Or Optional}	The supported sub structure will depend on the underlying payment product. If this attribute is provided, then it will be used by the ASPSP in the related credit transfer for remittance information. If this attribute is not provided, then the corresponding remittance as defined in the initial payment resource is used.
requestedExpiryDateTime	ISODateTime	Mandatory	The last timestamp until which the requested reservation shall be valid.

Response

Response Code

The HTTP response code equals 201.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
reservationId	UUID	Mandatory	Unique identification of the reservation resource related to the pre-authorised payment.
transactionStatus	String	Mandatory	The status of the reservation resource as detailed in the diagram above.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
expiryDateTime	ISODateTime	Mandatory	The last timestamp until which the reservation is valid. This date must occur before the related authorisation validity period of the payment ends.

Note: Rejection rules for the reservation are as follows:

Dedicated transaction status reasonCodes shall be used by the ASPSP in case of rejecting the transaction due to the following reasons:

Status Reason Code	Description	Usage
AM02	NotAllowedAmount	reservedAmount together with the sum of all other current reservations related to the pre-authorised payment resource is greater than the currently still authorised amount.
DT05	InvalidCutOffDate	the requestedExpiryDateTime is a date in the past
DT01	InvalidDate	the requestedExpiryDateTime is too far in the future, e.g. past the authorisation expiry date
CN01	AuthorisationCancelled	The authorisation of the pre-authorised payment resource is cancelled.
AM04	InsufficientFunds	The related funds are not available on the account.

Status Reason Code	Description	Usage
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.

3.14 Update a Funds Reservation

Call

PATCH /v2/{extended-payment-service}/{payment-product}/{paymentId}/funds-reservations/{reservationId}

Updates a funds-reservation resource related to a pre-authorised payment.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - multiple-pre-authorised-payments for XMPPIS, and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
reservationId	UUID	Unique identifier of the reservation resource as returned during the reservation creation request.

Query Parameters

No specific query parameters.

Header Parameter

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Request Body

Attribute	Type	Usage	Description
reservedAmount	Amount	Optional	Updated reserved amount. The API Client can request a greater or a smaller reserved amount than the current one of this reservation. The same restrictions for this amount apply as for the creation of a new reservation linked to the pre-authorised payment resource.
requestedExpiryDateTime	ISODateTime	Optional	The last timestamp until which the requested reservation shall be valid. This date must occur before the related authorisation validity period of the payment ends.

Note: The request body must obtain at least one element.

Response**Response Code**

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	String	Mandatory	The status of the reservation resource.

Attribute	Type	Condition	Description
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
expiryDateTime	ISODateTime	Conditional	Updated expiry date for this reservation. Only to be included if an update of the expiry date was requested. Note: This element confirms the updated period of the reservation.

Note: The same rules for rejection can occur as in Section 3.13.

3.15 Cancellation of a funds reservation

Call

```
DELETE /v2/{extended-payment-service}/{payment-product}/{paymentId}/funds-
reservations/{reservationId}
```

The API Client asks for the cancellation of the addressed reservation.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS, and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
reservationId	UUID	Unique identifier of the reservation resource as returned during the reservation creation request.

Query Parameters

No specific query parameters.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Request Body

No Request Body

Response Code

The HTTP response code equals 204.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

No Response Body

Example

Request

```
DELETE https://www.testbank.com/openFinance/v2/{extended-payment-service}
/multiple-pre-authorised-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-
8765-a9c0ff861100/funds-reservations/99391c7e-ad88-11bd-a2ad-99ddcb1ggggg
```

```
Content-Type:          application/json
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7723
Date:                  Mon, 28 Feb 2021 18:02:37 GMT
```

Response

```
HTTP/1.x 204
X-Request-ID:          99391c7e-ad88-49ec-a2ad-99ddcb1f7723
Date:                  Mon, 28 Feb 2021 18:02:37 GMT
```

3.16 Get Payment Status Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/status

Can check the status of a payment authorisation for deferred, pre-authorised or recurring payments, resp. payment initiation in the case of secured-payments.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - secured-payments XFPIS, - deferred-payments for XDPIS, - secured-deferred-payments for XDFPIS, - multiple-deferred-payments for XMDPIS, - secured-multiple-deferred-payments for XMDFPIS - recurring-payments for XRPIS - secured-recurring-payments for XRFPIIS, - multiple-recurring-payments for XMRPIS, - pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product, under which the payment under paymentId has been initiated.
paymentId	Max70Text	Resource Identification of the related payment.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Attribute	Type	Condition	Description
If-Match	UUID	Optional if supported by the ASPSP	If used, this field must obtain the ETag of the changed version of the resource. Otherwise, the request will be rejected. Then, this API call requested the status of the changed variant of the resource. The ASPSP must support the usage of this field if the update of a payment resource as described in Sections 3.7 and 3.12 is offered via its API.

Query Parameters

No specific query parameters.

Request Body

No request body.

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ETag	UUID	Conditional	This attribute yields the ETag of the changed variant, in case this version was addressed in the request by using the If-Match header parameter.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The status for deferred and single/multiple pre-authorised payments are listed in Section 3.4. The status for recurring payments is listed in Section 3.6. Remark: If the PSU does not complete a required SCA within the required timeframe the payment resource's status must be set to "RJCT". Particularly, if a multi-level-SCA is

Attribute	Type	Condition	Description
			required and the number of successful SCAs during the required timeframe is insufficient, the status must also be set to "RJCT".
reasonCode	Status Reason Code	{Or Optional	- Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or Optional}	- Proprietary additional information on the reason for e.g. rejecting the request. Remark: If an ISO Code is available it should be used instead of Proprietary Reasons. Further restrictions could be defined by API Access Scheme.
remainingAuthorised Amount	Amount	Conditional	Only supported for multiple payments. After successful authorisation, this attribute is showing the maximum amount which can still be initiated on this resource. For recurring payments this is the remaining authorised amount for the current execution period.
psuMessage	Max500Text	Optional	
_links	Links	Optional	Should refer to next steps if the problem can be resolved via the interface e.g. for re-submission of credentials.
apiClientMessages	Array of Client Message Information	Optional	Messages to the API Client on operational issues.

The following reasonCodes are used:

Code	Description
CN01	Authorisation cancelled. It is used in case the PSU has cancelled the payment.
FOCR	Following cancellation request. This is used in case the API Client has requested the cancellation.
TKSP	Token suspended. It is used in case the ASPSP has cancelled the order after authorisation for fraud or other reasons.

Code	Description
TKXP	Token expired. This is used in case the payment resource expires following the consent definition.
EOL ¹	End of Life. Expiration of the payment authorisation due to no use for too long.

Example

Request

GET <https://api.testbank.com/openfinance/v2/secured-deferred-payments/3d9a81b3-a47d-4130-8765-a9c0ff861100/status>

Accept: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Date: Sun, 06 Aug 2017 15:04:07 GMT

Response

HTTP/1.x 200 Ok
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Date: Sun, 06 Aug 2017 15:04:08 GMT
Content-Type: application/json

```
{
  "transactionStatus": "ACCP"
}
```

3.17 Get Funds Reservation Status Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/funds-reservations/{reservationId}/status

The API Client can check on the status of a funds reservation of a pre-authorised payment.

¹ Need to be applied yet as external code with ISO20022.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS, and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
reservationId	UUID	Unique identifier of the reservation resource as returned during the reservation creation request.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Query Parameters

No specific query parameters.

Request Body

No request body.

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	String	Mandatory	The status of the reservation resource as detailed in the diagram in Section 3.13.
reasonCode	Status Reason Code	{Or – Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or - Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
remainingReserved Amount	Amount	Optional	After a successful funds reservation, for multiple and multiple recurring pre-authorised payments. This attribute shows the maximum reserved amount which can still be used for an initiation.

Example**Request**

GET <https://api.testbank.com/openfinance/v2/multiple-pre-authorised-payments/3d9a81b3-a47d-4130-8765-a9c0ff861100/funds-reservations/99391c7e-ad88-49ec-a2ad-99ddcb1ggggg/status>

Accept: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Sun, 06 Aug 2017 15:04:07 GMT

Response

HTTP/1.x 200 Ok
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Sun, 06 Aug 2017 15:04:08 GMT
 Content-Type: application/json

```
{
```



```
"transactionStatus": "valid"
}
```

3.18 Get Initiation Status Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/initiations/{initiationId}/status

Retrieves the status of a payment initiation.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - deferred-payments for XDPIIS, - secured-deferred-payments for XDPIIS, - multiple-deferred-payments for XDPIIS, - secured-multiple-deferred-payments for XDPIIS, - recurring-payments for XRPIS, - secured-recurring-payments for XRPIS, - multiple-recurring-payments for XMRPIS, - pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product, under which the payment under paymentId has been initiated.
paymentId	Max70Text	Resource Identification of the related payment.
initiationId	UUID	Resource identification of the related initiation of the related payment.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Query Parameters

No specific query parameters.

Request Body

No request body.

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	Status after successful authorisation is for initiation for deferred payments the following: • ACFC (in case of a non-secured initiation), otherwise: • ACSP, • ACCC, • ACSC. Status after successful authorisation is for the initiation for recurring payments the following • ACFC (in case of non-secured payments) • ACSP (in case of secured payments)

Attribute	Type	Condition	Description
			RJCT (if no funds available) The status for the initiation after successful authorisation for multiple recurring and pre-authorised payments are given in Section 3.9.
reasonCode	Status Reason Code	{Or Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
remainingAuthorised Amount	Amount	Conditional	Only supported for multiple payments. This attribute is showing the maximum amount which can still be initiated on this resource by multiple deferred and multiple pre-authorised payment initiations or during the current execution period by multiple recurring (pre-authorised) payment initiations.
psuMessage	Max500Text	Optional	
_links	Links	Optional	Should refer to next steps if the problem can be resolved via the interface
apiClientMessages	Array of Client Message Information	Optional	Messages to the API Client on operational issues.

Example

Request

GET <https://api.testbank.com/openfinance/v2/secured-deferred-payments/3d9a81b3-a47d-4130-8765-a9c0ff861100/inititations/99391c7e-ad88-49ec-a2ad-99ddcb1ggggg>

Accept: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Sun, 06 Aug 2017 15:04:07 GMT

Response

HTTP/1.x 200 Ok
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Sun, 06 Aug 2017 15:04:08 GMT



Content-Type: application/json

```
{
  "transactionStatus": "ACFC"
}
```

3.19 Get Payment Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}

Returns the content of a payment resource.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • secured-payments for XFPIS • deferred-payments for XDPIS • secured-deferred-payments for XDFPIS, • multiple-deferred-payments for XMDPIS, • secured-multiple-deferred-payments for XMDFPIS • recurring-payments for XRPIS, • secured-recurring-payments for XRFPIS, • multiple-recurring-payments for XMRPIS, • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS, and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product, under which the payment under paymentId has been initiated.
paymentId	Max70Text	ID of the corresponding payment object as returned by an Payment Authorisation Request

Query Parameters

Attribute	Type	Condition	Description
inChange	Boolean	Optional if supported by the ASPSP	If "inChange=true", the API Client ask to retrieve the changed version of the addressed resource is requested. The ASPSP should support the usage of this field if the update of the payment resource as described in Section 3.7 is offered via it's API. Warning: The "inChange" query parameter and the If-Match header field must not be used within the same call.

Request Headers

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.
If-Match	UUID	Optional if supported by the ASPSP	If used, this field must obtain the ETag of the changed version of the resource. Otherwise, the request will be rejected. Then, this API call requests to read the changed payment resource, for which some approval is still missing. The ASPSP must support the usage of this field if the update of the payment resource as described in Section 3.7 is offered via its API. Warning: If this parameter is used, the query parameter <i>inChange</i> that is defined in must not be used.

Request Body

No request body.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ETag	UUID	Conditional	This attribute yields the ETag of the changed variant, in case this version was addressed in the request by using the inChange query parameter or the If-Match header parameter.

Response Code

The HTTP response code equals 200.

Response Body

The response body is dependent on the parameter {payment-service}. It contains the view of the ASPSP on the addressed payment resource. The payment resources may contain additional status data elements.

Attribute	Type	Condition	Description
<i><ASPSP's view of the payment resource></i>			The ASPSP's view of the related payment resource.
transactionStatus	Transaction Status	Mandatory	As defined in Section 3.16
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request as defined in 3.16
reasonProprietary	Max35Text	Or Optional} –	Proprietary additional information on the reason for e.g. rejecting the request.
remainingAuthorised Amount	Amount	Conditional	Only supported for multiple payments. After successful authorisation, this attribute is showing the maximum amount which can still be initiated on this resource. For recurring payments this is the remaining authorised amount for the current execution period.
_links	Links	Conditional	Only supported if the ASPSP supported Change Transaction Resource Requests.

Attribute	Type	Condition	Description
			When a changed version of the resource exists due to an update, a link to the changed version must be included here.

Note: In addition, the payment resource may contain the debtor field with at least the sub attribute name even if it was not provided by the API Client. This enables the ASPSP to transport the account owner name to the API Client in case where the regulatory need is provided and if not provided by other means like the List of Available Accounts Service or general AIS services for AISP.

In all cases, the data element entries can be different from the submission entries, if the ASPSP has reformatted the content, e.g. the requested execution dates or character sets in the unstructured remittance information.

3.20 Get Funds Reservations Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/funds-reservations

Returns all funds reservations related to a payment resource.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS, and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Query Parameters

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Optional	Status of the funds reservation resource.
dateFrom	ISODate	Optional	Starting date (inclusive the date dateFrom) of the funds reservation list.
dateTo	ISODate	Optional	End date (inclusive the date dateTo) of the funds reservation list.

Request Body

No request body.

Response Code

The HTTP response code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
reservations	Array of Funds Reservation	Mandatory	List of funds reservations related to the addressed payment.

3.21 Retrieve Funds Reservation Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/funds-reservations/{reservationId}

Returns the content of a funds reservation object.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is - pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS, and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product of the addressed pre-authorised payment.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request
reservationId	UUID	Unique identifier of the funds reservation resource.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Query Parameters

No specific query parameters.

Request Body

No request body.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Code

The HTTP response code equals 200.

Response Body

The response body is dependent on the parameter {extended-payment-service}. It contains the view of the ASPSP on the addressed funds reservation resource. Some additional data elements are included.

Attribute	Type	Condition	Description
<i><ASPSP's view on the funds reservation resource></i>			The ASPSP's view on the related funds reservation resource.
transactionStatus	String	Mandatory	The status of the addressed funds reservation as defined in Section 3.13.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
remainingReserved Amount	Amount	Conditional	After a successful funds reservation, for multiple and multiple recurring pre-authorised payments. This attribute is showing the maximum reserved amount which can still be use for an initiation.
_links	Links	Optional	When a changed version of the resource exists due to an update, a link to the changed version must be included here.

In all cases, the data element entries can be different from the submission entries, if the ASPSP has reformatted the content, e.g. the requested execution dates or character sets in the unstructured remittance information.

3.22 Get Initiations Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/initiations

Returns all available initiation objects related to a given payment resource.

Remark: In case of recurring payments, the ASPSP might delete older initiations after a dedicated period.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • deferred-payments for XDPIS • secured-deferred-payments for XDFPIS, • multiple-deferred-payments for XMDPIS, • secured-multiple-deferred-payments for XMDFPIS • recurring-payments for XRPIS, • secured-recurring-payments for XRFPIS, • multiple-recurring-payments for XMRPIS, • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS and • multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product, under which the payment under paymentId has been initiated.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Authorisation Request

Query Parameters

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Optional	Will provide all available initiation objects where the transactionStatus equals the requested value.
dateFrom	ISODate	Optional	Will provide all available initiation objects where the requestedExecutionDate is later equal than the addressed date.

Attribute	Type	Condition	Description
dateTo	ISODate	Optional	Only supported for pre-authorised payments: End date (inclusive the data dateTo) of the initiations list.

Request Headers

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Request Body

No request body.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Code

The HTTP response code equals 200.

Response Body

Attribute	Type	Condition	Description
initiations	Array of Initiation	Mandatory	List of initiations related to the addressed payment.

Example

Request

GET <https://api.testbank.com/openfinance/v2/secured-deferred-payments/3d9a81b3-a47d-4130-8765-a9c0ff861100/initiations>

Accept: application/json

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7722
 Date: Sun, 06 Aug 2021 15:05:07 GMT

Response

HTTP/1.x 200 Ok

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Sun, 06 Aug 2021 15:05:08 GMT
 Content-Type: application/json

```
{
  "initiations":
    [{"initiationId": "99391c7e-ad88-49ec-a2ad-99ddcb1ggggg",
      "transactionAmount": {"currency": "EUR", "amount": "104"},
      "transactionStatus": "ACFC",
      "_links": {
        "paymentInitiation": {"href": "/openfinance/v2/secured-deferred-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100/initiations/99391c7e-ad88-49ec-a2ad-99ddcb1ggggg"}
      }}
}
```

3.23 Retrieve Initiation Request

Call

GET /v2/{extended-payment-service}/{payment-product}/{paymentId}/initiations/{initiationId}

Returns the content of an initiation object.

Path Parameters

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • deferred-payments for XDPIS • secured-deferred-payments for XDFPIS, • multiple-deferred-payments for XMDPIS, • secured-multiple-deferred-payments for XMDFPIS • recurring-payments for XRPIS, • secured-recurring-payments for XRFPIIS, • multiple-recurring-payments for XMRPIS, • pre-authorised-payments for XPPIS, • multiple-pre-authorised-payments for XMPPIS and • multiple-recurring-pre-authorised-payments for XMRPPIS.

Attribute	Type	Description
payment-product	String	The payment product, under which the payment under paymentId has been initiated.
paymentId	Max70Text	ID of the corresponding payment object as returned by a Payment Initiation Request
initiationId	UUID	ID of the corresponding initiation object as returned by a Payment Initiation Request.

Query Parameters

No specific query parameters.

Request Headers

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.

Request Body

No request body.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Code

The HTTP response code equals 200.

Response Body

The response body is dependent on the parameter {payment-service}. It contains the view of the ASPSP on the addressed initiation resource.

The initiation resources contain additional status data elements in addition to the attributes posted by the API Client.

Attribute	Type	Condition	Description
<ASPSP's view on the initiation resource>			The ASPSP's view on the related payment initiation resource.
transactionStatus	Transaction Status	Mandatory	As defined in Section 3.18
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason as defined in 3.18 for e.g. rejecting the request.
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.

In all cases, the data element entries can be different from the submission entries, if the ASPSP has reformatted the content, e.g. the requested execution dates or character sets in the unstructured remittance information.

3.24 Payment Cancellation Request

Call

DELETE /v2/{extended-payment-service}/{payment-product}/{[paymentId](#)}

Initiates the cancellation of a payment. Depending on the payment-service, the payment-product and the ASPSP's implementation, this API Client call might be sufficient to cancel a payment. If an authorisation of the payment cancellation is mandated by the ASPSP, a corresponding hyperlink will be contained in the response message. These two cases will be separated also in using different 2xx HTTP response codes.

Path Parameter

Attribute	Type	Description
extended-payment-service	String	The addressed Extended Payment Initiation Service. The default list is • deferred-payments for XDPIIS • secured-deferred-payments for XDPIIS, • multiple-deferred-payments for XDPIIS, • secured-multiple-deferred-payments for XDPIIS • recurring-payments for XRPIS, • secured-recurring-payments for XRPIS, • multiple-recurring-payments for XMRPIS,

Attribute	Type	Description
		- pre-authorised-payments for XPPIS, - multiple-pre-authorised-payments for XMPPIS and - multiple-recurring-pre-authorised-payments for XMRPPIS.
payment-product	String	The payment product, under which the payment under paymentId has been initiated. It shall be checked by the ASPSP, if the payment-product is matching the payment object addressed by paymentId.
paymentId	Max70Text	Resource Identification of the related payment.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the current PIS transaction or in a preceding AIS service in the same session, if no such OAuth2 SCA approach was chosen in the current PIS transaction.
If-Match	UUID	Optional if supported by the ASPSP	If used, this field must obtain the ETag of the changed version of the resource. Then, only the deletion of the changed resource is requested, and the active resource remains unaffected by this request. For further details, see [oFA-PFSM]. The ASPSP must support the usage of this field if the update of the payment resource as described in Section 3.7 is offered via it's API.

NOTE: More request headers are supported, like for PSU identification, PSU environment information, SCA Approach or explicit authorisation preferences of the API Client as well as redirect information. These parameters are described in detail in [oFA-PFSM] or in the related Open API files. These parameters apply to all transactions, which (potentially) need an authorisation within the openFinance API Framework and are left out here to achieve a better readability.

Query Parameters

No specific query parameters.

Request Body

No request body.

Response Code

If the DELETE is sufficient for cancelling the payment: HTTP response code 204.

If the DELETE is not sufficient for cancelling the payment since an authorisation of the cancellation by the PSU is needed: HTTP response code 202.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ETag	UUID	Conditional	If the request addressed the changed variant of the resource via the If-Match header, this attribute must be used and must include the same ETag as the request.

Response Body

In case of HTTP code 204, no response body is used.

In case of HTTP code 202, the following body is used:

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	Transaction Status of the payment resource
scaMethods	Array of Authentication Object	Conditional	This data element might be contained, if SCA is required and if the PSU has a choice between different authentication methods. Depending on the risk management of the ASPSP this choice might be offered before or after the PSU has been identified with the first relevant factor, or if an access token is transported. If this data element is contained, then there is also a hyperlink of type "startAuthorisationWith AuthenticationMethodsSelection" contained in the response body.

Attribute	Type	Condition	Description
			These methods shall be presented towards the PSU for selection by the API Client.
chosenScaMethod	Authentication Object	Conditional	This data element is only contained in the response if the ASPSP has chosen the Embedded SCA Approach, if the PSU is already identified e.g. with the first relevant factor or alternatively an access token, if SCA is required and if the authentication method is implicitly selected.
challengeData	Challenge	Conditional	It is contained in addition to the data element "chosenScaMethod" if challenge data is needed for SCA. In rare cases this attribute is also used in the context of the "startAuthorisationWithPsuAuthentication" or "startAuthorisationWithEncryptedPsuAuthentication" link.
_links	Links	Conditional	A list of hyperlinks to be recognised by the API Client. The actual hyperlinks used in the response depend on the dynamical decisions of the ASPSP when processing the request. Remark: All links can be relative or full links, to be decided by the ASPSP. Type of links admitted in this response, (further links might be added for ASPSP defined extensions): "startAuthorisation": In case, where just the authorisation process of the cancellation needs to be started, but no additional data needs to be updated for time being (no authentication method to be selected, no PSU identification nor PSU authentication data to be uploaded). "startAuthorisationWithPsuIdentification": In case where a PSU Identification needs to be updated when starting the cancellation authorisation: The link to the cancellation-authorisations end-point, where the cancellation sub-resource has to be generated while uploading the PSU identification data.

Attribute	Type	Condition	Description
			"startAuthorisationWithPsuAuthentication": In case of a yet to be created authorisation sub-resource: The link to the cancellation-authorisation end-point, where the authorisation sub-resource has to be generated while uploading the PSU authentication data. "startAuthorisationWithEncryptedPsuAuthentication": Same as startAuthorisationWithPsu Authentication where the authentication data need to be encrypted on application layer in uploading. "startAuthorisationWithAuthentication MethodSelection": The link to the authorisation end-point, where the cancellation-authorisation sub-resource has to be generated while selecting the authentication method. This link is contained under exactly the same conditions as the data element "scaMethods"

Example in case the DELETE process as such is already sufficient for cancelling the payment

Request

DELETE <https://api.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100>

Content-Type application/json
X-Request-ID 99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date Sun, 13 Aug 2017 17:05:37 GMT

Response

HTTP/1.x 204
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date: Sun, 13 Aug 2017 17:05:38 GMT

Example in case an authorisation of the cancellation is needed by the PSU**Request**

DELETE <https://api.testbank.com/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100>

Content-Type application/json
X-Request-ID 99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date Sun, 13 Aug 2017 17:05:37 GMT

Response

HTTP/1.x 202
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date: Sun, 13 Aug 2017 17:05:38 GMT
{
 "transactionStatus": "ACTC",
 "_links": {
 "self": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
 "status": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"},
 "startAuthorisation": {"href": "/openfinance/v2/secured-deferred-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/cancellation-authorisations"}
 }
}

3.25 Payment Authorisation Specifics for Multi-currency Accounts

The payment data contained in the request body can also address sub-accounts which are provided in specific currencies, cp. definition of multi-currency accounts in [oFA-IG-Com].

4 References

4.1 Informative References

[oFA-IG-Com] openFinance API Framework, Implementation Guidelines, Compliance Services, Version 2.4.1, 31 March 2026

4.2 Normative References

[oFA-OR-XPIS] openFinance API Framework, Operational Rules, Extended Payment Initiation Services, Version 2.3, 31 July 2026

[oFA-PFSM] openFinance API Framework, Protocol Functions and Security Measures, Version 2.4.1, 31 July 2026

[oFA-DomDef] openFinance API Framework, Domestic AIS/PIS Definitions for V2.x, current version

[oFA-DaD] openFinance API Framework, Data Dictionary, Version 2.4.1, 31 July 2026

[oFA-IG-Adm] openFinance API Framework, Implementation Guidelines, Administrative Services, Version 1.2, 31 July 2026

[oFA-IG-Disc] openFinance API Framework, Implementation Guidelines, Discovery Services, Version 1.3, 31 July 2026

[EBA-RTS] Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive 2015/2366 of the European Parliament and of the Council with regard to Regulatory Technical Standards for Strong Customer Authentication and Common and Secure Open Standards of Communication, C(2017) 7782 final, published 13 March 2018

[eIDAS] Regulation (EU) No 910/2014 of the European Parliament and of the Council on Electronic Identification and Trust Services for Electronic Transactions in the Internal Market, 23 July 2014, published 28 August 2014

[PSD2] Directive (EU) 2015/2366 of the European Parliament and of the Council on payment services in the internal market, published 23 December 2015



5 Annex A: Change Log

5.1 Changes from Version 2.0 to Version 2.1

The following changes have been applied in version 2.1 relative to version 2.0:

Section	Change	Reason
All Sections	The attribute consentId and paymentId have been restricted to max70Text, where not yet applied.	General approach for resource identifications.
Several sections	The header parameter API-Contract-ID has been restricted to the UUID data type. The Condition has been changed to "Conditional" with the condition, that the API-Contract-ID shall be used if provided in an onboarding step.	General approach for the API-Contract-ID to make the usage of the standard more flexible.
Several Sections	The name of the data type of apiClientMessages has been renamed to "Array of Client Message Information"	Errata.
Several Sections	The data type Authentication Objects is now always written with capital letters.	Errata.
Several Sections	Reference to transaction status of initiations has been changed to the status call for initiation status.	Clarification/Errata
3.3, 3.4	Reference to TPP-NoFunds-Rejection-Preferred has been changed to Client-NoFunds-Rejection-Preferred.	Change in the underlying service definition.
3.4	A status diagram has been added for the payment resource in this case.	Clarification
3.4	A note has been added, that the attributes requestedExecutionDate and requestedExecutionDateTime do not apply	Clarification
3.5	Consent-Id removes as a header parameter	Erratum

Section	Change	Reason
3.5	reference in description of transactionStatus corrected.	Erratum
3.5	New ISO code added for status reason codes in case of too many initiations have been posted to the same payment resource.	Clarification
3.6	The status diagram has been extended by more reasons for cancellation The status diagram has been extended to the case where a debtorAccount is posted later to the resource.	Clarification, CR113
3.6	A note has been added, that the attributes requestedExecutionDate and requestedExecutionDateTime do not apply	Clarification
3.8	Header Parameter have been added	Erratum
3.8	reference in description of transactionStatus corrected.	Erratum
3.8	transaction fees have been added as optional attributes to the response	Harmonisation of initiation endpoint specification
3.9	Rename data type for _links to "Links"	Erratum
3.9	transaction fees have been added as optional attributes to the response	Harmonisation of initiation endpoint specification
3.9	Some missing header parameters have been added	Erratum
3.10	reference in description of transactionStatus corrected.	Erratum
3.11	HTTP response code changed from 200 to 204	Erratum.

Section	Change	Reason
3.16	status reason codes have been extracted from attribute description to an alone standing note after the table. More codes have been added.	Clarifications
3.19	Added a statement that not only the payment status but also status reasons might be contained in the response as well as the remainingAuthorisedAmount	Clarification
3.23	Added a statement that not only the initiation status but also status reasons might be contained in the response.	Clarification
3.24	Header parameters are removed and a note added referring to documentation, where the supported header parameters are defined.	Editorial optimisation.
3.18 (Section deleted in V2.3)	Changed data type "Array of string" to "Array of Max70Text"	General approach of restricting resourelds to Max70Text.
4	References updated to Version 2.1 of the openFinance API Framework	Updated references

5.2 Changes from Version 2.1 to Version 2.2

The following changes have been applied in version 2.2 relative to version 2.1:

Section	Change	Reason
all sections	Changed the notation "TPP" to "API Client" as generalisation of the access scenario	Editorial adaptation to the framework notation
2.3	Added new service endpoint in the table to cover the new service function in Section 3.7	Editorial to include new service function

Section	Change	Reason
3.3, 3.4, 3.5, 3.6, 3.8 and 3.9	Some data elements in the examples were miss-named not following the respective specifications. The examples are now fixed, following the corresponding specifications of the related sections.	Errata
3.4 and 3.6	Included clarification which values for the transaction status are last and which are major in the sense of Resource Status Notification Services.	Clarification
3.4, 3.6 and 3.9	In the transaction status diagram the code for rejection was miss-typed "RJCTD". It is fixed to "RJCT"	Erratum
3.6	Changed the name of the data type of the "frequency" attribute to "Event Frequency Code" to be inline with changes in the Data Dictionary. The actual codes to be used remain unaffected.	Editorial
3.7	Added new service function to prolong a recurring payment in case an end date was set during the creation.	new service function, CR133
3.9	The Transaction Status for the two step initiation listed ACFR as intermediate solution until the ISO 20022 includes a dedicated code for this. This new code ACFW replaces the intermediate one.	Adaptation to the ISO20022
3.19	A note referred to the former data element debtorName, in the Version 2.x of the specification this is restructured into the data element debtor which obtains a sub attribute name.	Erratum
3.16, 3.19 and 3.24	Included Change Transaction Resource Process related parameters that are to be used if	Adaptation to new service function

Section	Change	Reason
	the prolongation of a recurring payment, cf. new service in section 3.7, is offered	
3	Updated References in the context of payment formats, which were previously included in [oFA-DomDef] and are now included in [oFA-PFSM]	Editorial
3	Updated the data type of "initiationId" to UUID	Adaption to changes in the Data Dictionary
4	References updates to Version 2.2 of the openFinance API Framework	Editorial

5.3 Changes from Version 2.2 to Version 2.3

The following changes have been applied in version 2.3 relative to version 2.2:

Section	Change	Reason
complete document	Editorial revision of the document due to the inclusion of the pre-authorised payment services. Inclusion of the pre-authorised related services into the document resp. into existing sub-sections	Editorial adaptation to new payment service
complete document	removed cyan colour coding for attributes used in embedded SCA approaches and orange colour coding for paragraphs that deviate from the Core Payment Initiation Services as defined in [oFA-IG-Com].	Editorial
2.3	Added Remark on "multiple" payment services Revised the table and added previously missing endpoint in the table: "DELETE {extended-payment-services}/{payment-product}/{paymentId}/initiations"	Errata

Section	Change	Reason
2.3	Added endpoints for pre-authorised payments: - PATCH {extended-payment-services}/{payment-product}/{paymentId} - POST & GET {extended-payment-services}/{payment-product}/{paymentId}/funds-reservations - GET, PATCH & DELETE {extended-payment-services}/{payment-product}/{paymentId}/funds-reservations/{reservationId} - GET {extended-payment-services}/{payment-product}/{paymentId}/funds-reservations/{reservationId}/status - POST {extended-payment-services}/{payment-product}/{paymentId}/initiations	Adaptation to new payment service
3.4	Corrected description of attribute “paymentId” to no longer reference the initiation of the payment. Corrected descriptions of attribute “maximumNumberOfInitiations” to restrict the use of this attribute to multiple payments. Clarified description of attribute “expiryDateTime”. Corrected condition of “expiryDateTime” to “mandatory”, was previously “conditional”.	Erratum
3.4, 3.6	Corrected Transaction Status Pending to use "PDNG" instead of "PNDG" to be ISO 20022 conform	Errata
3.4, 3.6, 3.7	Included Transaction Initiation Request resp. Change Transaction Resource Request processes and adapted header and response body accordingly.	Adaption to new simplifications used in the Framework
3.5	correct the services types given in the description for "instructedAmount" to be in	Errata

Section	Change	Reason
	line with the ones that the current section addresses	
3.5, 3.8	Corrected the condition for remittanceInformationStructured and remittanceInformationUnstructured, these attributes are optional but mutually exclusive	Errata
3.5, 3.6, 3.7, 3.8, 3.9, 3.13, 3.14	Corrected the first column in the request body to be named "Attribute", was previously "Tag".	Errata
3.6	Corrected the description of the attribute "frequency" in the request body to explain the recurring period.	Erratum/Editorial
3.7	Corrected the explanation of the Change Transaction Resource process	Erratum
3.12	Added updates for pre-authorised payments	Adaptation to new payment service
3.13, 3.14, 3.15, 3.17, 3.20, 3.21	Added funds reservations and corresponding services for pre-authorised payments.	Adaptation to new payment service
3.16	Renamed section to be conform with other sections. Cited the possible transaction status values instead of providing a list in the description of the "transactionStatus" attribute here Adapted the description of remainingAuthorisedAmount for better clarity Added previously missing description to the "ETag" response header.	Editorial/Erratum
3.18	Cited the possible transaction status values instead of providing a list in the description of the "transactionStatus" attribute here	Editorial

Section	Change	Reason
	Adapted the description of remainingAuthorisedAmount for clarification	
3.19	Added attribute “<ASPSP's view of the payment resource>” for better readability. Adapted the description of remainingAuthorisedAmount for clarification	Editorial/Erratum
3.22	Added the data type to the query parameters table	Erratum
3.23	Added attribute “<ASPSP's view of the initiation resource>” for better readability.	Editorial
deleted (in Version 2.2 Section 3.18)	Removed Section “Get Cancellation Authorisation Sub-Resources Request”.	This endpoint is described in [oFA-PFSM] in Section 9.6 for all services.
4	Updated the References	Editorial

