



openFinance API Framework

Payment Formats and Domestic AIS/PIS Definitions for Version 2.0

Version 2.0
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1 Introduction

1.1 Background on Payment Requirements in the openFinance API Framework

The NextGenPSD2 API in version 1.3.x had been driven by core PSD2 implementations. Some of the running change requests intend now to extend the functional scope of the API when transforming the regulatory driven NextGenPSD2 API into the openFinance API by extending the API by new services and extended functionality of existing services.

A major banking item for review is the payment data modelling. The usage of the model within all European jurisdictions have shown that ASPSP online channels offer a deeper structured data model to support the different domestic payment types and banking business use cases then expected at first place. Hence, a new payment data model needs to be agreed to yield a uniform payment data model. Further requirements are stemming from cross-border payments which need some further enhancements of the model.

In addition, further extension requirements are introduced by new extended payment related-services as described in [oFA-IG-EPIS] or [oFA-IG-RTP] or the further need also to use the same APIs for corporates for direct access, i.e. to support also multi bulk payments defined in JSON.

The following payment structure is based on the payment model approach confirmed for [oFA-IG-Com]. It is taking into account the structured data types as they have been already used for domestic AIS or PIS functionality and develops the full payment data model in analogy. This model is differentiating single payments, bulk payments and multi bulk payments.

Please note that the model describes the full payment potential, which does not mean that every ASPSP has to support these functions for any or all of their products.

On first level of the data descriptions, the data elements which do not need to be supported are marked by "n.a.". These data elements might be opened as "optional" data elements by ASPSPs or communities of ASPSPs or for generally defined payment products.

For second level definitions, the data model foresees maximal data types and restricted data types, e.g. Account Reference and Account Reference1. For the detailed data model cp. [oFA DD]. The data type without suffix is the full model set/repository of the model. Data types with a numeric suffix is a restricted sub type. The data models defined generically for compliance make use of restricted data types for the addressed attributes in a payment transaction, where ASPSPs or communities of ASPSP might open up also the maximum data types. As an example the Account Reference1 is the minimum data set supported for SCT to initiate a payment with e.g. referencing the debtor account by an IBAN, the Account Reference type will also allow proxy information as account reference. The aim with this differentiation is to simplify documentation of payment data models supported by ASPSPs. On this general level, this cannot be fully exhaustive, more information might be provided by Discovery APIs, which are planned to be standardized in addition.

Note: While this specification introduces much more differentiation and functional support for payment formats, the usage comes with a full migration of NextGenPSD2 V1.3.x to open-Finance API Framework version 2.0. This migration will follow market developments e.g. for API Access Schemes and needs of ASPSPs.

1.2 Document Structure

This document first introduces the different payment formats and definition for SEPA and cross-border payment products to be supported in Chapter 2.

Domestic requirements on PIS and AIS specifics, e.g. extensions to broader data models are defined in Chapter 3 resp. Chapter 4.

1.3 Document History

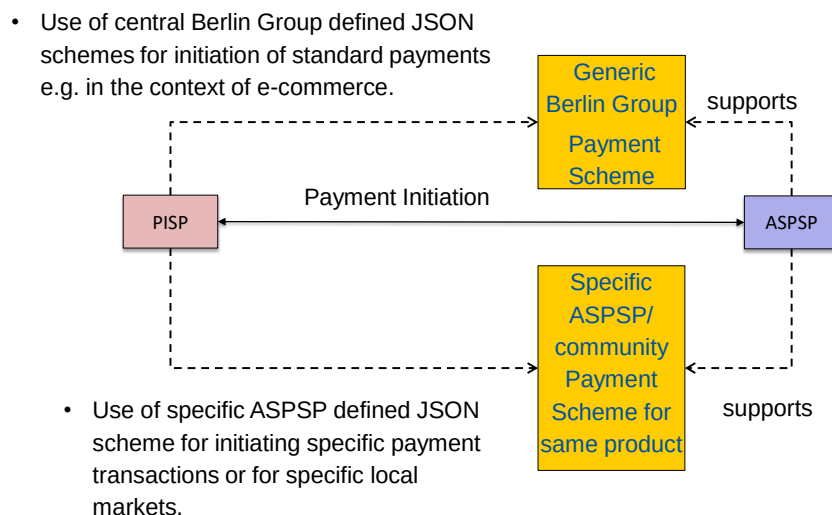
Version	Date	Changes
Draft	2023-06-07	Draft to support public market consultation on payment initiation and rtp services.
Version 2.0	2023-10-05	Feedback from public market consultation and internal documentation progress.

2 Payment Formats

For core payment products in the European market, this document is defining JSON structures, which will be supported by all ASPSPs

- offering the corresponding payment products to their customers in Version 2.x of the openFinance API Framework and
- providing JSON based payment endpoints, cp. [oFA-IG-Com]. ,

At the same time, the ASPSP may offer in addition more extensive JSON structures for the same payment products since they might offer these extensions also in their online banking system.



In addition, the specifications [oFA-IG-EPIS] for Extended Payment Initiation Services as well as [oFA-IG-RTP] for Request-to-Pay Services will mandate the support of more data elements within the openFinance API context, which is already reflected in the subsequent chapters.

2.1 Single Credit Transfers for Core PIS, RTP and EPIS

The following describes the data model to be used under `/v2/payments/{credit-transfer-product}`, `/v2/{extended-payment-services}/{credit-transfer-product}` and `/v2/requests-for-payments/{credit-transfer-product}` for certain standard products.

- The general data type of attributes need sometimes to be restricted further, since the related product is not supporting the full data structure. This leads to an `[n]` in the Type definition requires a further instantiation of the data type by the payment product, which is then indicated in the related column, e.g. by using "Optional[1]" for stating: Optional Usage of this attribute of Type Payment Identification1, where Payment Identification is the full data structure. If there is no instantiation number provided in the product column, then the full data structure applies.
- The notation `[a..b]` in an entry only applies to arrays and says how many array entries are supported (minimum and maximum). The notation "Optional [1..1]" is following OpenAPI definition for JSON formats and translates into `[0..1]` for XML format definitions.
- The notation "n.a." ("not applicable") allows ASPSPs or communities of ASPSPs to make this data element optional in their implementations of the related product in further refinements.
- The notation, e.g. "Optional[1]" for an data element with type definition "Type[1]" allows ASPSP or communities of ASPSPs to extend the data model by using all related data type definitions type`[n]` with a broader scope, e.g. change the entry to "Optional[2]" for the paymentIdentification.
- On all levels, where an element `xxxCode` and `xxxProprietary` is offered, only one of the attribute is usable. This will be reflected in OpenAPI files by using the "{Or}" and "Or}" in cases where exactly one of the Elements is to be included in the message and "{Or – Optional" and "Or – Optional}" in case where at most one of the elements is to be included in the message.
- For all SEPA payment schemes, it is noted that party name fields have a maximum length of 70 characters, even if the below data dictionary allows 140 characters technically, due to ISO20022 definitions, which might be used for non-SEPA payment schemes. Due to this inconsistency, ASPSP might either reject messages, where the related party name fields use more than 70 characters, or automatically shorten the related party name fields to 70 characters respectively.

NOTE: Please note, that this specification might provide an overview on payment functions and might offer some guidance to which functions are definitely premium payment services. Nevertheless, the openFinance API Framework cannot define the exact scope of what is mandated by the legislation. It is up to the ASPSP to define the exact scope of a PSD2 compliant API.

Data Element	Type	SCT Core	SCT inst Core	Target2 Core	Cross-border CT Core	RTP SCT	EPIS SCT
paymentIdentification	Payment Identification[n]	Optional[1]	Optional[1]	Optional[1]	n.a.	Optional	Optional
instructionPriority	Priority Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
serviceLevelCode	Service Level Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
localInstrumentCode	External Local Instrument Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
localInstrumentProprietary	Max35Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
categoryPurposeCode	Category Purpose Code	n.a.	n.a.	n.a.	n.a.	optional	optional
categoryPurposeProprietary	Max35Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
chargeBearer	Charge Bearer	n.a.	n.a.	optional	Conditional ²	n.a.	n.a.
debtorAccount	Account Reference[n]	Mand [1] ³	Mand[1] ³	Mand[1] ³	Mand[1] ³	Optional ⁴	Mand ³
chargesAccount	Account Reference[n]	n.a.	n.a.	n.a.	Optional[3]	n.a.	n.a.
debtor	Party Description[n]	n.a.	n.a.	n.a.	n.a.	Optional	Optional
ultimateDebtor	Party Description[n]	n.a.	n.a.	n.a.	n.a.	Optional[1]	Optional[1]
instructedAmount	Amount	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
currencyOfTransfer	Currency Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
exchangeRateInformation	Payment Exchange Rate	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
intermediaryAgent1	Agent Description[n]	n.a.	n.a.	n.a.	Optional[1]	n.a.	n.a.
intermediaryAgent2	Agent Description[n]	n.a.	n.a.	n.a.	Conditional[1]	n.a.	n.a.

² This field might be mandated by ASPSPs generally or depending of default usage definitions of the ASPSP.

³ ASPSPs might change the condition on the debtor account for SEPA payments to optional as one way to fulfil the requirement according to item 36 of the EBA Opinion of June 2020

⁴ Either debtor account or debtor entry shall be provided.

Data Element	Type	SCT Core	SCT inst Core	Target2 Core	Cross-border CT Core	RTP SCT	EPIS SCT
creditorAccount	Account Reference[n]	Mandatory[1]	Mandatory[1]	Mandatory[1]	Mandatory[1]	Mandatory[1]	Mandatory[1]
creditorAgent	Agent Description[n]	Optional[1]	Optional[1]	Optional[1]	Conditional[1] ⁵	Optional[1]	Optional[1]
creditor	Party Description[n]	Mandatory[1]	Mandatory[1]	Mandatory[1]	Mandatory[1]	Mandatory	Mandatory
ultimateCreditor	Party Description[n]	Optional[1]	Optional[3]	Optional[1]	Optional[2]	Optional	Optional
purposeCode	Purpose Code	n.a.	n.a.	n.a.	n.a.	Optional	Optional
purposeProprietary	Max35 Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
remittanceInformation Unstructured	Array of Max140Text	Optional [1..1]	Optional [1..1]	Optional [1..1]	Optional [1..1]	Optional [1..1]	Optional [1..1]
remittanceInformation Structured	Array of Remittance	n.a.	n.a.	n.a.	n.a.	Optional [1..1]	Optional [1..1]
enclosedFile	Array of Enclosed File	n.a.	n.a.	n.a.	n.a.	Optional [1..1]	n.a.
requestedExecution Date	ISODate	n.a.	n.a.	n.a.	n.a.	Optional	Optional
requestedExecution DateTime	ISODateTime	n.a.	n.a.	n.a.	n.a.	(only if SCT INST)	(only if SCT inst)
regulatory Reporting	Array of Regulatory Reporting	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
additionalRequestInformation⁶	Additional Request Information	n.a.	n.a.	n.a.	n.a.	Optional	Optional

⁵ This field might be mandated by ASPSPs generally or depending of the creditor's address' country.

⁶ Only applicable for request to pay services and extended payment services.

2.2 Repository for Single Credit Transfer and RTP

The following table describes the full payment data model as a repository for product definitions.

Data Element	Type	Condition	Description
paymentIdentification	Payment Identification	Optional	Set of elements used to reference a payment instruction.
paymentMethod	Credit Transfer Payment Method Code	Optional	Specifies the means of payment that will be used to move the amount of money. Usage: Only used for cross-border transactions. If no paymentMethod is explicitly stated, paymentMethod will be interpreted as "TRF" (Credit Transfer).
instructionPriority	Priority Code	Optional	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
serviceLevelCode	Service Level Code	Optional	Agreement under which or rules under which the transaction should be processed, provided as a code.
localInstrumentCode	External Local Instrument Code	{Or - Optional}	Agreement under which or rules under which the transaction should be processed, provided in proprietary encoding.
localInstrumentProprietary	Max35Text	Or – Optional}	User community specific instrument, provided in proprietary encoding.
categoryPurposeCode	Category Purpose Code	{Or – Optional}	Specifies the high level purpose of the instruction based on a set of pre-defined categories; provided as code.
categoryPurpose Proprietary	Max35Text	Or – Optional}	Specifies the high level purpose of the instruction based on a set of pre-defined categories; provided in proprietary encoding.
chargeBearer	Charge Bearer	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
debtorAccount	Account Reference	Optional	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
chargesAccount	Account Reference3	Optional	Account used to process charges associated with a transaction.
debtor	Party Description	Optional	Party that owes an amount of money to the (ultimate) creditor.
ultimateDebtor	Party Description	Optional	Ultimate party that owes an amount of money to the (ultimate) creditor. Restriction to the schema are applied depending on the product, see 2.1.
instructedAmount	Amount	Mandatory	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Data Element	Type	Condition	Description
currencyOfTransfer⁷	Currency Code	Optional	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.
exchangeRateInformation	Payment Exchange Rate	Optional	Set of elements used to provide details on the currency exchange rate and contract.
creditorAccount	Account Reference1	Optional	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
creditorAgent	Agent Description	Optional	Financial institution servicing an account for the creditor.
creditor	Party Description	Optional	Party to which an amount of money is due.
ultimateCreditor	Party Description	Optional	Ultimate party to which an amount of money is due.
purposeCode	Purpose Code	Optional	Underlying reason for the payment transaction, provided as a code.
purposeProprietary	Max35Text	Optional	Underlying reason for the payment transaction, provided as proprietary encoding.
remittanceInformation Unstructured	Array of Max140Text	Optional	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
remittanceInformation Structured	Array of Remittance	Optional	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
requestedExecutionDate	ISODate	{Or -Optional}	Date at which the initiating party requests the clearing agent to process the payment.
requestedExecutionDate Time	ISODateTime	Or – Optional}	Date and time at which the initiating party requests the clearing agent to process the payment.
regulatoryReporting	Array of Regulatory Reporting	Optional	Information needed due to regulatory and statutory requirements.
additionalRequest Information⁸	Additional Request Information	Optional	Request related information which is not directly linked to the payment transaction.

⁷ This is a data element to indicate a diverging interbank transaction currency.

⁸ Only applicable for request to pay services and extended payment services.

2.3 Bulk Credit Transfers

The following table displays the data model to be used under /v2/bulk-payments/{credit-transfer-product}. Further restrictions on data attribute types, inherited from Section 2.1 might apply.

Data Element	Type	Condition	Description
paymentInformationId	Max35Text	mandatory	Unique identification as assigned by the sending party to unambiguously identify this bulk payment. This attribute may be used by ASPSPs or communities as an optional field.
paymentMethod	Credit Transfer Payment Method Code	Optional	Specifies the means of payment that will be used to move the amount of money. Usage: Only used for cross-border transactions. If no paymentMethod is explicitly indicated, paymentMethod will be interpreted as "TRF" (Credit Transfer).
batchBooking	Boolean	optional	If this element equals true, the PSU prefers only one booking entry. If this element equals false, the PSU prefers individual booking of all contained individual transactions. The ASPSP will follow this preference according to contracts agreed on with the PSU.
numberOfTransactions	Integer	Mandatory	Number of individual transactions contained in the related bulk.
controlSum	Max35Text	Mandatory	Total of all individual amounts included in the group, irrespective of currencies.
serviceLevelCode	Service Level Code	Optional	
chargeBearer	Charge Bearer	Optional	
categoryPurposeCode	Category Purpose Code	{Or – Optional}	
categoryPurposeProprietary	Max35Text	Or – Optional}	
localInstrumentCode	Local Instrument Code	{Or – Optional}	
localInstrumentProprietary	Max35Text	Or – Optional}	
debtor	Party Description	Optional	
ultimateDebtor	Party Description	Optional	
debtorAccount (incl. type)	Account Reference	mandatory	
debtorAgent	Agent Description2	n.a.	

Data Element	Type	Condition	Description
chargesAccount	Account Reference3	Optional	Account used to process charges associated with a transaction.
requestedExecutionDate	ISODate	{Or – optional}	If contained, the payments contained in this bulk will be executed at the addressed date. This field may not be used together with the field requestedExecutionTime.
requestedExecutionDateTime	ISO-DateTime	Or – optional}	If contained, the payments contained in this bulk will be executed at the addressed Date/Time. This field may not be used together with the field requestedExecutionDate.
creditTransfers	Array of Credit Transfer Bulk Entry	mandatory	The Credit Transfer Bulk Entry is a type which follows the JSON formats for the supported products for single payments, see Section 2.1, excluding the data elements • debtorAccount, • debtor • debtorAgent • requestedExecutionDate, • requestedExecutionDateTime. These data elements may not be contained in any bulk entry. In addition, the following entries will be allowed for every single entry, if not used already on bulk level: chargeBearer chargesAccount categoryPurposeCode categoryPurposeProprietary serviceLevelCode localInstrumentCode localInstrumentProprietary ultimateDebtor In addition, the attributes purposeCode remittanceInformationStructured are always available on entry level if supported by the related payment product.

Example

```
{
  "paymentInformationId": "bulk-payment 123",
  "batchBooking": true,
  "numberOfTransactions": 2,
  "controlSum": "12345.01",
  "debtorAccount": {"iban": "DE40100100103307118608"},
  "requestedExecutionDate": "2018-08-01",
  "creditTransfers":
}
```

```
[{JSON based payment initiation 1}, {JSON based payment initiation 2}]}
```

2.4 Multi Bulk Credit Transfers

Data model to be used under `/v2/multi-bulk-payments/{credit-transfer-product}`.

Data Element	Type	Condition	Description
messageId	Max35Text	mandatory	Unique identification as assigned by the sending party to unambiguously identify this bulk payment. This attribute may be used by ASPSPs or communities as an optional field.
creationDateTime	ISO-DateTime	Mandatory	
numberOfTransactions	Integer	Mandatory	Number of individual transactions contained in the related bulk.
controlSum	Max35Text	Mandatory	Total of all individual amounts included in the group, irrespective of currencies.
initiatingParty	Party Description1	Mandatory	Party that initiates the payment.
payments	Array of Credit Transfer Bulks	Mandatory	This is an array of credit transfer bulks, as defined in Section 2.3.

2.5 RTP Bulk

The following table displays the data model to be used under `/v2/bulk-requests-for-payments/{credit-transfer-product}`.

Data Element	Type	Condition	Description
paymentInformationId	Max35Text	Mandatory	Unique identification as assigned by the sending party to unambiguously identify this bulk. This attribute may be used by ASPSPs or communities as an optional field.
numberOfTransactions	Integer	Mandatory	Number of individual transactions contained in the related bulk.
controlSum	Max35Text	Mandatory	Total of all individual amounts included in the group, irrespective of currencies.
chargeBearer	Charge Bearer	Optional	
serviceLevelCode	Service Level Code	Optional	For SCT not used, only defined to support non SEPA RTP schemes
categoryPurposeCode	Category Purpose Code	{Or – Optional}	
categoryPurposeProprietary	Max35Text	Or – Optional}	For SCT not used, only defined to support non SEPA RTP schemes

Data Element	Type	Condition	Description
localInstrumentCode	Local Instrument Code	{Or – Optional}	For SCT not used, only defined to support non SEPA RTP schemes
localInstrumentProprietary	Max35Text	Or – Optional}	For SCT not used, only defined to support non-SEPA RTP schemes
requestedExecutionDate	ISODate	Optional	
creditor	Party Description	Mandatory	
creditorAccount	Account Reference1	mandatory	
creditorAgent	Agent Description1	optional	
ultimateCreditor	Party Description	optional	
rtps	Array of RTP Bulk Entry	mandatory	The RTP Bulk Entry is a type which follows the JSON formats for the supported products for single RTP, see Section 2.1, excluding the data elements • creditorAccount, • creditor • creditorAgent These data elements may not be contained in any bulk entry. In addition, the following entries will be forbidden for every single entry, if they are used already on bulk level: chargeBearer requestedExecutionDate ultimateCreditor categoryPurposeCode categoryPurposeProprietary serviceLevelCode localInstrumentCode localInstrumentProprietary In addition, the attributes purposeCode remittanceInformationStructured are always available on entry level if supported by the related payment product.

Example

```
{
  "paymentInformationId": "bulk-request-to-pay 123",
  "numberOfTransactions": 2,
  "controlSum": "12345.01",
  "creditor": {"name": "RTP beneficiary's name"},
  "creditorAccount": {"iban": "DE40100100103307118608"},
  "rtps":
}
```

```
[{JSON based RTP 1}, {JSON based RTP 2}]}
```

2.6 Single SEPA Direct Debits

The following table describes the full direct debit data model as a repository for product definitions. Currently, the model is intended to be only used for SEPA Direct Debits. However, some extension of the data model are made to enable adaptations for other schemas in a structured way.

Data Element	Type	Condition	Description
paymentIdentification	Payment Identification1	Optional	Set of elements used to reference a payment instruction.
requestedCollectionDate	ISO Date		
creditor	Party Description2	Optional	Party that owes an amount of money to the (ultimate) creditor.
creditorAccount	Account Reference2	Optional	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
creditorAgent	AgentDescription2	Optional	Only BIC allowed
creditorSchemeld	Party Description3	Optional	Id: Creditor-Identifier (CI) only allowed if not present on transaction level "schemeNameProprietary" : "SEPA"
serviceLevelCode	Service Level Code	Optional	Agreement under which or rules under which the transaction should be processed, provided as a code. Remark: SEPA Direct Debit (SDD) scheme requires "SEPA"
localInstrumentCode	Local Instrument Code	{Or - Optional}	Agreement under which or rules under which the transaction should be processed, provided in proprietary encoding. Remark: Within the SDD scheme, only "CORE" or "B2B" are used
localInstrumentProprietary	Max35Text	Or – Optional}	Remark: Within the SDD scheme, usage of this element is not supported.
sequenceType	Sequence Type Code	Optional	Remark: For SDD, only "FNAL", "FRST", "OOF" or "RCUR" is used
categoryPurposeCode	Category Purpose Code	Optional	Specifies the high level purpose of the instruction based on a set of pre-defined categories; provided as code.
instructedAmount	Amount	Optional	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
chargeBearer	Charge Bearer	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
directDebitTransaction	Direct Debit Transaction	Optional	Provides information specific to the direct debit mandate.

Data Element	Type	Condition	Description
ultimateCreditor	Party Description1	Optional	Ultimate party that owes an amount of money to the (ultimate) creditor.
debtorAgent	Agent Description1	Optional	Financial institution servicing an account for the creditor. Remark: Within the SDD scheme only subelement "bicfi" of "financialInstitutionId" is used.
debtor	Party Description	Optional	Party to which an amount of money is due. Remark: Within the SDD scheme only subelements "name" and "postalAddress" are used. Usage of "postalAddress" is further restricted to "country" and at most two entries in "adressLines".
debtorAccount	Account Reference2	Optional	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
ultimateDebtor	Party Description1	Optional	Ultimate party to which an amount of money is due. Remark: Within the SDD scheme only subelement "name" is restricted to 70 characters.
purposeCode	Purpose Code	Optional	Underlying reason for the payment transaction, provided as a code.
remittanceInformation Unstructured	Array of Max140Text	Optional	Remark: Within the SDD scheme not more than one item is included in the array.
remittanceInformation Structured	Array of Remittance	Optional	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

2.7 SEPA Direct Debit Bulk

The following table displays the data model to be used under /v2/bulk-payments/sepa-direct-debits .

Data Element	Type	Condition	Description
paymentInformationId	Max35Text	mandatory	Unique identification as assigned by the sending party to unambiguously identify this bulk payment. This attribute may be used by ASPSPs or communities as an optional field.
batchBooking	Boolean	optional	If this element equals true, the PSU prefers only one booking entry. If this element equals false, the PSU prefers individual booking of all contained individual transac-

Data Element	Type	Condition	Description
			tions. The ASPSP will follow this preference according to contracts agreed on with the PSU.
numberOfTransactions	Integer	Mandatory	Number of individual transactions contained in the related bulk.
controlSum	Max35Text	Mandatory	Total of all individual amounts included in the group, irrespective of currencies.
serviceLevelCode	Service Level Code	Optional	Remark: SDD scheme requires "SEPA"
localInstrumentCode	Local Instrument Code	{Or – Optional}	Agreement under which or rules under which the transaction should be processed, provided in proprietary encoding. Remark: Within the SDD scheme, only "CORE" or "B2B" is used
localInstrumentProprietary	Max35Text	Or – Optional}	Remark: Within the SDD scheme, usage of this element is not supported.
sequenceType	Sequence Type Code	Optional	Remark: For SDD, only "FNAL", "FRST", "OOF" or "RCUR" is used
categoryPurposeCode	Category Purpose Code	Optional	
requestedCollectionDate	ISODate	Mandatory	
creditor	Party Description2	Optional	Remark: Within the SDD scheme, only subelements "name" and "postalAddress" are supported.
creditorAccount (incl. type)	Account Reference2	mandatory	Remark: Within the SDD scheme, subelement "iban" is mandatory and apart from "iban" only "currency" supported.
creditorAgent	Agent Description2	optional	Remark: Within the SDD scheme, only subelement "bicfi" is supported.
ultimateCreditor	Party Description1	optional	
chargeBearer	Charge Bearer	optional	Remark: Within the SDD scheme, only value "SLEV" is supported.
creditorSchemeId	Party Description3	Optional	Remark: Within the SDD the following requirements apply: PrivateID Other Id: Creditor-Identifier (CI) "schemeNameProprietary" : "SEPA"
directDebits	Array of Direct Debit Bulk Entry	mandatory	Direct Debit Bulk Entry is a type which follows the JSON formats for the supported products for single payments, see Section 2.1, excluding the data elements - creditorAccount, - creditor - creditorAgent - requestedCollectionDate, These data elements may not be contained in any bulk entry. In addition, the following entries will only be allowed for every single entry, if not used already on bulk level: chargeBearer

Data Element	Type	Condition	Description
			categoryPurposeCode categoryPurposeProprietary serviceLevelCode localInstrumentCode localInstrumentProprietary sequenceType ultimateCreditor In addition, the attributes purposeCode remittanceInformationStructured are always available on entry level if supported by the related payment product.

Example

```
{
  "paymentInformationId": "bulk-direct-debit 123",
  "batchBooking": true,
  "numberOfTransactions": 2,
  "controlSum": "12345.01",
  "creditorAccount": {
    "iban": "DE40100100103307118608"
  },
  "requestedCollectionDate": "2018-08-01",
  "directDebits": [
    {JSON based direct debit 1},
    {JSON based direct debit 2}
  ]
}
```

2.8 SEPA Direct Debit Multi Bulk

Data model to be used under /v2/multi-bulk-payments/sepa-direct-debits .

Data Element	Type	Condition	Description
messageId	Max35Text	mandatory	Unique identification as assigned by the sending party to unambiguously identify this bulk payment. This attribute may be used by ASPSPs or communities as an optional field.
creationDateTime	ISO-DateTime	mandatory	
numberOfTransactions	Integer	Mandatory	Number of individual transactions contained in the related bulk.
controlSum	Max35Text	Mandatory	Total of all individual amounts included in the group, irrespective of currencies.
initiatingParty	Party Description1	Mandatory	Party that initiates the payment.
directDebitBulks	Array of Direct Debit Bulks	Mandatory	This is an array of direct Debit bulks, as defined in Section 2.6.

3 Domestic PIS Definitions

Empty section for now. Will be filled later when communities will migrate to Version 2.x of the openFinance API Framework.

4 Domestic AIS Definitions

Empty section for now. Will be filled later when communities will migrate to Version 2.x of the openFinance API Framework.

5 References

5.1 Normative References

The specification contained in this document make use of definitions in the related documentation.

- [oFA DD] openFinance API Framework, Data Dictionary for V2.x, Version 2.0, 05 October 2023
- [RFC4122] P. Leach, M. Mealling, R. Salz, "A Universally Unique IDentifier (UUID) URN Namespace", July 2005, <https://tools.ietf.org/html/rfc4122>

5.2 Information References

This document is pointing out to several specifications which will use the formats defined in this document in future. These references are just used to motivate the formats introduced and might be outdated in future.

- [oFA-IG-Com] openFinance API Framework, Implementation Guidelines, Compliance Services, Version 2.0, 05 October 2023.
- [oFA-IG-EPIS] openFinance API Framework, Implementation Guidelines, Extended Payment Initiation Services, Version draft 2.0, August 2023..
- [oFA-IG-RTP] openFinance API Framework, Implementation Guidelines, Request to Pay Services, version draft 2.0, August 2023