THE Berlin GROUP

A EUROPEAN STANDARDS INITIATIVE

openFinance API Framework

Implementation Guidelines for Extended Services

Standing Orders

Version 1.0.1

31 July 2026

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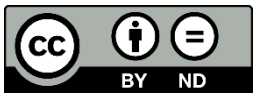

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1 Introduction

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.

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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:

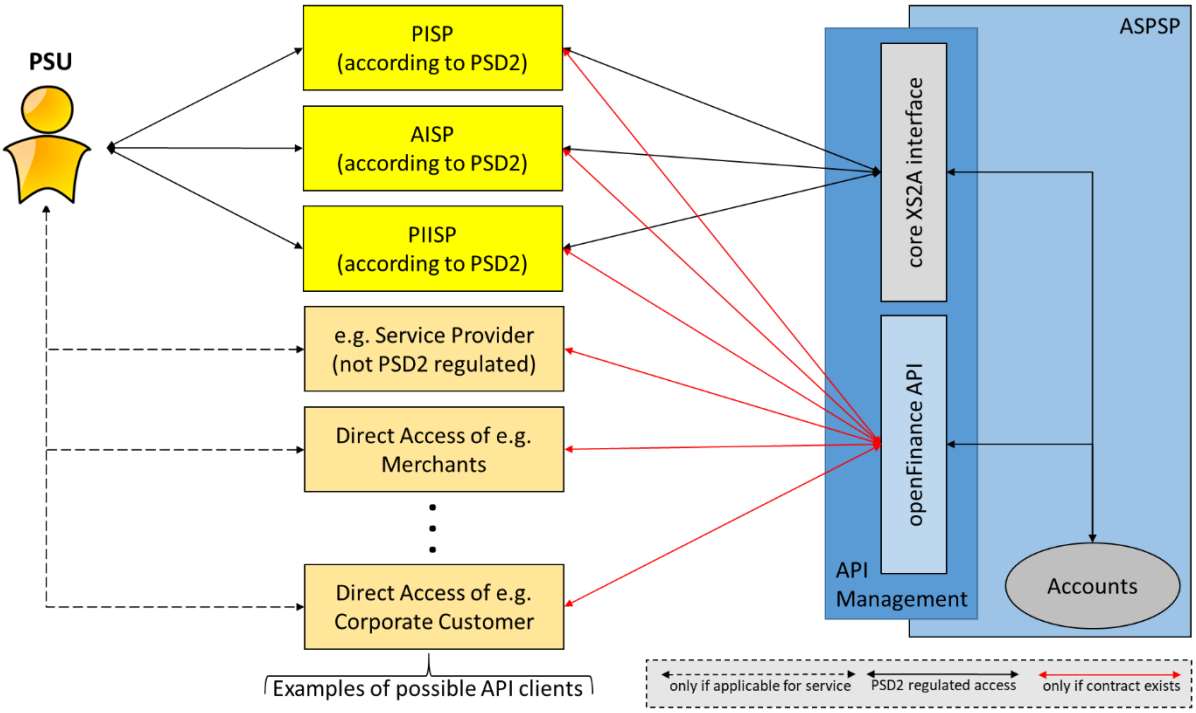

Figure 1: Core XS2A interface and openFinance API

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-OR-Adm].

1.2 Standing Orders Services

The core XS2A Interface as introduced above and specified in [oFA-IG-Com] is supporting periodic payments and transaction information services. In addition, the openFinance API Framework has already introduced Extended Payment Initiation and Account Information Services, which describe several extended services to make the payment services more flexible and broaden their scope of application as well as yield application-specific solutions.

The Standing Orders Services allow the API Client to initiate so-called periodic payments, i.e. the PSU and the API Client agree on a payment with a starting date, frequency and optionally an end date such that the periodic payment gets initiated by the ASPSP at the starting date and periodically each following date that comes up by the given frequency.

Additionally, the API Client can receive information about all standing orders related to the PSU's account (not only the ones initiated by itself but also the ones initiated by other API Clients or by the ASPSP) with the PSU's consent. This allows the API Client to gain a complete

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overview of all standing orders related to the PSU's account. This extended standing orders services also supports a dedicated change process for certain parameters of an already established standing order as well. The related standing order may not be initiated by the respective API Client in order to be adapted by the client.

The standing orders services as defined in this document will cover the above described business functions. It will not yet explicitly cover the Transport of card transaction related data but concentrated on the service integration as such.

Remark: The service is called "standing orders" to differentiate it from the already existing "periodic payments" services described in [oFA-IG-Com]. In contrast to these services, the extended standing orders services defined allow the API Client to gain an overview of all standing orders related to the PSU's account and (if needed) to adapt certain parameters even though the related standing order was not originally initiated via the API Client. In this document, the standing orders service is neither strictly an AIS nor a PIS service but is put in the context of both AIS and PIS related services.

1.3 Document Structure

This document specifies the Standing Orders Services at the openFinance API in detail.

Section 2 is providing specific but still abstract information on the application layer of this service, in particular the service API access methods.

Section 3 defines the API for the extended Standing Order Services in detail.

RFU: At the moment, this document only specifies the JSON format for standing orders. The XML data structure will be defined in a future version of this specification.

1.4 Document History

Version	Change/Note	Approved
1.0	First published version	19 March 2026
1.0.1	Fixed Erratum in the status options in 3.3 Added a detailed Change Log in Section 4.5	07 July 2026

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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 4.

2.2 Additional Error Information

The following business related status reason codes for the transaction status "cancelled" or "rejected" have been introduced in [oFA-IG-XPIS] to provide specific information to the API Client. It needs to be checked later, if further reason codes need to be added for the Standing Order Services.

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.

Table 1: error messages

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

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2.3 API Access Methods

Standing orders have a double face related to the openFinance API: They might be initiated via the openFinance API by the API Client or existing standing orders might be shared with the API client via the openFinance API. The following tables give an overview on the HTTP access methods supported by the API endpoints for the Standing Orders Initiation Services (PIS) and specific Account Information Services related to standing orders.

An API Client may initiate standing orders as a PIS function via the endpoint `"/standing-orders/{payment-product}"`. The usual functions like status, delete etc. are then also available. Additionally, the API Client then has also the ability to change an existing standing order. Moreover, some endpoints related to standing orders have an AIS character, too.

In addition, the ASPSP might allow an API Client to access/operate standing orders shared via AIS services and that were not originally initiated by the respective client as part of a PIS service. This is the ASPSP's decision and might depend on e.g. the type of the respective API Client – e.g. a corporate client in a direct access scenario.

When a Standing Order Service is an account information service, the consent header parameter is used as a token in the request to provide the PSU's consent for the client's access to the requested account information about standing orders in a TPP scenario.

A standing order is an instruction given to the ASPSP that orders the execution of a pre-scheduled periodic payment with fixed amount and frequency. The transactions resulting from standing orders are not retrievable via the standing orders endpoint but via the accounts endpoint for retrieving the list of transactions of the related account.

Note: Sharing data in a corporate direct access scenario does not need to be managed via the Consent API. The detailed access rights in this case are defined via the User API and an authentication of the PSU can also be handled via a certificate. Details will be covered in a future version of [oFA-IG-UAM].

Note: If used in the two different contexts of AIS and PIS, the services shall be interoperable, such that information about standing orders obtained using an AIS service may be directly applicable for a standing orders PIS service and vice versa. In particular, from an API Client's perspective, a resource identification related to a particular standing order remains the same, uniquely referring to the standing order and unaffected if used in an AIS or in a PIS context.

The following table distinguishes if a service is used in context of AIS or PIS.

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/{standing-orders}/{payment-product}/{paymentId} applies only if the endpoint /v2/{standing-orders}/{payment-product} is supported at all.

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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

This document introduces the service types XSTOIS and XAIS-STO, for PIS and AIS access, respectively, and the related endpoint instances:

- Standing Orders Initiation Services for XSTOIS, and
- Account Information Services to access information on standing orders for XAIS-STO.

Remark: The endpoints come with no "multiple" denominator. A standing order may lead to multiple payments but the corresponding initiations relate to a single standing order resource. Thus, a standing order yields instruction for possible multiple payments that are executed by the ASPSP but are pre-determined by the extended service and do not require to be initiated explicitly by the API Client for each payment.

Authorisation related endpoints

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

2.3.1 Access Methods for PIS

Endpoints/Resources	Method	Condition	Description
standing-orders/{payment-product}	POST	Optional	Create a standing order resource for recurring or periodic payments addressable under {paymentId} with all data relevant for the corresponding payment product and the execution of the standing order. This is the first step in the API to initiate the related recurring/periodic payment service. This step will grant the PSU consent with the standing order. See Section 3.3

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Endpoints/Resources	Method	Condition	Description
standing-orders/{payment-product}/{paymentId}	GET	Mandatory	Read the details of an initiated standing order. See Section 3.7
standing-orders/{payment-product}/{paymentId}/status	GET	Mandatory	Read the transaction status of the standing order. See Section 3.9
standing-orders/{payment-product}/{paymentId}	PUT	Conditional	With this request, the API Client requests to fully update the standing order resource. It is the ASPSP's decision if it offers any Change Transaction Resource Services to update a standing order resource at its API. This must be pre-defined in its discovery API, c.f. [oFA-IG-Disc]. If the ASPSP allows an API Client to update a standing order, then this call is mandatory and the following endpoint to be accessed via a PATCH method is optional. See Section 3.10
standing-orders/{payment-product}/{paymentId}	PATCH	Optional	This API request allows the API Client to update the standing order partially. The request may follow the general PATCH approach of the Change Transaction Resource methodology developed in [oFA-PFSM]. PATCH is not applicable to XML based payment products. See Section 3.11
standing-orders/{payment-product}/{paymentId}	DELETE	Mandatory	Cancels the addressed standing order with resource identification paymentId, if applicable to the 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

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Endpoints/Resources	Method	Condition	Description
			• access method is generally applicable, but further authorisation processes are needed See Section 3.12

2.3.2 Access Methods for AIS

Endpoints/Resources	Method	Condition	Description
standing-orders ?[accountId, transactionStatus, inChange=true]	GET	Optional	Requests an overview of the standing orders related to the referred PSU. The list of standing orders includes all standing orders related to the PSU, in particular the ones that are not originally initiated by the requesting API Client itself. This access method shall only be successful if the PSU's consent is verified. It is possible to request a filtered list as well, yielding standing orders related to a certain account, with a certain transaction status and/or that obtain only the changed variants of the standing order resources, for which some approval is still missing. The content parameters in the corresponding response body of this call will be encoded in JSON. XML syntax is not supported. See Section 3.4
standing-orders/{payment-product}?[accountId, transactionStatus, inChange=true]	GET	Optional	Requests an overview of all standing orders related to the referred PSU that are of a certain payment product. It is possible to request a filtered list as well, yielding standing orders related to a certain account, with a certain transaction status and/or that obtain only the changed variants of the standing order resources, for which some approval is still missing.

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Endpoints/Resources	Method	Condition	Description
			See Section 3.5
accounts/{accountId}/standing-orders?[transactionStatus, inChange=true]	GET	Optional	This request allows the API Client to gain an overview of the standing orders but only related to one specific account of the PSU. This account is explicitly referred to in the path parameters of the request. It is possible to request a filtered list as well, yielding standing orders with a certain transaction status and/or that obtain only the changed variants of the standing order resources, for which some approval is still missing. For this access to account information the PSU's consent must be verified. See Section 3.6
standing-orders/{payment-product}/{paymentId}/details	GET	Mandatory	Read the details of an initiated standing order. This provides the details about a standing order that were not provided in the list of standing order already. This yields an AIS summary of the standing order in JSON format only. See Section 3.8

3 Extended Payment Initiation

NOTE: The blue colour in this chapter is identifying attributes of the specification which are in use only for embedded SCA approaches.

3.1 Extended Payment Initiation Flows

For the initiation of a standing order, the flow can be separated in the payment authorisation flow and actual payment initiations. A standing order is an instruction given to a bank that orders the execution of a pre-scheduled periodic payment with fixed amount and frequency. Thus, the execution of the payment is handled by the ASPSP, the API Client only handles the set up and management of the standing order requests.

Due to this similarity, only very few exemplary API flows are provided as an overview for different scenarios in standing order authorisations when the online banking SCA mechanisms

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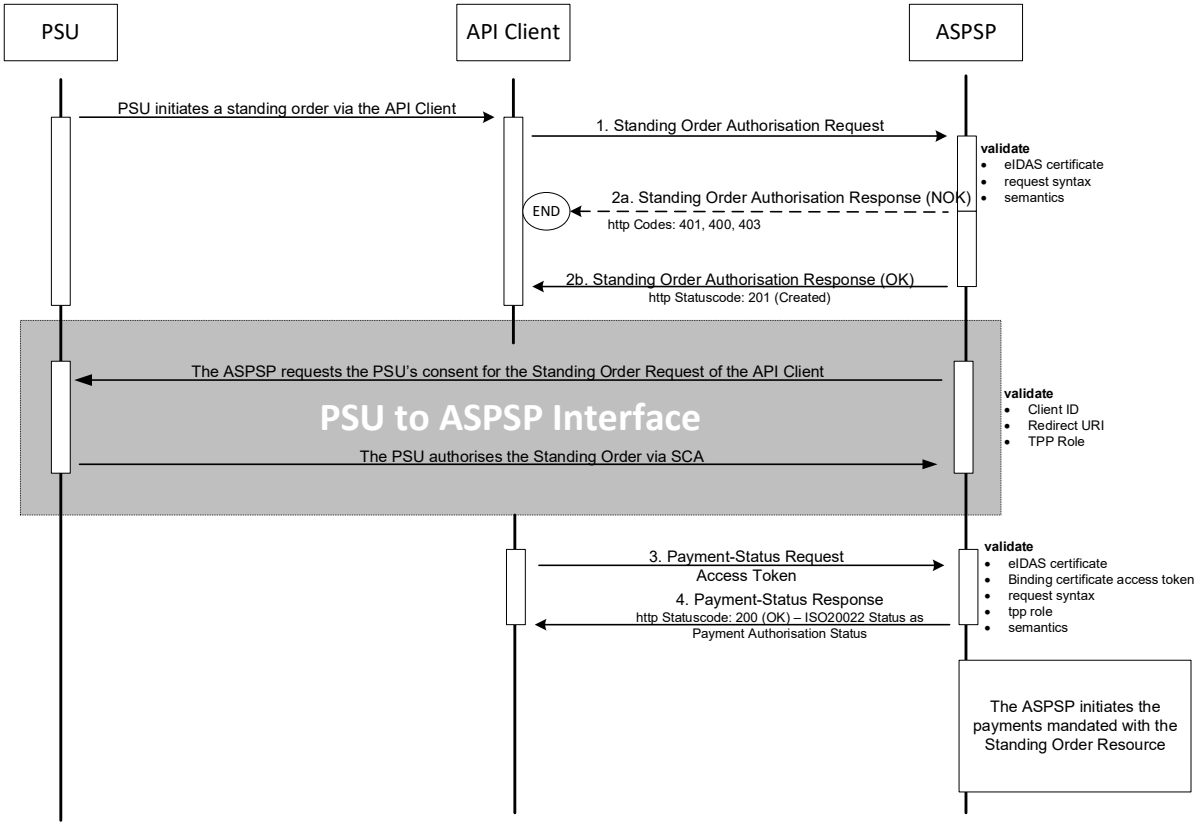
are used. Other flows following these mechanisms, i.e. embedded, redirect or decouple SCA channels will be inherited in analogy to the payment initiation flows in [oFA-IG-Com].

3.1.1 Standing Order Authorisation



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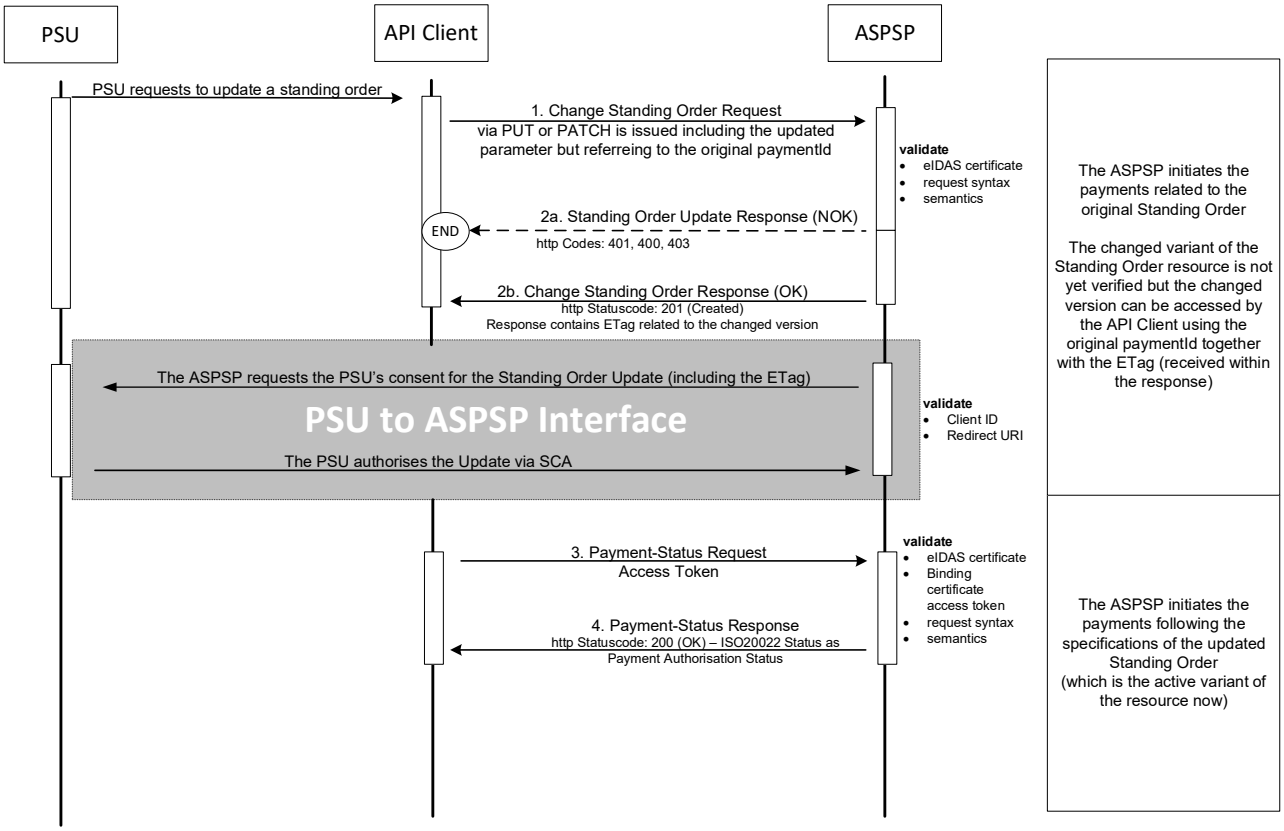
3.1.2 Updating a Standing Order



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.

3.3 Initiation of a Standing Order Request

The API Client initiates a standing order, effectively starting the process of a recurring/periodic payment, where the starting date, frequency and optionally an end date is provided. Once authorised by the PSU, the payment then will be executed by the ASPSP following the standing order as submitted by the API Client. No further interaction of the API Client is needed (i.e. the Client does not initiate the periodical execution of the payments). As the actual payment initiations are not mandated by the API Client but executed by the ASPSP directly, the periodic executions are not part of the openFinance documentation.

The standing order management data will be JSON based format in this version of the openFinance API specification. For this reason, the Payment Initiation Request Header for standing orders includes a parameter yielding the content-type of the message.

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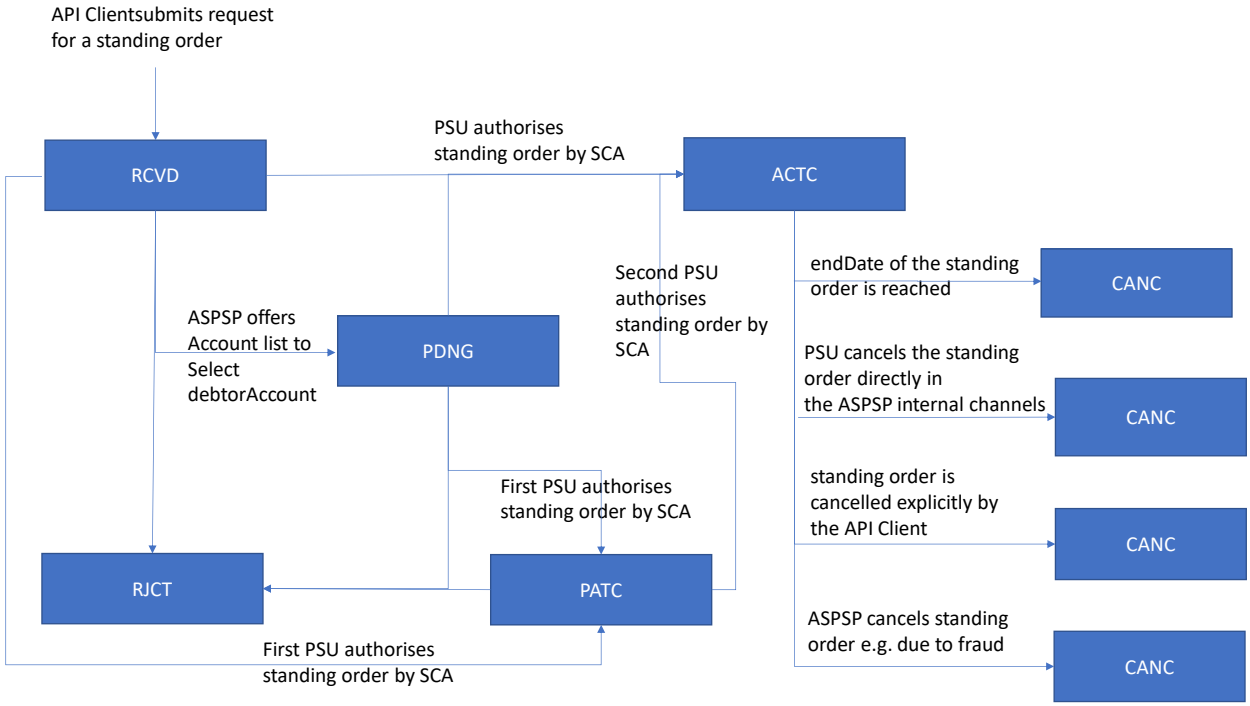
RFU: In a later version of this document, also xml-based formats will be supported for the extended standing orders services at the openFinance API.

Transaction Status

The following diagram shows the overall status transition diagram for a standing order:



The status ACTC is the only value for the last resource status of a standing order and together with PATC and CANC these are all major resource status values of a standing order in the sense of a Resource Status Notification Services as described in [oFA-PFSM].

3.3.1 Standing Order Initiation with JSON based parameter

Call

```
POST /v2/standing-orders/{payment-product}
```

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 • instant-sepa-credit-transfers • target-2-payments • cross-border-credit-transfers.

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Attribute	Type	Description
		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 openFinance API documentation.

Query Parameters

No Query Parameter

Request Header

The Standing Order Initiation Request is a Transaction Initiation Request. The header parameters used for this message are defined in [oFA-PFSM]. Additional to the header parameters listed there, the following header parameter is included:

Parameters	Type	Usage	Description
Content-Type	String	Mandatory	application/json

Request Body

Any attribute of the underlying payment product as defined in [oFA-PFSM] for EPIS Section 10.1 must or can be used (depending on the condition of usage of the parameter given there) expect the two attributes requestedExecutionDate and requestedExecutionDateTime. The attributes requestedExecutionDate and requestedExecutionDateTime are **not** supported for standing orders and if one or both are used in a standing order request, the request must be rejected.

In addition, the following tags are used:

Parameters	Type	Usage	Description
startDate	ISODate	{Or	The first applicable day of execution starting from this date is the first payment.
startDateTime	ISODateTime	Or}	The first applicable day and time of execution starting from this timestamp.

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Parameters	Type	Usage	Description
			This attribute is only applicable to instant payments. Seconds and milli seconds might be ignored by the ASPSP. The ASPSP might restrict the implementation to startDate. This restriction will be part of the ASPSP documentation.
endDate	ISODate	{Or Optional	The last applicable day of execution If none of the attributes is given, it is an infinite standing order.
endDateTime	ISODateTime	Or Optional}	The last applicable day and time of requested execution. This attribute is only applicable to instant payments. If none of the attributes is given, it is an infinite standing order. The ASPSP might restrict the implementation to endDate. This restriction will be part of the ASPSP documentation.
displayName	Max70Text	Optional	Name of the standing order as defined by the PSU and displayed within online channels
executionRule	Execution Rule Code	Optional	"following" or "preceding" supported as values. This data attribute defines the behaviour when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day. ASPSP might reject the request due to the communicated value, if rules in Online-Banking are not supporting this execution rule.
frequency	Event Frequency Code	Mandatory	The frequency of the recurring payment resulting from this standing order.

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Parameters	Type	Usage	Description
dayOfExecution	Max2Text	Conditional	"31" is ultimo. The format is following the regular expression \d{1,2}. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.
monthsOfExecution	Array of Max2Text	Conditional	The format is following the regular expression \d{1,2}. The array is restricted to 11 entries. The values contained In the array entries shall all be different and the maximum value of one entry is 12. This attribute is contained if and only if the frequency equals "MonthlyVariable". Example: An execution on January, April and October each year is addressed by ["1". "4", "10"].
limitAmount	Amount	Conditional	Amount limit for fund skimming, e.g. skim all funds above this limit to savings account, i.e. typically a specific periodic payments with fixed remaining amount rather than fixed transaction amount. Amount may be zero as well as below zero, i.e. negative. Constraints: transactionAmount needs to be zero and bankTransactionCode needs to specify PMNT-MCOP-OTHR for fund skimming

Response

The formats of the Payment Initiation Response resp. the subsequent transaction authorisation process for standing orders with JSON based payment data equals the corresponding Payment Initiation Response resp. the subsequent transaction authorisation process for a single payment containing JSON based payment data.

Note: The paymentId used as resource identification is restricted to UUIDs for this service.

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Remark: Please note that for the payment initiation of standing orders, the ASPSP will always mandate an SCA with dynamic linking, exemptions are not permitted.

Response Code

The HTTP response code equals 201.

Response Header and Response Body

The Standing Orders Initiation Response is a Transaction Initiation Response message as defined in [oFA-PFSM].

Example

```
POST https://www.testbank.com/openfinance/v2/standing-orders/sepa-credit-
transfers
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, 03 Aug 2025 15:02:37 GMT

{
 "paymentIdentfication":
      {"endToEndId": "12345-123456-12345678",
       "instructionId": "my-instruction-1122334"},
 "instructedAmount": {"currency": "EUR", "amount": "123"},
 "debtorAccount": {"iban": "DE40100100103307118608"},
 "creditorAccount": {"iban": "DE23100120020123456789"},
 "creditor":
      {"name": "Merchant",
       "additionalPartyInformation":
            {"tradeName": "cool internet merchant"}
      },
 "startDate": "2018-03-01",
 "executionRule": "preceding",
 "frequency": "Monthly",
 "dayOfExecution": "01"
}
```

3.3.2 Standing Order Initiation with XML based payment data

RFU: The XML format for standing orders will be added in a future version of the specification.

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3.4 Read list of Standing Orders

Call

```
GET /v2/standing-orders
```

Requests a list of standing orders for a given PSU. This can be either standing orders initiated by the API Client itself or all standing orders including ones initiated by other API Clients or the ASPSP. The PSU's consent must be given and verified via addressing a related consent object in case the API Client requests information about all standing orders.

Path Parameters

No Path Parameters

Query Parameters

Attribute	Type	Condition	Description
accountId	Max70Text	Optional	This resource identification denotes an addressed account. It is added in case the API Client wants to obtain the standing orders related to one particular account of the PSU.
status	Array of Transaction status	[Optional if supported by the ASPSP]	This allows the API Client to filter the standing order and obtain only those that obtain one of the given transaction status
inChange	Boolean	[Optional if supported by the ASPSP]	This allows the API Client to filter the list of standing orders for those which are in a change process but not (fully) authorised yet ("inChange=true") c.f. Sections 3.10 and 3.11 Must be supported by the ASPSP if Change Transaction Resource Requests are supported for Standing Order resources, for details see [oFA-PFSM]

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. The X-Request-ID serves as an impotency key.
Consent-ID	String	Optional	This data element may be contained, if this API client already received the PSU'S consent during

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Attribute	Type	Condition	Description
			this session or if explicit consent for this service was established beforehand in a dedicated API service and the created consent-Id can be used as a token
PSU-IP-Address	String	Conditional	The forwarded IP Address header filed consists of the corresponding HTTP request IP Address field between PSU and API Client. This parameter shall be contained if and only if this request was actively initiated by the PSU.

Request Body

No request body.

The Response differs depending on whether the parameters consent-ID or PSU-IP-Address or neither were used in the request message or not.

Response Code

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
standingOrders	Array of Standing Order Details Information	Mandatory	A list of standing orders. If a consent-ID is contained in the request header: The list contains all standing orders related to accounts defined in the given consent. If no consent-ID is contained: The list only contains the standing orders that the API Client initiated on the PSU's behalf.

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Attribute	Type	Condition	Description
			A hyperlink will be added in an entry, where more details are retrievable in a second call. If the ASPSP allows Change Transaction Resource Processes for standing order resources via its API and if a standing order resource obtains a changed variant, then a link to the changed variant must be included in the related entry as well, indicating a currently undergoing change process of the resource and allowing the API Client to receive the ETag of the changed version.

3.5 Read list of Standing Orders for a certain payment product

Call

```
GET /v2/standing-orders/{payment-product}
```

Requests a list of standing orders for a given PSU and a certain payment product. The payment product is given as a path parameter of the request. The additional parameter is defined in the following.

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 • 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 openFinance API documentation.

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Besides this additional parameter, the request is structured as if a list of all standing orders (without restriction on the type of payment product) was requested. For details see Section 3.4 above.

3.6 Read list of Standing Orders for an addressed account

Standing orders might also be offered only integrated in an AIS function using the /accounts endpoint.

Call

```
GET /v2/accounts/{accountId}/standing-orders
```

Retrieves the list of standing orders using the addressed account as debtor account.

Path Parameters

Attribute	Type	Description
accountId	Max70Text	This identification is denoting the addressed account. The accountId is retrieved by a (successful) "Read Account List" request as described in [oFA-IG-XAIS].

Query Parameters

Attribute	Type	Condition	Description
status	Array of Transaction status	[Optional if supported by the ASPSP]	This allows the API Client to filter the standing order and obtain only those that obtain one of the given transaction status
inChange	Boolean	[Optional if supported by the ASPSP]	This allows the API Client to filter the list of standing orders for those which are in a change process but not (fully) authorised yet ("inChange=true") c.f. Sections 3.10 and 3.11 Must be supported by the ASPSP if Change Transaction Resource Requests are supported for Standing Order resources, for details see [oFA-PFSM]

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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. The X-Request-ID serves as an impotency key.
Consent-ID	String	Optional	Consent-ID as obtained during consent establishment for consent resulting from the "Establish Consent on Account Information" performed via the consent API as detailed in [oFA-IG-Co].
PSU-IP-Address	String	Conditional	The forwarded IP Address header filed consists of the corresponding HTTP request IP Address field between PSU and API Client. This parameter shall be contained if and only if this request was actively initiated by the PSU.
Authorization	String	Conditional	Is contained only if OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in the related consent authorisation.
API-Contract-ID	UUID	Conditional	Shall be used if provided by the ASPSP in the related onboarding following [oFA-IG-Adm]. The API-Contract-ID may differ from the API-Contract-ID used during the consent establishment that led to the Consent-ID used in this header, e.g. in case of a change of relevant commercial conditions after consent establishment.

Request Body

No request body.

Response Code

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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
standingOrders	Array of Standing Order Details Information	Mandatory	A list of standing orders using the addressed account as debtor account. If the ASPSP allows Change Transaction Resource Processes for standing order resources via its API and if a standing order resource obtains a changed variant, then a hyperlink to the changed variant must be included in the related entry. This indicates that the resource is currently undergoing a change process and allows the API Client to retrieve the ETag of the changed version.

Note: This is an AIS summary of the list of standing orders in JSON format only, i.e. only some of the pain.001 elements are covered and are presented.

3.7 Read a Standing Order (PIS)

```
GET /v2/standing-orders/{payment-product}/{paymentId}
```

Returns the content of a standing order resource.

Path Parameters

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

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Query Parameters

Attribute	Type	Condition	Description
inChange	Boolean	{Or - optional [if supported]	This allows the API Client to request the changed version of the addressed standing order resource, if the corresponding ETag is not known ("inChange=true"). If the ETag is known, the request shall use the If-Match request header parameter instead of this query parameter. Must be supported by the ASPSP if Change Transaction Resource Requests are supported for Standing Order resources, for details see [oFA-PFSM].

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.
API-Contract-ID	UUID	Conditional	Shall be used if provided by the ASPSP in the related onboarding following [oFA-IG-Adm]. The API-Contract-ID may differ from the API-Contract-ID used during the consent establishment that led to the Consent-ID used in this header, e.g. in case of a change of relevant commercial conditions after consent establishment.
If-Match	UUID	Optional - Or} [if supported]	This allows the API Client to request the changed version of the addressed standing order resource via its corresponding ETag. The ETag must be provided by this parameter.

Request Body

No request body.

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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	If the If-Match Header parameter or the inChange query parameter were used in the request, then this attribute must be included and shall obtain the ETag of the changed version

Response Body

The response body contains the addressed standing order as viewed by the ASPSP.

For JSON based standing orders, the payment resources may contain e.g. in addition the transaction status data element.

Note: In addition, the payment resource may contain the debtorName field 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 API Clients.

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 frequency or character sets in the unstructured remittance information.

3.8 Read a Standing Order (AIS)

Call

```
GET /v2/standing-orders/{payment-product}/{paymentId}/details
```

Reads the details of a resource from a given standing order addressed by "paymentId".

Path Parameter

Attribute	Type	Description
payment-product	String	The payment product, under which the standing order under paymentId has been initiated.

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Attribute	Type	Description
		It shall be checked by the ASPSP, if the payment-product is matching the transaction initiation addressed by paymentId.
paymentId	String	Resource Identification of the related standing order.

Query Parameter

Attribute	Type	Condition	Description
inChange	Boolean	{Or -- Optional [if supported]	This allows the API Client to request the changed version of the addressed standing order resource, if the corresponding ETag is not known ("inChange=true"). If the ETag is known, the request shall use the If-Match request header parameter instead of this query parameter. Must be supported by the ASPSP if Change Transaction Resource Requests are supported for Standing Order resources, for details see [oFA-PFSM].

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.
Consent-ID	String	Optional	This data element may be contained, if this API client already received the PSU'S consent during this session or if explicit consent for this service was established beforehand in a dedicated API service and the created consent-Id can be used as a token
If-Match	UUID	Optional – Or} [if supported]	This allows the API Client to request the changed version of the addressed standing order resource via the corresponding ETag. The ETag must be provided by this parameter.

Request Body

No request body.

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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	If the If-Match Header parameter or the inChange query parameter were used in the request, then this attribute must be included and shall obtain the ETag of the changed version

Response Body

The response body contains the addressed standing order, including all the standing order details, as viewed by the ASPSP.

Note: This is an AIS summary of the standing order in JSON format only.

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 frequency or character sets in the unstructured remittance information.

3.9 Read the Status of a Standing Order

Call

```
GET /v2/standing-orders/{payment-product}/{paymentId}/status
```

Path Parameter

Attribute	Type	Description
payment-product	String	The payment product, under which the standing order under paymentId has been initiated. It shall be checked by the ASPSP, if the payment-product is matching the transaction initiation addressed by paymentId.
paymentId	String	Resource Identification of the related standing order.

Query Parameter

No query parameters.

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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.
API-Contract-ID	UUID	Conditional	Shall be used if provided by the ASPSP in the related onboarding following [oFA-IG-Adm]. The API-Contract-ID may differ may differ from the API-Contract-ID used during the consent establishment that led to the Consent-ID used in this header, e.g. in case of a change of relevant commercial conditions after consent establishment.
If-Match	UUID	Optional [if supported]	This allows the API Client to request the status of changed version of the addressed standing order resource via the corresponding ETag. The ETag must be provided by this parameter.
Accept	String	Optional	The API Client can indicate the formats of status reports supported together with a prioritisation following the HTTP header definition. The formats supported by this specification are • JSON If only one format is supported by the API Client, which is not supported by the ASPSP this can lead to a rejection of the request.

Request Body

No request body.

Response Code

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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 If-Match header parameter was used in the request, then this attribute must be included and shall obtain the ETag of the changed version.

Response Body in case of JSON based endpoint

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	the status of the standing order. **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 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 Schemes.
psuMessage	Max500Text	Optional	Text to be displayed at the PSU interface
ownerNames	Array of Account Owner	Optional	List of owner names. Should only be delivered after successful SCA. Could be restricted to the current PSU by the ASPSP.

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Attribute	Type	Condition	Description
_links	Links	Optional	Should refer to next steps if a potential situation blocking the finalisation of the payment can be resolved via the interface e.g. for re-submission of credentials.
apiClientMessages	Array of API Client Message Information	Optional	Messages to the API Client on operational issues.

Response Body in case of (SEPA-)XML based endpoint

RFU: This will be added in a future version of the specification.

Example

Example for JSON based endpoint

Request

```
GET https://api.testbank.com/openFinance/standing-orders/sepa-credit-transfer/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"
}
```

Example for XML based endpoint

RFU: This will be added in a future version of the specification.

3.10 Full update of a Standing Order

It is the ASPSP's decision if Change Transaction Resource Requests are supported for the standing order resources at its API. If the ASPSP does support to update standing order

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resources via the API, this API Call must be supported and the partial update of the resource as described in Section 3.11 is optional.

This request is following the PUT approach of the Change Transaction Resource methodology developed in [oFA-PFSM]. With this request, all parameters of a standing order might be updated by replacing the resource with the data given in the body of this request, i.e. the standing order is rewritten. The paymentId identifying the existing standing order resource remains the same. There exists another request updating only some parameters of the standing order, this is specified in Section 3.11.

The API Client may initiate the update of an existing standing order. The related standing order can be initiated by the API Client itself or by another client/the ASPSP if the API Client has been granted access to the standing order beforehand. The ASPSP might restrict whether an addressed standing order can be changed by the respective API Client. Even if the API Client is generally allowed to update a certain standing order, the ASPSP still might mandate that only certain parameters of a standing order are to be update, e.g. for the purpose of fraud prevention.

If the API Client is allowed to change only certain parameters of a standing order, the ASPSP must present this information as part of its discovery services, for details see [oFA-IG-Disc]. Any immutable field, i.e. any field that is not allowed to be changed, must be included in the request body and must obtain the same value as it does in the original resource, else the request will be denied at the API.

This request needs to be authorised by the PSU (and potentially others) before the update becomes valid. This leads to an intermediate period where in two different standing orders are accessible using the same identifier. Within the update response message, the API Client obtains an ETag from the ASPSP. This allows the client to differentiate which resource is referred to in messages. While the update request is already issued but not yet verified by the PSU, the ETag together with the paymentId allows the API Client to refer to the future version, meanwhile the usage of the paymentId as before leads to the (still) valid standing order. A detailed explanation of this is given in Subsection 3.10.3 and a general explanation is given in [oFA-PFSM].

NOTE: Please note that the ASPSP might restrict the attributes which can be changed effectively in such a call. In case, this control applies, a dedicated additional error information will be provided.

3.10.1 Update a Standing Order with JSON based parameter

Call

```
PUT /v2/standing-orders/{payment-product}/{paymentId}
```


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Path Parameters

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

Query Parameters

No specific query parameters.

Request Header

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

Request Body

The parameters in the body must describe a full data set of a standing order with the updated data and follow the definition given in the request message in Section 3.3.1. The ASPSP has to present which attributes can be updated via its discovery API.

Response

The response message is defined the same way as if the request has been sent for create a new resource, c.f. Section 3.3, where the `paymentId` in the response equals the addressed resource identification, but an additional new header parameter is added in the response, that is listed below.

Response Code

The HTTP response code equals 200.

Response Header

The same attributes are used as in the initiation response, c.f. Section 3.3.1. Additionally, the following parameter is added:

Attribute	Type	Condition	Description
ETag	UUID	Mandatory	ID of a new representation of the existing resource, following [RFC 7232]

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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.
<Change Transaction Resource Response related links>			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.
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.

3.10.2 Update a Standing Order with XML based parameter

RFU: This will be added in a future version of the specification.

3.10.3 Note on Side Effects

This section yields an explicit overview of the standing order resource handling at the API during a Change Transaction Resource Process. For a more abstract explanation, see [oFA-PFSM].

The command

```
GET /v2/standing-orders/{payment-product}/{paymentId}
```

will still retrieve the old existing resource that was already authorised called the active variant.

```
GET /v2/standing-orders/{payment-product}/{paymentId}

If-Match: <etag> /*as returned is response of the related PUT request
```

will retrieve the new representation of the resource that is not authorised yet, this is called the changed variant.

An explicit start of the authorisation of the new resource variant as defined in the openFinance API Framework will be

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```
POST /v2/standing-orders/{payment-product}/{paymentId}/authorisations

If-Match: <etag> /*as returned is response of the related PUT request
```

After authorisation has been applied successfully by addressing the related authorisation resources, i.e. if the new resource variant has a final authorisation status (which can be different in different object categories), then the command

```
GET /v2/standing-orders/{payment-product}/{paymentId}
```

will retrieve the new resource variant. The old resource is not any more retrievable via the openFinance API.

3.11 Partial Update of a Standing Order

This request is following the general PATCH approach of the Change Transaction Resource methodology developed in [oFA-PFSM]. With this request, the API Client rewrites the parameters of the standing order resource that are addressed in the request body. Any parameter not included in the body, will not be affected by this request, i.e. the parameter remains as attribute of the resource and is unchanged. The paymentId identifying the existing standing order resource remains the same.

The ASPSP might restrict whether an addressed standing order might be changed by the respective API Client. Even if the API Client is generally allowed to update a certain standing order, the ASPSP still might mandate that only certain parameters of a standing order are allowed to be update, e.g. for the purpose of fraud prevention. If the API Client is allowed to change only certain parameters of a standing order, the ASPSP may present this information as part of its discovery services. Including immutable fields in the request (even if they obtain the same value as in the original resource data), will lead to a rejection of the API call. The ASPSP may restrict the attributes to be changed further via its Discovery API, c.f. [oFA-IG-Disc].

Within the update response message, the API Client obtains an ETag from the ASPSP. This allows the client to differentiate which resource is referred to in messages. While the update request is already issued but not yet verified by the PSU, the ETag together with the paymentId allows the API Client to refer to the changed version, meanwhile the usage of the paymentId as before leads to the (still) valid standing order. A detailed explanation of this is given in Subsection 3.10.3.

Note that in contrast to a full update via a PUT request, partial updates of a resource can be staggered on top of each other. This means a second PATCH request can be addressed to an already changed version of a resource before the authorisation process of that changed version has been initiated. This leads to the deletion of the old changed version and the creation of a new changed version which obtains a new ETag as well. Thus, multiple partial updates might be initiated on top of each other before the authorisation process of the changed version is requested, see [oFA-OR-FW].

This service function is not applicable for XML coded standing orders.

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NOTE: Please note that the ASPSP might restrict the attributes which can be changed effectively in such a call. In case, this control applies, a dedicated additional error information will be provided.

Call

```
PATCH /v2/standing-orders/{payment-product}/{paymentId} {changed standing-orders-object}
```

Path Parameters

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

Query Parameters

No specific query parameters.

Request Headers

Attribute	Type	Condition	Description
<Change Transaction Resource Request related attributes>			The Change Transaction Resource Request related header attributes as described in the [oFA-PFSM] are to be used.
If-Match	UUID	Optional	This allows the API Client to update the changed version of the addressed standing order resource further by including the corresponding ETag of the changed version within this parameter. If a standing order already obtains a changed version that resulted from a partial update of the resource (i.e. from a previous PATCH request), then the API Client may initiate further partial changes. However, these must be applied to the changed version of the standing order always as it is prohibited to have divergent changed versions of the same resource.

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Request Body

The parameters in the body must contain the updated parameter. The ASPSP has to present which attributes can be updated via its discovery API.

Response Code

The HTTP response code equals 200.

Response Header

The response header contains the same attributes as in Section 3.3.1, and additionally the new header attribute:

Attribute	Type	Description
ETag	UUID	identification of the (new) changed version of the standing order resource, following [RFC 7237]

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.
<*Change Transaction Resource Response related links*>			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.
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.

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The same conditions for this parameter hold as described in the subsection above, in particular the notes given in section 3.10.3 do apply.

This response will also deliver information about the SCA approach to be followed for authorisation of this new resource variant.

3.12 Cancellation of a Standing Order

Call

```
DELETE /v2/standing-orders/{payment-product}/{paymentId}
```

The call initiates the cancellation of a payment. This API call might be sufficient to cancel the standing order. If an authorisation of the standing order 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
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 initiation addressed by paymentId.
paymentId	String	Resource Identification of the related payment.

Query Parameters

No specific query parameters defined.

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.

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Attribute	Type	Condition	Description
If-Match	UUID	Optional (if supported by the ASPSP)	If used, this must obtain the ETag of the changed version. Then the API Client requests only the deletion of the changed version (and not of the active version of the resource). This implies that the requested changes for which some authorisation is still missing are deleted. The active version and the related paymentId remain unaffected by this process,. Must be supported by the ASPSP if Change Transaction Resource Requests are supported for Standing Order resources, for details see [oFA-PFSM].
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.
API-Contract-ID	UUID	Conditional	Shall be used if provided by the ASPSP in the related onboarding following [oFA-IG-Adm]. The API-Contract-ID may differ may differ from the API-Contract-ID used during the consent establishment that led to the Consent-ID used in this header, e.g. in case of a change of relevant commercial conditions after consent establishment.
Client-Explicit-Authorisation-Preferred	Boolean	Optional	If it equals "true", the API Client prefers to start the authorisation process separately, this preference might be ignored by the ASPSP. If it equals "false" or if the parameter is not used, there is no preference of the API Client. This especially indicates that the API Client assumes a direct authorisation of the transaction in the next step.

Request Body

No request body.

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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	The parameter is included if and only if the request header used the If-Match header field. ETag of the changed version that the deletion request addresses.

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 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 AuthenticationMethodsSelection" contained in the response body. These methods shall be presented towards the PSU for selection by the TPP.
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

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Attribute	Type	Condition	Description
			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 "startAuthorisactionWithEncryptedPsuAuthentication" 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. The potential links for this response message are generically defined in [oFA-PFSM] for all Transaction Initiation Response messages or response message for other requests which need authorisation. 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.

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

Request

```
DELETE https://api.testbank.com/openfinance/v2/standing-orders/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100

Content-Type            application/json
X-Request-ID            99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date                    Sun, 10 Aug 2025 17:05:37 GMT
```

Response

```
HTTP/1.x 204
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date:                   Sun, 10 Aug 2025 17:05:38 GMT
```


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

Request

Request

```
DELETE https://api.testbank.com/openfinance/v2/standing-orders/sepa-credit-transfers/123456scheduled789

Content-Type            application/json
X-Request-ID            99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date                    Sun, 10 Aug 2025 17:05:37 GMT
```

Response

```
HTTP/1.x 202
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date:                   Sun, 10 Aug 2025 17:05:38 GMT
{"transactionStatus": "ACTC",
"_links": {
        "self": {"href": "/openfinance/v2/standing-orders/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
        "status": {"href": "/openfinance/v2/standing-orders/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"},
        "startAuthorisation": {"href": "/openfinance/v2/standing-orders/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/cancellation-authorisations"}
  }
}
```

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4 Annex

4.1 Glossary

AIS

Account Information Service according to article 4 (16) of [PSD2] and as regulated by article 67 of [PSD2].

AISP

Payment service provider offering an AIS to its customer. See article 4 (19) of [PSD2].

ASPSP

Account Servicing Payment Service Provider providing and maintaining a payment account for a payer. See article 4 (17) of [PSD2].

API Client

Access client to the XS2A interface, for accessing the PSU's account

PIISP

Payment Instrument Issuer Service Provider according to article 4 (14) and 45) of [PSD2]. A PIISP can use the service "Confirmation on the availability of funds" as regulated by article 65 of [PSD2].

PIS

Payment Initiation Service according to article 4 (15) of [PSD2] and as regulated by article 66 of [PSD2].

PISP

Payment service provider offering a PIS to its customer. See article 4 (18) of [PSD2].

PSP

Payment service provider according to article 4 (11) of [PSD2].

PSU

Payment Service User according to article 4 (10) of [PSD2].

QTSP

Qualified Trust Service Provider, e. g. a trust centre issuing qualified certificates

SCA

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Strong Customer Authentication – authentication procedure based on two factors compliant with the requirements of [PSD2] and [RTS].

TPP

Third Party Provider – generic term for AISP/PIISP/PISP.

TSP/QTSP

Trust Service Provider according to [eIDAS]. Within the context of the XS2A interface specification only qualified TSPs (QTSPs) according to section 3 of [eIDAS] issuing qualified certificates for electronic seals and/or qualified certificates for website authentication which are compliant with the requirements of [RTS] are relevant.

XS2A interface

Access to account interface – interface provided by an ASPSP to API Client for accessing accounts.

4.2 References

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[oFA-IG-XAIS] openFinance API Framework, Implementation Guidelines, Extended Account Information Services, Version 2.2.1, 31 July 2026

[oFA-IG-Co] openFinance API Framework, Implementation Guidelines, Consent API for Version 2.x, Version 2.2.1, 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

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

[oFA-OR-FW] openFinance API Framework, Basic Operational Rules of the Framework, Version 2.1, 31 March 2026

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[oFA-IG-Com] openFinance API Framework, Implementation Guidelines, Compliance Services, Version 2.4.2, 31 July 2026

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[oFA-OR-Adm] openFinance API Framework, Operational Rules, Administrative Services, Version 1.0, 31 July 2026

[oFA-IG-UAM] openFinance API Framework, Implementation Guidelines, User and Account Management, not published yet

[RTS] Commission Delegated Regulation (EU) 2018/§() 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, L69/23, Official Journal of the European Union, 13.03.2018

[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 25 November 2016

4.3 List of figures

FIGURE 1: CORE XS2A INTERFACE AND OPENFINANCE API 2

4.4 List of tables

TABLE 1: ERROR MESSAGES 4

4.5 Detailed Change Log

4.5.1 Changes from Version 1.0 to Version 1.0.1

Section	Change	Reason
3.3	Corrected Transaction Status Pending to use "PDNG" instead of "PNDG" to be ISO 20022 conform	Erratum
3.4	Adapted the description of the attribute "Consent-ID"	Erratum
3.9	Deleted an incorrect attribute in the example	Erratum
4.2	Updated the References	Editorial

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