THE Berlin GROUP

A EUROPEAN STANDARDS INITIATIVE

openFinance API Framework

Implementation Guidelines for Extended Services

Request to Pay Services

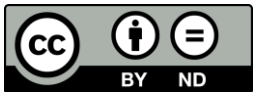
Version 2.1

18 October 2024

License Notice

This Specification has been prepared by the Participants of the openFInance Taskforce*. This Specification is published by the Berlin Group under the following license conditions:

- "Creative Commons Attribution-NoDerivatives 4.0 International Public License"

  This means that the Specification can be copied and redistributed in any medium or format for any purpose, even commercially, and when shared, that appropriate credit must be given, a link to the license must be provided, and indicated if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. In addition, if you remix, transform, or build upon the Specification, you may not distribute the modified Specification.

- Implementation of certain elements of this Specification may require licenses under third party intellectual property rights, including without limitation, patent rights. The Berlin Group or any contributor to the Specification is not, and shall not be held responsible in any manner for identifying or failing to identify any or all such third party intellectual property rights.
- Any right, title and interest in and to the copyright and all related rights in topic-related Scheme Rulebooks, belong to the respective Scheme Manager (amongst others, the European Payments Council AISBL - EPC).
- The Specification, including technical data, may be subject to export or import regulations in different countries. Any user of the Specification agrees to comply strictly with all such regulations and acknowledges that it has the responsibility to obtain licenses to export, re-export, or import (parts of) the Specification.

* The openFinance Taskforce brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

Contents

1 Introduction 1
1.1 From Core XS2A Interface to openFinance API 1
1.2 Request to Pay Services 2
1.3 Document Structure 4
1.4 Document History 4
2 Application Layer: Guiding Principles 6
2.1 Overview 6
API Client and API Server 6
Functional scope 7
2.2 API Access Methods 7
API Access for Single RTP 7
API Access for Bulk RTP 8
2.3 Additional Error Information 9
2.4 Status Information 9
3 Message Types 11
3.1 Request to Pay Request 11
Request 11
Response 13
Examples 15
3.2 Get Transaction Status Request 19
Request 19
Response 19
Examples 21
3.3 Get Request to Pay Request 22
Request 22
Response 23
Example 24
3.4 Request to Pay Cancellation Request 25
Request 25
Response 26
Examples 26

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

3.5 Bulk Request to Pay Request 26
Request 26
Response 29
Examples 32
3.6 Get Transaction Status Request on Bulk Level 34
Request 34
Response 35
Example 36
3.7 Get Transaction Status Request on Entry Level 37
Request 37
Response 38
Examples 39
3.8 Request to Pay Bulk Entry Cancellation Request 40
Request 40
Response 41
Examples 41
4 References 42

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

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.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

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

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

The following account access methods are covered by this framework:

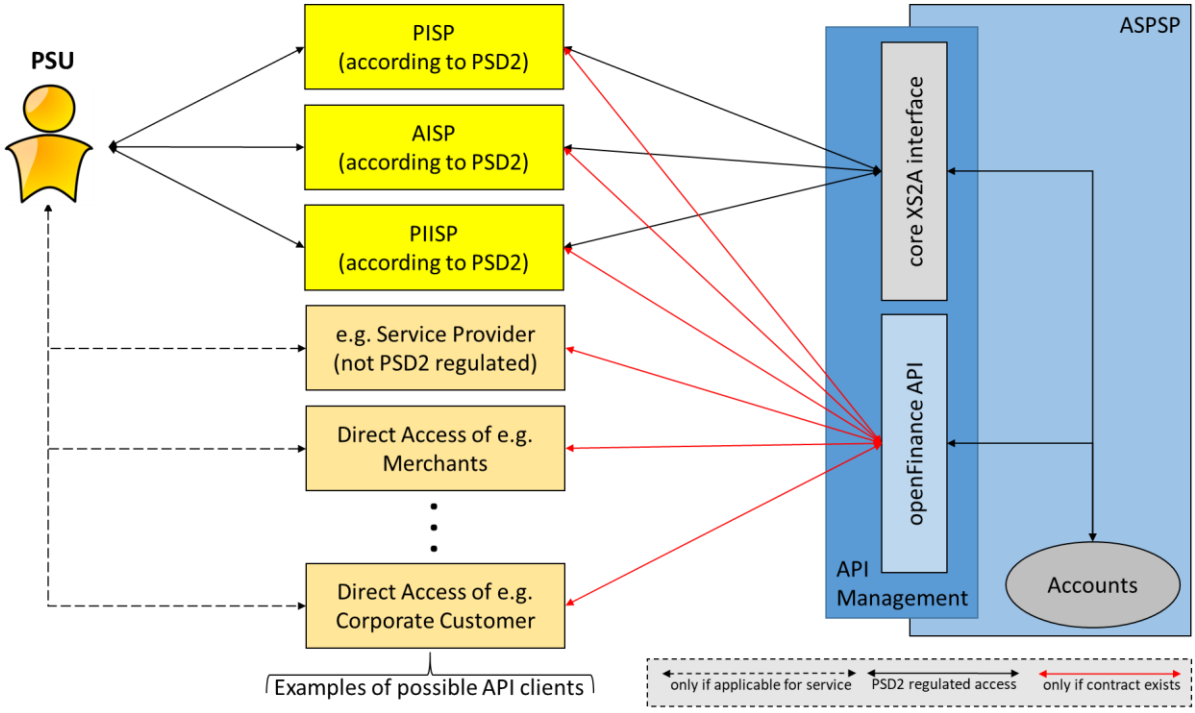


Figure 1: Core XS2A interface and openFinance API

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

1.2 Request to Pay Services

A Request to Pay scheme (RTP scheme) defines rules, messages and data sets for the exchange of a Request to Pay message (RTP message) from an originator to a receiver. Different RTP schemes in the sense of multilateral contractual systems or bilateral contracts are thinkable and already in the market or will come up in near future, but the basic architecture of these schemes will be very similar. Both, originator and receiver, are using Request to Pay service providers for the exchange of RTP messages, called Originator-RTPSP and Receiver-RTPSP. The communication between an Originator-RTPSP and a Receiver-RTPSP may be

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

done directly or it may be done using an intermediate Request to Pay service provider, called Originator-RTPSP-Aggregator.

With the Request to Pay Services of the openFinance API Framework, a service provider can use its openFinance API to receive RTP messages and to inform the sender about the status of the corresponding RTP transaction as well as potentially the status of the related payment. For the beginning, the case is considered, that an ASPSP will take over the role of a Receiver-RTPSP and will use its openFinance API to receive an RTP message, which is dedicated to one of its customers as receiver. Either an Originator-RTPSP or an RTPSP-Aggregator will take over the role of the API Client in this case.

NOTE: Please note that an abstraction to non ASPSP-Receiver-RTPSP role is already covered within this specification, as for example the support of the Request to Pay Services at openFinance APIs operated by an Originator-RTPSP-Aggregator or by an Originator-RTPSP.

The Request to Pay Services of the openFinance API Framework are designed independently from actual RTP schemes. It is based on an abstract model for Request to Pay as outlined in [oFA-OR-RTP]. Technically it is based on a pure client/server model and the RESTful API approach, as it holds also for the overall openFinance API Framework. The smooth integration of the Request to Pay Services into the openFinance API Framework to allow for highest feasible synergies in implementations for the ASPSP as well as for the market demand side is one of the design principles for these Request to Pay Services.

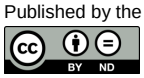
This integration allows then to benefit not only from technical basics like API client authentication routines but also from the openFinance payment data model and API access methods as well as existing push functionality

- either to the API client by pushing updated resource status information
- or from the Receiver-RTPSP (here ASPSP) to the receiver (here PSU) about incoming RTPs within the Push Account Information Service context, cp. [oFA-IG-PAIS]

The latter service might be of interest specifically for the case where the receiver is a corporate/SME.

In the case of an accepted request to pay, a payment corresponds to an RTP message. For a general Request to Pay model, the RTP message and the corresponding payment transaction are considered as two different processes. The Request to Pay Services considered in this implementation guidelines take for this an enhanced approach. Due to the integration into the openFinance API Framework, the Request to Pay Services are already enhanced by information about the status of corresponding payments. As soon as the receiver of the RTP message has initiated and authorised a corresponding payment, the API Client might be informed about this as part of the status of the RTP transaction. This is easily done since the PSU (as final receiver of the RTP message) will initiate the corresponding payment with his ASPSP, and this ASPSP is also the Receiver-RTPSP of the PSU receiving the RTP message from an API Client.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License


(ref. License Notice for full license conditions)

As a first step, only the following services are supported:

- to receive RTP messages (including potentially a document, e.g. an invoice)
- to inform about the status of an RTP transaction
- to support the explicit consent process between Originator-RTPSP and PSU to process an RTP, respectively between Originator-RTPSP, RTPSP and PSU as defined in [oFA-CO]. The ASPSP is offering the RTPSP to use the SCA mechanisms of the PSU within this process.

It will be the matter of the ASPSP or an API Access Scheme to define whether the consent mechanism is supported by the ASPSP at hand, and if yes, if the usage of the related consent is mandatory for the Originator-RTPSP as a pre-step or just an optional step to reduce e.g. fraud risks.

The above defined services include already the information about the status of corresponding payments as a service to be supported optionally by the ASPSP. These services might be extended by future work on the openFinance API Framework. The enhancement of possible payment methods (like payment with a fixed payment schedule, payment with a loan) will be topics of this future work a.o.

Please note that this document is using security measures, protocol functions, notations, data types and character sets as defined in the framework documentation [oFA SMPF] and [oFA DaD] .Please note further, that all header parameters and functions introduced for identification or authorisation processes in this document do not apply for the RTP processes – they do apply in case of consent processes. Other header parameters introduced in [oFA SMPF], e.g. for the push resource status function, do apply also for RTP processes. Details will be reflected in the related yaml files for the RTP API.

1.3 Document Structure

Section 2 explains the additions needed for the application layer, starting from the application layer defined for the core openFinance API Framework.

Section 3 defines access methods to the request to pay APIs specified in this document in detail.

1.4 Document History

Version	Change/Note	Approved
1.0	First public version, functionalities added resulting from market consultation	2021-09-24
2.0	Adapt to Framework V2 documentation.	2023-10-20

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Version	Change/Note	Approved
	Add invoice documents to the interface. Add an optional consent process for PSU onboarding needs. Header parameter Contract-ID was changed to API-Contract-ID to better differentiate between potential API Access Scheme contracts or bilateral business contracts and the technical contract agreed via the API within the Administrative Services.	
2.1	Adaptations to the introduction text. Errata in the coding of the "PDNG" transaction status code in several sections, in descriptions as well as in examples. Review of references in Section 4. Changes in descriptions of the usage of API-Contract-ID in Section 3.1 and Section 3.5	2024-10-18

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

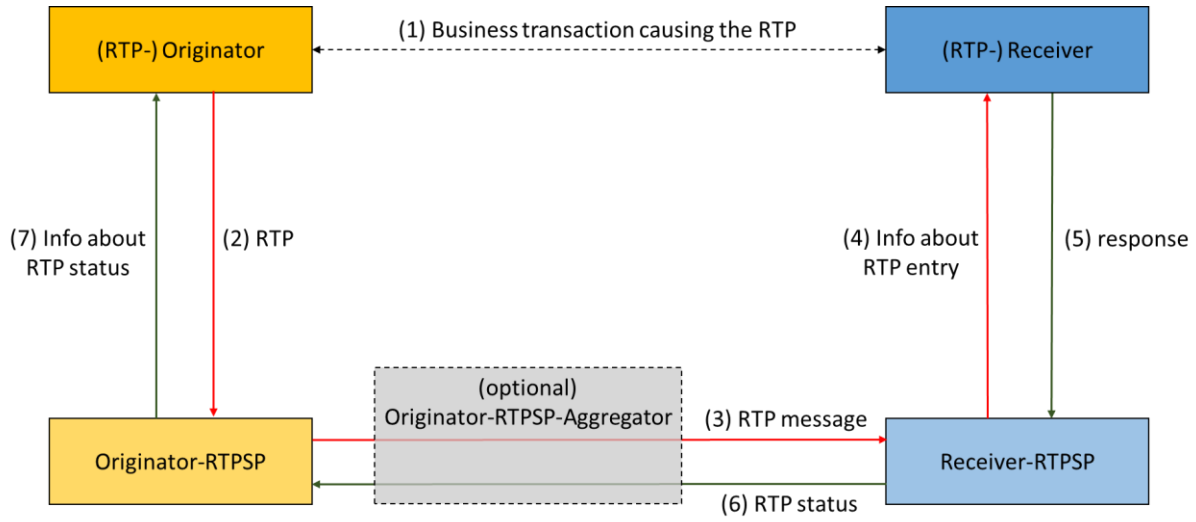
2 Application Layer: Guiding Principles

2.1 Overview

This document will define requests for an API Client to submit a Request to Pay, following the service description as defined in [oFA-OR-RTP]. For this aim, new payment related endpoints are defined.

API Client and API Server

As addressed in [oFA-OR-RTP], the following roles are supported for Request to Pay Services:



This API definition addresses the following potential APIs:

- Receiver-RTPSP as API Sever,
  - Originator-RTPSP or
  - Originator-RTPSP-Aggregator as API Client
- Originator-RTPSP-Aggregator as API Server,
  - Originator-RTPSP as API Client
- Originator-RTPSP as API Server
  - RTP-Originator as API Client.

The same calls will be used in all these APIs. Still, there might be some minor differentiation on attribute level. This is then defined within the call definitions.

Since the whole openFinance API Framework is laidd out with the assumption that the API Server is an ASPSP, these guidelines make the assumption that the Receiver-RTPSP is an ASPSP. Anyhow, also non-ASPSP could use this standard in a role of a Receiver-RTPSP with very little deviation, if any at all. Please note, that the general definition of roles inherits from the role model in [oFA-IG-Com]. Particularly, the "PSU" in the context of an RTP is identical to the (RTP-)Receiver.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Functional scope

Please note, that for the initial segment of the message flow, between the the RTP-Originator and the Originator-RTPSP, this specification supports a Bulk of Request to Pay transactions.

Please note further, that the definition of the openFinance API between two participants of the full process chain as described in [oFA-OR-RTP] does not require that the openFinance API is also used between other participants later or earlier in the process chain.

The usage of the different related endpoints might depend in addition on the underlying API access scheme rules or bilateral/multilateral contracts between API Clients and ASPSPs.

These implementation guidelines define the Request to Pay service as a full integration into the APIs as defined in [oFA-IG-Com], i.e. it will make re-use of the existing API calls as far as possible, or will just define some extensions of the call. As one consequence, the requested payment product is stated as {payment-product} in the path.

As a minimum, the RTP data will be transported in JSON encoding.

The ASPSP may require the API Client to sign request messages. This requirement shall be stated in the ASPSP documentation. The signing requirements are defined in [oFA SMPF]. No specific requirements are defined for the Request to Pay Services.

2.2 API Access Methods

The following tables give an overview on the HTTP access methods supported by the new API endpoint and by resources created through this API.

API Access for Single RTP

For now, the endpoint {request-to-pay-services} may only have the instantiation

- requests-for-payments

for single RTP requests.

Endpoints/Resources	Method	Condition	Description
{request-to-pay-services}/{payment-product}	POST	Mandatory	Create an RTP resource addressable under {paymentId} with all data relevant for • the corresponding requested execution information • the underlying payment product, • optionally integrating a payment related document.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Endpoints/Resources	Method	Condition	Description
			This is the first step in the API to initiate the related RTP service. See Section 3.1
{request-to-pay-services}/{payment-product}/{paymentId}	GET	Mandatory	Read the details of an RTP resource. See Section 3.3
{request-to-pay-services}/{payment-product}/{paymentId}/status	GET	Mandatory	Read the transaction status of the related RTP resource. See Section 3.2
{request-to-pay-services}/{payment-product}/{paymentId}	DELETE	Mandatory	Cancel a submitted RTP transaction. See Section 3.4

API Access for Bulk RTP

In the following table, API endpoints for bulk RTP requests are defined. These endpoints are optional and only available for the interface between RTP-Originator and Originator-RTPSP. The related RTP requests then can only be requests for single payments – a bulk process for RTP requests for bulk payments (potentially introduced later) will not be supported.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Endpoints/Resources	Method	Condition	Description
/bulk-requests-for-payments/{payment-product}	POST	Optional	Create an RTP bulk resource addressable under {paymentId} with all data relevant for • the corresponding requested execution information for every entry of the bulk, • and the underlying payment product. This is the first step in the API to initiate the related bulk RTP service. See Section 3.5
/bulk-request-for-payments/{payment-product}/{paymentId}/status	GET	Mandatory	Read the transaction status of the related RTP bulk resource. See Section 3.6
/bulk-request-for-payments/{payment-product}/{paymentId}/entries/{UETR}/status	GET	Mandatory	Read the transaction status of the related RTP bulk entry. See Section 3.7
bulk-request-for-payments/{product}/{paymentId}/entries/{UETR}	DELETE	Mandatory	Cancel an entry of a submitted RTP bulk transaction. See Section 3.8

2.3 Additional Error Information

No specific additional error information in addition to the definitions in [oFA SMPF] is needed for this extended service.

2.4 Status Information

The Request to Pay Services will support two status elements:

The transaction status of the requested payment and the request status of the actual request.

This is due to requirements mentioned in [oFA-OR-RTP] that status changes of the request do not need to have impact yet on the status of the underlying payment. Due to the integration of

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

the Request to Pay Service into the payment APIs of the openFinance API, the following definitions are made:

- transactionStatus: status of the related payment,
- requestStatus: status of the actual request.

The following semantic is used:

transactionStatus: (payment status)

- PDNG: Pending,
  - the request to pay transaction has not yet been mapped to a PSU or
  - PSU related restrictions regarding request to pay functionality could not yet been checked, or
  - No information on the related payment is available.
- RCVD: Received
  - The payment data contained in the payment request could be mapped to a PSU, payment data is formally correct and can be further processed.
- PRES: Presented
  - The payment data and/or the invoice related to the request to pay has been presented to the PSU,
- All other transaction status information is as defined in [oFA-IG-Com].

requestStatus: (RTP status)

- PDNG
  - The request to pay transaction has not yet been mapped to a PSU, or
  - PSU related restrictions regarding request to pay functionality could not yet been checked
- RCVD
  - The request to pay data can be mapped to a PSU, no restrictions of the PSU related to payment requests apply and the payment request can be further processed.
- RJCT
  - The request to pay has been rejected by either the API Server, the ASPSP or the PSU.
- ACCP
  - The request to pay has been explicitly accepted by the PSU.
- ACWC
  - The request to pay has been explicitly accepted by the PSU with changes related to the execution date or the accepted amount.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

3 Message Types

The following message types and endpoints are defined for this extended service. The following sections do not only define requirements on request messages but also requirements on data elements for the response messages. As defined in[oFA-IG-Com], Section 4.13 these requirements only apply to positive responses (i.e. HTTP response code 2xx).

For example, in the case of the Request to Pay Response Message with HTTP response code 4xx or 5xx, no request to pay resource has been created and therefore no resource related information can be returned.

For cancellation requests which will be responded with HTTP response code 4xx, the cancellation of the related request was not successful, since e.g. the related payment is already in processing.

Note: Please note that the messages creating a resource might come with headers supporting the resource status function as defined in [oFA SMPF]. They are left our here for better readability. The headers for PSU identification or authorisation related issues are not supported since the addressed API does not support a PSU being in a session with the ASPSP via the TPP. The related yaml files will provide detailed information on related header parameters.

3.1 Request to Pay Request

Request

Call

```
POST /v2/requests-for-payments/{payment-product}
```

Submits a request to pay transaction

- to the addressed Receiver-RTPSP or
- to the addressed Originator-RTPSP, or
- to the addressed Originator-RTPSP-Aggregator.

Path Parameters

Attribute	Type	Description
payment-product	String	The addressed payment product, e.g. for SEPA Credit Transfers (SCT). The default list of products for RTP supported in this standard is: • sepa-credit-transfers • instant-sepa-credit-transfers

(ref. License Notice for full license conditions)

Attribute	Type	Description
		• generic-sepa-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. The generic sepa credit transfer product reflects that no preference on SCT or SCT Inst is mandated by the API Client. For definitions of basic non euro generic products see [XS2A-DP]. Further products might be published by the ASPSP within its openFinance API documentation.

Query Parameters

No specific query parameter.

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 Oauth2 has been used in a pre-step for onboarding the API Client
Client-Brand-Logging-Information	String	Optional	This header might be used by Clients to inform the ASPSP about the brand used by the API Client towards the PSU. This information is meant for logging entries to enhance communication between ASPSP and PSU or ASPSP and API Client. This header might be ignored by the ASPSP.
API-Contract-ID	UUID	Conditional	ID of the underlying service contract between API Client and API Server, if provided in an onboarding process following [oFA-IG-Adm].

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Request Body

The request body is determined by the related RTP data model as defined in [oFA PFDom] or later domestically defined services. Please note that the following applies to sub-attributes of the attribute additionalRequestInformation in different situations:

- originatorPspIdentification: Is mandatory in case of
  - Originator-RTPSP-Aggregator being in the role of the API Client,
- receiverPspIdentification: Is mandatory in case of
  - Originator-RTPSP-Aggregator being in the role of the API Server,
  - Originator-RTPSP being in the role as API Server

In other situations,

- the Originator-RTPSP is taken from the API Client Certificate,
- the Receiver-RTPSP is addressed in the URI.

NOTE: Please note further that the payment related attributes not contained in the specific additionalRequestInformation attribute are assumed to keep unchanged when processed by an Originator-RTPSP-Aggregator.

Response

Response Code

HTTP Response Code equals 201.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-Timestamp	ISODateTime	Conditional	Timestamp of the response from the Receiver-RTPSP. Mandatory, if the API Server is not in the role of the Receiver-RTPSP(with regards to this specific request). Otherwise optional. **Remark:** The date and time of the response that comes directly from the Receiver-RTPSP is already provided in the date header.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Response Body

Attribute	Type	Condition	Description
paymentId	String	Mandatory	
transactionStatus	Transaction Status	Mandatory	The status of the related payment. “pending” is used if the payment could not yet be checked or submitted.
requestStatus	Request Status	Mandatory	The status of the related request to pay transaction.
reasonCode	Status Reason Code	{Or - Optional	Additional information on the reason for e.g. rejecting the request.
reasonProprietary	Max35Text	Or Optional}	Additional information on the reason for e.g. rejecting the request using proprietary encoding.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.
currency Conversion Fee	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debited from the debtor account. Note: This amount includes fees.
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.
transactionFee Indicator	Boolean	Optional	If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU. If equals false, the transaction will not involve additional specific transaction costs to the PSU

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees. If this data element is not used, there is no information about transaction fees unless the fee amount is given explicitly in the data element transactionFees and/or currencyConversionFees.
_links	Links	Mandatory	A list of hyperlinks to be recognised by the API Client. The actual hyperlinks used in the response depend on the dynamical decisions of the ASPSP when processing the request. **Remark**: All links can be relative or full links, to be decided by the ASPSP. Type of links admitted in this response, (further links might be added for extensions defined by the API Server): “self”: The link to the payment initiation resource created by this request. This link can be used to retrieve the resource data. “status”: The link to retrieve the transaction status of the Request to Pay.
psuMessage	Max500Text	Optional	Text to be displayed to the PSU
apiClientMessages	Array of TPP Message Information	Optional	Messages to the API Client on operational issues.

Examples

Request Originator-RTPSP requesting a payment of a railway ticket directly at the Receiver-RTPSP interface (one minute time-out of the request, without a document transported)

```
POST https://api.testbank.com/open-finance/v2/requests-for-payments/sepa-credit-transfers
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

```
Content-Type:           application/json
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Client-Notification-URI:
      www.fintech.com/rtp/transactions/9987654/notifications
Client-Notification-Content-Preferred: LAST
API-Contract-ID:        service-contract-nr-6789
Date:                   Sun, 16 May 2021 15:02:37 GMT

{
  "paymentIdentification":
      {"endToEndId": "12345-123456-12345678",
       "instructionId": "my-instruction-1122334"},
  "instructedAmount": {"currency": "EUR", "amount": "19.50"},
  "debtorAccount": {"iban": "DE40100100103307118608"},
  "creditorAccount": {"iban": "DE02100100109307118603"},
  "creditor":
      {"name": "Railway Limited",
       "additionalPartyInformation":
            {"tradeName": "railway travel system",
             "merchantCategoryCode": "4112"}
      },
  "remittanceInformationUnstructured": [{"Ref Number Merchant"}],
  "additionalRequestInformation":
      {"requestedExpiryDateTime": "2021-05-16T16:03:36"}
}
```

Response

```
HTTP/1.x 201 Created
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7721
ASPSP-Notification-Support: true
ASPSP-Notification-Content: LAST
Date:                   Sun, 16 May 2021 15:02:39 GMT
Location:               https://www.testbank.com/open-finance/v2/requests-
for-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100
Content-Type:           application/json

{
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "transactionStatus": "RCVD",
  "requestStatus": "RCVD",
  "_links": {
        "self": {"href": "/open-finance/v2/requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

```
        "status": {"href": "/open-finance/v2/requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"}
  }
}
```

Request Originator-RTPSP requesting a payment for a goods delivery of a merchant on a market place from the Originator-RTPSP-Aggregator, 2 weeks acceptance time, with an invoice integrated

```
POST https://api.aggregator.com/rtp-hub/v2/requests-for-payments/sepa-
credit-transfers
Content-Type:           application/json
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7722
Client-Notification-URI:
      www.fintech.com/rtp/transactions/TX5678/notifications
Client-Notification-Content-Preferred: PROCESS
API-Contract-ID:        service-contract-nr-6777
Date:                   Sun, 16 May 2021 17:02:37 GMT

{
  "paymentIdentification":
      {"endToEndId": "12345-123456-12345678",
       "instructionId": "my-instruction-1122334"},
  "instructedAmount": {"currency": "EUR", "amount": "123.50"},
  "debtorAccount": {"proxy":
                        {"typeCode": "EMAL",
                         "identification": "user.name@email-provider.com"}
                   }
  "creditorAccount": {"iban": "DE02100100109307118603"},
  "creditor":
      {"name": "Merchant123",
       "identification":
            {"organisationId":
                  {"others":
                        [{"identification": "identificationWebSite",
                          "schemaNameProprietary": "merchantWebId",
                          "issuer": "platform-for-merchants"}]
            }
       "additionalPartyInformation":
            {"tradeName": "Merchand Brand"}
      },
  "remittanceInformationStructured":
      [
       {"creditorReferenceInformation":
           { "reference": "Ref Number Merchant" },
```


(ref. License Notice for full license conditions)

```
        "additionalRemittanceInformation": [{"You might pay after delivery
and reduce amount if you resend certain items"}]
      }],
  "enclosedFile": [
      {"typeCode": "CINV",
       "identification": "document-id-1234",
       "issueDate": "2021-05-30",
       "formatCode": "DPDF",
       "enclosure": "<Base64encoded document>"}],
  "additionalReguestInformation":
      {"paymentConditions":
            {"amountModificationAllowed": true,
             "earlyPaymentAllowed": true
            },
       "creationDateTime": "2021-05-16T18:02:35",
       "requestedExpiryDateTime": "2021-05-30T18:02:36",
       "receiverPspId": {"BICFI”: "DEUTDEFFXXX"}
      }
}
```

Response

```
HTTP/1.x 201 Created
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7722
ASPSP-Notification-Support: true
ASPSP-Notification-Content: PROCESS
Date:                   Sun, 16 May 2021 17:02:39 GMT
Location:               https://api.aggregator.com/rtp-hub/v2/requests-for-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100
Content-Type:           application/json

{
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "transactionStatus": "PNDG",
  "requestStatus": "RCVD",
  "_links": {
        "self": {"href": "/rtp-hub/v2/requests-for-payments/sepa-credit-
transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
        "status": {"href": "/rtp-hub/v2/requests-for-payments/sepa-credit-
transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"}
  }
}
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

3.2 Get Transaction Status Request

Request

Call

```
GET /v2/requests-for-payments/{payment-product}/{payment-id}/status
```

Reads status information of an RTP transaction.

Path Parameters

Attribute	Type	Description
payment-product	String	Follows the product support as defined in Sections 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request.

Query Parameters

No specific query parameter.

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 Oauth2 has been used in an onboarding pre-step.

Request Body

No request body.

Response

Response Code

HTTP Response Code equals 200.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

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.
ASPSP-Timestamp	ISODateTime	Conditional	Timestamp of the response from the Receiver-RTPSP. Mandatory, if the API Server is not in the role of the Receiver-RTPSP (with regards to this specific request). Otherwise optional. **Remark:** The date and time of the response that comes directly from the Receiver-RTPSP is already provided in the date header.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The status of the related payment. “pending” is used if the payment could not yet be checked.
requestStatus	Request Status	Optional	The status of the related request to pay transaction. To be delivered by the API Server if not agreed otherwise.
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.
debtorDecision DateTime	ISO Date Time	Optional	The date and time when the PSU has decided on

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			accepting/rejecting the related request.
acceptedAmount	Amount	Optional	Contained only if the accepted amount deviates from the instructed amount.
acceptanceDateTime	ISODateTime	Optional	Contained only if the agreed requested execution date deviates from the requested execution date in the request.
acceptedPaymentInstrument	Max105Text	Optional	“SCT” or “SCT inst” as default values.
statusIdentification	Max35Text	Optional	Reference added by the debtor.
psuMessage	Max500Text	Optional	Text information for the PSU

Examples

Example1

Request

```
GET https://www.testbank.com/open-finance/v2/requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
Date:                   Sun, 16 May 2021 15:03:39 GMT
Content-Type:           application/json
```

Response

```
HTTP/1.x 200 OK
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
ASPSP-Date:             Sun, 16 May 2021 15:03:40 GMT
Date:                   Sun, 16 May 2021 15:03:41 GMT
Content-Type:           application/json

{
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

```
  "transactionStatus": "ACCT",
  "requestStatus": "ACCP",
  "debtorDecisionDateTime": "2021-05-16T16:03:25"
}
```

Example2

Request

```
GET https://api.aggregator.com/rtp-hub/v2/requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/status
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7799
Date:                   Mon, 23 May 2021 10:34:12 GMT
Content-Type:           application/json
```

Response

```
HTTP/1.x 200 OK
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7799
ASPSP-Date:             Mon, 23 May 2021 10:34:14 GMT
Date:                   Mon, 23 May 2021 10:34:15 GMT
Content-Type:           application/json

{
  "transactionStatus": "ACCC",
  "requestStatus": "ACWC",
  "acceptedAmount": {"currency": "EUR", "amount": "89.87"},
  "debtorDecisionDateTime": "2021-05-20T12:03:25"
}
```

3.3 Get Request to Pay Request

Request

Call

```
GET /v2/requests-for-payments/{payment-product}/{paymentId}
```

Returns the content of a request to pay object.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Path Parameters

Attribute	Type	Description
payment-product	String	Follows the product support as defined in Section 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request

Query Parameters

No specific query parameter.

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 an onboarding pre-step.

Request Body

No request body.

Response

Response Header

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

Response Code

The HTTP response code equals 200.

Response Body

The response body contains the view of the ASPSP on the addressed request to pay resource.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

For JSON based {payment-services}, the request to pay resources may contain e.g. in addition status related data elements or changes added by the ASPSP when accepting the request to pay transaction.

In all cases, the data element entries can be different from the submission entries,

- if the ASPSP has reformatted the content, e.g. the requested execution dates or character sets in the unstructured remittance information, or
- if the PSU has changed details prior to authorisation like the accepted amount or the requested execution date.

Example

Request Originator-RTPSP requesting a payment of a railway ticket directly at the Receiver-RTPSP interface (one minute time-out of the request)

```
GET https://www.testbank.com/open-finance/v2/requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
Date:                   Sun, 16 May 2021 15:03:39 GMT
Content-Type:           application/json
```

Response

Clarification: As the response structure may depend on the ASPSP's view, the following example is only exemplary. It should not be expected that real responses are structured in the same way.

```
HTTP/1.x 200 OK
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7799
Date:                   Mon, 23 May 2021 10:34:15 GMT
Content-Type:           application/json

{
  "paymentIdentification":
      {"endToEndId": "12345-123456-12345678",
       "instructionId": "my-instruction-1122334"},
  "instructedAmount": {"currency": "EUR", "amount": "19.50"},
  "debtorAccount": {"iban": "DE40100100103307118608"},
  "creditorAccount": {"iban": "DE02100100109307118603"},
  "creditor":
      {"name": "Railway Limited",
       "additionalPartyInformation":
            {"tradeName": "railway travel system",
```


(ref. License Notice for full license conditions)

```
            "merchantCategoryCode": "4112"}
      },
  "remittanceInformationUnstructured": ["Ref Number Merchant"],
  "additionalRequestInformation":
      {"requestedExpiryDateTime": "2021-05-16T16:03:36"}
}
```

3.4 Request to Pay Cancellation Request

Request

Call

```
DELETE /v2/requests-for-payments/{payment-product}/{paymentId}
```

It initiates the cancellation of a request to pay.

Path Parameter

Attribute	Type	Description
payment-product	String	Follows the product support as defined in Section 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in an onboarding pre-step.

Query Parameters

No specific query parameters defined.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Request Body

No request body.

Response

Response Code

Since the DELETE is sufficient for cancelling the request to pay transaction: HTTP response code 204.

Response Header

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

Response Body

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

Examples

```
DELETE https://api.testbank.com/openFinance/v2/requests-for-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100

Content-Type            application/json
X-Request-ID            99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date                    Sun, 09 May 2021 17:05:37 GMT
```

Response

```
HTTP/1.x 204
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date:                   Sun, 09 May 2021 17:05:38 GMT
```

3.5 Bulk Request to Pay Request

Request

Call

```
POST /v2/bulk-requests-for-payments/{payment-product}
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Submits a bulk of request to pay transactions

- to the addressed API Sever (in the role Originator-RTPSP).

Path Parameters

Attribute	Type	Description
payment-product	String	The addressed payment product, e.g. for SEPA Credit Transfers (SCT) for all entries of the bulk. The default list of products for RTP supported in this standard is: • sepa-credit-transfers • instant-sepa-credit-transfers • generic-sepa-credit-transfers The ASPSP will publish which of the payment products/endpoints will be supported. For definitions of basic non euro generic products see [XS2A-DP]. Further products might be published by the ASPSP within its openFinance API documentation.

Query Parameters

No specific query parameter.

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 Oauth2 has been used in a pre-step for onboarding the API Client
Client-Notification-URI	String	Optional	URI for the Endpoint of the Client API to which the status of the bulk RTP **entries** should be sent (for each entry)

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			This header field **may by ignored** by the ASPSP.
Client-Notification-Content-Preferred	String	Optional	The string has the form status=X1, …, Xn where Xi is one of the constants SCA, PROCESS, LAST and where constants are not repeated. The usage of the constants supports the following semantics: SCA: A notification on every change of the scaStatus attribute for all related authorisation processes is preferred by the API Client. PROCESS: A notification on all changes of consentStatus or transactionStatus attributes is preferred by the Client. LAST: Only a notification on the last consentStatus or transactionStatus as available in the XS2A interface is preferred by the API Client. This header field may be ignored, if the ASPSP does not support resource notification services for the related API Client. **Remark**: For RTP services, status changes are recognized as being status changes of the pair (transactionStatus, requestStatus) if also the attribute requestStatus is used. **Remark**: For RTP services, only the codes PROCESS or LAST are appropriate, since the API in this case is not managing the authorisation of the related payment (through SCA).
Client-Brand-Logging-Information	String	Optional	This header might be used by API Clients to inform the ASPSP about the brand used by the API Client towards the PSU. This information is meant for logging entries to enhance

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			communication between ASPSP and PSU or ASPSP and API Client. This header might be ignored by the ASPSP.
API-Contract-ID	UUID	Conditional	ID of the underlying service contract between API Client and API Server, if provided in an onboarding process following [oFA-IG-Adm]..

Request Body

The request body is determined by the related RTP bulk data model as defined in [oFA PFDom]or later domestically defined services. Please note that the following applies to sub-attributes of the attribute additionalRequestInformation:

- receiverPspIdentification: mandatory

Further the element "uetr" shall be provided with a unique value for each individual Request to Pay entry within the bulk.

NOTE: Please note further that the payment related attributes not contained in the specific additionalRequestInformation attribute are assumed to keep content wise unchanged when processed by an Originator-RTPSP-Aggregator, even if they are re-formated in further processing.

Response

Response Code

HTTP Response Code equals 201.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-Notification-Support	Boolean	Conditional	true if the ASPSP supports resource status notification services.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			False if the ASPSP supports resource status notification in general, but not for the current request. Not used, if resource status notification services are generally not supported by the ASPSP. Shall be supported if the ASPSP supports resource status notification services, see more details in [oFA SMPF].
ASPSP-Notification-Content	String	Conditional	The string has the form status=X1, …, Xn where Xi is one of the constants SCA, PROCESS, LAST and where constants are not repeated. The usage of the constants supports the following semantics: SCA: Notification on every change of the scaStatus attribute for all related authorisation processes is provided by the ASPSP for the related resource. PROCESS: Notification on all changes of consentStatus or transactionStatus attributes is provided by the ASPSP for the related resource. LAST: Notification on the last consentStatus or transactionStatus as available in the XS2A interface is provided by the ASPSP for the related resource. This field must be provided if the ASPSP-Notification-Support =true. The ASPSP might consider the notification content as preferred by the API Client, but can also respond independently of the preferred request.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Response Body

Attribute	Type	Condition	Description
paymentId	String	Mandatory	Bulk id.
transactionStatus	Transaction Status	Mandatory	The status of the related payments in the bulk. “pending” is used if the related payments could not yet be checked or submitted.
requestStatus	Request Status	Mandatory	The status of the related bulk request to pay transactions. RCVD, RJCT, PDNG PDNG: preliminary checks for reachability not completed RJCT: Bulk is rejected. RCVD: All RTPs could or can be forwarded.
reasonCode	Status Reason Code	{Or – Optional	Additional information on the reason for e.g. rejecting the request.
reasonProprietary	Max35Text	Or – Optional}	Additional information on the reason for e.g. rejecting the request using proprietary encoding.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee relevant for the underlying payments/RTPs.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
_links	Links	Mandatory	A list of hyperlinks to be recognised by the API Client. The actual hyperlinks used in the response depend on the dynamical decisions of the ASPSP when processing the request. **Remark**: All links can be relative or full links, to be decided by the ASPSP. Type of links admitted in this response, (further links might be added for ASPSP defined extensions): “self”: The link to the payment initiation resource created by this request. This link can be used to retrieve the resource data. “status”: The link to retrieve the transaction status of the payment initiation.
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.

Examples

Request Originator-RTPSP requesting a payment of a railway ticket directly at the Receiver-RTPSP interface (one minute time-out of the request)

```
POST https://api.testbank.com/open-finance/v2/bulk-requests-for-
payments/sepa-credit-transfers
Content-Type:           application/json
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Client-Notification-URI:
      www.fintech.com/rtp/transactions/9987654/notifications
Client-Notification-Content-Preferred: LAST
API-Contract-ID:        service-contract-nr-6789
Date:                   Sun, 16 May 2021 15:02:37 GMT

{
  "paymentIdentificationId": "MyPmtInfId",
```


(ref. License Notice for full license conditions)

```
  "numberOfTransactions": 2,
  "controlSum" : "20.00",
  "creditor":
      {"name": "Railway Limited",
       "additionalPartyInformation":
            {"tradeName": "railway travel system",
             "merchantCategoryCode": "4112"}
      },
  "creditorAccount": {"iban": "DE02100100109307118603"},
  "rtps": [
    {
      "paymentIdentification":
        {"endToEndIdentification": "12345-123456-12345678",
        "instructionIdentification": "my-instruction-1122334",
        "uetr": "aaaaaaaa-ad88-49ec-a2ad-99ddcb1f7798"
      },
      "debtorAccount": {"iban": "DE40100100103307118608"},
      "instructedAmount": {"currency": "EUR", "amount": "19.50"},

      "remittanceInformationUnstructured": [{"Ref Number Merchant"}],
      "additionalRequestInformation":
        {"requestedExpiryDateTime": "2021-05-16T16:03:36",
        "receiverPspIdentification": {"bicfi": "BANKCCLOXXX"
    },{
      "paymentIdentification":
        {"endToEndIdentification": "98765-123456-12345678",
        "instructionIdentification": "my-instruction-5566778",
        "uetr": "bbbbbbbb-ad88-49ec-a2ad-99ddcb1f7798"
      },
      "debtorAccount": {"iban": "DE40100100103307118608"},
      "instructedAmount": {"currency": "EUR", "amount": "0.50"},
      "remittanceInformationUnstructured": [{"Ref Number2 Merchant"}],
      "additionalRequestInformation":
        {"requestedExpiryDateTime": "2021-05-16T16:03:36",
        "receiverPspIdentification": {"bicfi": "BANKCCLOXXX"
    }
  ]
}
```

Response

```
HTTP/1.x 201 Created
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7721
ASPSP-Notification-Support: true
ASPSP-Notification-Content: LAST
```


(ref. License Notice for full license conditions)

```
Date:                   Sun, 16 May 2021 15:02:39 GMT
Location:               https://www.testbank.com/open-finance/v2/requests-
for-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100
Content-Type:           application/json

{
  "paymentId": "3d9a81b3-a47d-4130-8765-a9c0ff861100",
  "transactionStatus": "RCVD",
  "requestStatus": "RCVD",
  "_links": {
        "self": {"href": "/open-finance/v2/bulk-requests-for-payments/sepa-
credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
        "status": {"href": "/open-finance/v2/bulk-requests-for-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100/status"}
  }
}
```

3.6 Get Transaction Status Request on Bulk Level

Request

Call

```
GET /v2/bulk-requests-for-payments/{payment-product}/{payment-id}/status
```

Reads status information of an RTP bulk transaction.

Path Parameters

Attribute	Type	Description
Payment-product	String	Follows the product support as defined in Sections 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request.

Query Parameters

No specific query parameter.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

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 Oauth2 has been used in an onboarding pre-step.

Request Body

No request body.

Response

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
transactionStatus	Transaction Status	Mandatory	The status of the related payment. Only the following values are defined on bulk level: • PDNG: Pending, • RCVD: Received • RJCT: Rejected

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
			“pending” is used if the payment could not yet be checked.
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.
_links	Links	Optional	A list of hyperlinks of type "entryRejectedStatus" to the status endpoints of entries where the transactionStatus or the requestStatus equal "RJCT".

Example

Example

Request

```
GET https://www.testbank.com/open-finance/v2/bulk-requests-for-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
Date:                   Sun, 16 May 2021 15:03:39 GMT
Content-Type:           application/json
```

Response

```
HTTP/1.x 200 OK
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
Date:                   Sun, 16 May 2021 15:03:40 GMT
Content-Type:           application/json

{
  "transactionStatus": "PDNG",
  "debtorDecisionDateTime": "2021-05-16T16:03:25",
  "_links": {"entryRejectedStatus" : [
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

```
      {"href": "/open-finance/v2/bulk-requests-for-payments/sepa-credit-
transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/entries/aaaaaaaa-ad88-49ec-
a2ad-99ddcb1f7798/status"}
    ]
  }
}
```


3.7 Get Transaction Status Request on Entry Level

Request

Call

```
GET /v2/bulk-requests-for-payments/{payment-product}/{payment-
id}/entries/{UETR}/status
```

Reads status information of an RTP bulk entry transaction.

Path Parameters

Attribute	Type	Description
payment-product	String	Follows the product support as defined in Sections 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request.
UETR	UUID	The UETR of the related entry.

Query Parameters

None.

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 Oauth2 has been used in an onboarding pre-step.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Request Body

No request body.

Response

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.
ASPSP-Timestamp	ISODateTime	Conditional	Timestamp of the response from the Receiver-RTPSP. Mandatory, if the API Server is not in the role of the Receiver-RTPSP (with regards to this specific request). Otherwise optional. **Remark:** The date and time of the response that comes directly from the Receiver-RTPSP is already provided in the date header.

Response Body

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The status of the related payment. “pending” is used if the payment could not yet be checked.
requestStatus	Request Status	Optional	The status of the related request to pay transaction. To be delivered by the API Server if not agreed otherwise.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
reasonCode	Status Reason Code	{Or – Optional	Additional information on the reason for e.g. rejecting the request
reasonProprietary	Max35Text	Or – Optional}	Proprietary additional information on the reason for e.g. rejecting the request.
debtorDecision DateTime	ISO Date Time	Optional	The date and time when the PSU has decided on accepting/rejecting the related request.
acceptedAmount	Amount	Optional	Contained only if the accepted amount deviates from the instructed amount.
acceptanceDateTime	ISODateTime	Optional	Contained only if the agreed requested execution date deviates from the requested execution date in the request.
acceptedPaymentInstrument	Max105Text	Optional	“SCT” or “SCT inst” as default values.
statusIdentification	Max35Text	Optional	Reference added by the debtor.

Examples

Request

```
GET https://www.testbank.com/open-finance/v2/bulk-requests-for-
payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-
a9c0ff861100/entries/aaaaaaaa-ad88-49ec-a2ad-99ddcb1f7798/status
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
Date:                   Sun, 16 May 2021 15:03:39 GMT
Content-Type:           application/json
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Response

```
HTTP/1.x 200 OK
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7798
ASPSP-Date:             Sun, 16 May 2021 15:03:40 GMT
Date:                   Sun, 16 May 2021 15:03:41 GMT
Content-Type:           application/json

{
  "transactionStatus": "RJCT"
}
```

3.8 Request to Pay Bulk Entry Cancellation Request

Request

Call

```
DELETE /v2/bulk-requests-for-payments/{payment-
product}/{paymentId}/entries/{UETR}
```

It initiates the cancellation of a request to pay bulk entry. Depending on the payment-service and depending on the payment-product and the ASPSP's implementation, this Client call might be sufficient to cancel a payment.

Path Parameter

Attribute	Type	Description
payment-product	String	Follows the product support as defined in Section 3.1.
paymentId	String	Resource identification of the corresponding request to pay object as returned by a Request to Pay Request
UETR	UUID	The UETR of the related entry.

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.

(ref. License Notice for full license conditions)

Attribute	Type	Condition	Description
Authorization	String	Conditional	Is contained only, if an OAuth2 based authentication was performed in an onboarding pre-step.

Query Parameters

None.

Request Body

No request body.

Response

Response Code

Since the DELETE is sufficient for cancelling the request to pay transaction: HTTP response code 204.

Response Header

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

Response Body

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

Examples

```
DELETE https://api.testbank.com/open-finance/v2/bulk-requests-for-payments/sepa-credit-transfers/3d9a81b3-a47d-4130-8765-a9c0ff861100/entries/aaaaaaaa-ad88-49ec-a2ad-99ddcb1f7798

Content-Type            application/json
X-Request-ID            99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date                    Sun, 09 May 2021 17:05:37 GMT
```

Response

```
HTTP/1.x 204
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7769
Date:                   Sun, 09 May 2021 17:05:38 GMT
```

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License
(ref. License Notice for full license conditions)

4 References

[oFA-OR-RTP] openFinance API Framework, Operational Rules, Request to Pay Services, version 2.1, 18 October 2024

[oFA-IG-Adm] openFinance API Framework, Implementation Guidelines, Administrative Services, version 1.0, 21 February 2024

[oFA-IG-Com] openFinance API Framework, Implementation Guidelines, XS2A API for Compliance Services, 31 July 2024

[oFA-CO] openFinance API Framework, Consent API for V2, Implementation Guidelines, 31 July 2024

[oFA DaD] openFinance API Framework, Data Dictionary for V2.x, Version 2.2, 31 July 2024

[oFA PFDom] openFinance API Framework, Payment Formats for V2.x and Domestic AIS/PIS definitions, current version

[oFA SMPF] openFinance API Framework, Security Measures and Protocol Functions, Version 2.1, 31 July 2024

[oFA-IG-PAIS] openFinance API Framework, Push Account Information Services, Implementation Guidelines, Version 2.1, 31 July 2024

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

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

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

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)