

PSD2 API DOCUMENTATION

Introduction

The European Union has published a new directive on payment services in the internal market with PSD2. Among others, PSD2 contains regulations of new services to be operated by Third Party Payment Service Providers on behalf of a Payment Service User. For operating the new services, a TPP needs to access the account of the PSU which is usually managed by another Payment Service Provider called the Account Servicing Payment Service Provider. [XS2A-IG]

Notations

ASPSP - Account Servicing Payment Service Provider

AIS - Account Information Service

AISP - Account Information Service Provider

API - Application Program Interface

PIS - Payment Initiation Service

PISP - Payment Initiation Service Provider

PSD - Payment Services Directive

PSP - Payment Service Provider

PSU - Payment Service User

SCA - Strong Customer Authentication

TPP - Third Party Provider

Test with Curl

In order to test this using curl, you need to install first curl (<https://curl.haxx.se/download.html>) and then run the command provided by the API with CMD.

Value Examples

The examples listed are using the following parameters values:

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

PSU-ID: PSU-1234

PSU-IP-Address: 192.168.8.78

PSU-GEO-Location: 52.506931,13.144558

consent ID: 1234-wertiq-983

Authorization: Bearer SIAV32hkKG

Technical - Consent

For a TPP to have access to the accounts/to make payments on behalf of a PSU, he must first give consent. This is implemented with Redirect SCA Approach, which means that The Account Information Consent Request is followed by a redirection to the banks SCA authorization site.

The PSU will have to authorize the access in an authorization page of the ASPSP (bank). If the authorization is successful, he will be redirected back to the TPP page. The consent is valid until the 'validUntil' date expires. This request will generate a unique consent ID (POST /v1/consents).

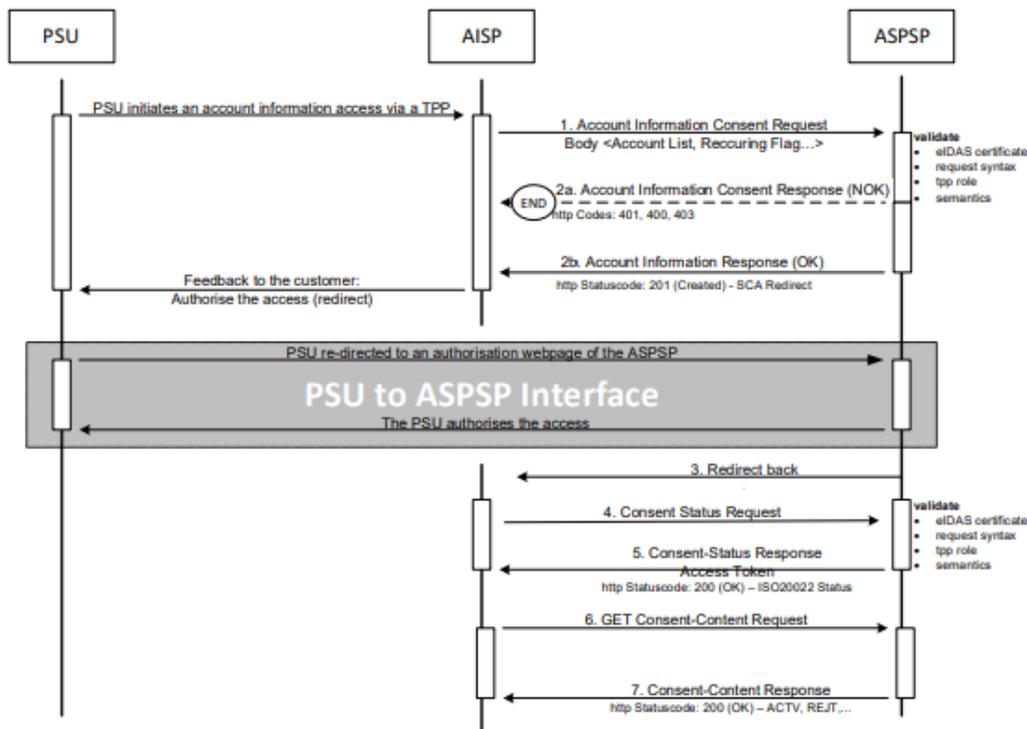
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Each time the TPP will try to access account information, the status of the consent must be checked. This is done through the Consent Status Request, `/v1/consents/{consent ID}/status`. The request will return the status of the consent. For example:

"consentStatus": "received"

If the consent Status is a valid status, then the TPP will have to trigger a new request to obtain the content of what was consented. This is done through the GET Consent-Content Request `/v1/consents/{consent ID}` which returns the content.

The API also gives the possibility to the TPP to delete a consent if necessary. This is done through the DELETE request `/v1/consents/{consent ID}`.



Redirect SCA Approach: Implicit Start of the Authorization Process [XS2A-IG]

POST `/v1/consents`

Description

This method creates a consent resource, defining access rights to dedicated accounts of a given PSU-ID. These accounts are addressed explicitly in the method as parameters as a core function.

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When this Consent Request is a request where the "recurringIndicator" equals true, and if it exists already a former consent for recurring access on account information for the addressed PSU submitted by this TPP, then the former consent automatically expires as soon as the new consent request is authorized by the PSU.

Body Parameters

| Attribute | Type | Content | Description |
|----------------|-------------------------|--|-------------------------------------|
| Payload | <i>application/json</i> | <pre>{ "access": { "availableAccounts": "string" }, "recurringIndicator": true, "validUntil": "string", "frequencyPerDay": "string" }</pre> | Request Body for a consents request |

Header Parameters

| Attribute | Type | Condition | Description |
|------------------|--------------|-----------|--|
| X-Request-ID | UUID/ string | required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-ID | string | required | Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step |
| PSU-IP-Address | string | required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| PSU-GEO-Location | string | required | The forwarded Geo Location of the corresponding http |

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|--|--|--|---|
| | | | request between PSU and TPP if available. |
|--|--|--|---|

Command line to execute with curl

```
curl -k -X POST "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/consents" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "PSU-ID: PSU-123" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Content-Type: application/json" -H "Authorization: Bearer " -d "{ \"access\": { \"availableAccounts\": \"string\" }, \"recurringIndicator\": true, \"validUntil\": \"string\", \"frequencyPerDay\": \"string\"}"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/consents>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server Response Example

| Code | Description | Content | Response Example |
|------|---------------------------|---|---|
| 201 | Post Consents Response OK | <pre>{ "consentStatus": "string", "consentId": "string", "_links": { "self": { "href": "string" }, "status": { "href": "string" }, "scaStatus": {</pre> | <pre>{ "consentStatus": "received", "consentId": "4", "_links": { "self": { "href": "/v1/consents/4" }, "status": { "href": "/v1/consents/4/status" }, }, }</pre> |

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|--|--|--|--|
| | | <pre> "href": "string" }, "scaRedirect": { "href": "string" } } } </pre> | <pre> "scaStatus": { "href": "/v1/consents/4/authorisations/4" }, "scaRedirect": { "href": "https://apex.getik.net/BANK-sca- consent/login/4" } } } </pre> |
|--|--|--|--|

Response Header Parameters

| Attribute | Type | Description |
|--------------------|--------|--|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| ASPSP-SCA-Approach | string | Account Servicing Payment Service Provider - Strong Customer Authentication. |
| Location | string | The location header of the response will usually contain a link to the created resource. |
| Content-Type | string | application/json |

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GET /v1/consents/{consentId}/status

Description

This GET request fetches the status of a consent, identified by a consentId.

Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| consentId | string | Required | ID of the corresponding consent object as returned by an Account Information Consent Request. |

Header Parameters

| Attribute | Type | Condition | Description |
|----------------|--------|-----------|---|
| X-Request-ID | string | Required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-ID | string | Required | Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session. |
| PSU-IP-Address | string | Required | The forwarded IP Address header field consists of the corresponding http |

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| | | | |
|------------------|--------|----------|---|
| | | | request IP Address field between PSU and TPP |
| PSU-GEO-Location | string | Required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available |

Command line to execute with curl

```
curl -k -X GET "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/consents/1234-wertiq-983/status" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "PSU-ID: PSU-1234" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Authorization: Bearer "
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/consents/1234-wertiq-983/status>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server Response Example

| Code | Description | Response Body | Response headers | Content |
|------|-----------------------------------|--|---|--|
| 200 | Get Consent ID Status Response OK | { "consentStatus": "received" } | content-type: application/json; charset=UTF-8 | { "consentStatus": "string" } |

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GET /v1/consents/{consentId}

Description

Reads the exact definition of the given consent resource {consentId} including the validity status

Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| consentId | string | Required | ID of the corresponding consent object as returned by an Account Information Consent Request. |

Header Parameters

| Attribute | Type | Condition | Description |
|----------------|--------|-----------|---|
| X-Request-ID | string | Required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-ID | string | Required | Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session. |
| PSU-IP-Address | string | Required | The forwarded IP Address header field consists of the corresponding http request IP Address |

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| | | | |
|------------------|--------|----------|---|
| | | | field between PSU and TPP |
| PSU-GEO-Location | string | Required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available |

Command line to execute with curl

```
curl -k -X GET "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/consents/99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "accept: application/json" -H "X-Request-ID: 2345" -H "PSU-ID: PSU-1234" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Authorization: Bearer"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/consents/99391c7e-ad88-49ec-a2ad-99ddcb1f7721>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server Response Example

| Code | Description | Response Example | Response headers | Content |
|------|-----------------------------------|--|--|---|
| 200 | Get Consent ID Status Response OK | <pre>{ "access": { "balances": [{ "iban": "RO42BANK0000000100010RON" }], } }</pre> | <pre>content-type: application/json; charset=UTF-8</pre> | <pre>{ "access": { "balances": [{ "iban": "string" }], }, "transactions": [</pre> |

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|--|--|--|--|
| | | <pre> "iban": "RO27BANK0000000100020RON" }], "transactions": [{ "iban": "RO42BANK0000000100010RON" }, { "iban": "RO27BANK0000000100020RON" }] }, "recurringIndicator": "Y", "validUntil": "2018-12- 21T00:00:00", "frequencyPerDay": 1, "consentStatus": "received", "_links": { "accounts": { "href": "/v1/accounts/" } } } </pre> | <pre> { "iban": "string" }], "recurringIndicator": "string", "validUntil": "string", "frequencyPerDay": 0, "consentStatus": "string", "_links": { "accounts": { "href": "string" } } } </pre> |
|--|--|--|--|

DELETE [/v1/consents/{consentId}](#)

Description

With this request, the TPP can delete an account information consent object based on the consentId. Terminate the addressed consent.

Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| consentId | string | Required | ID of the corresponding consent object as returned by an Account Information Consent Request. |

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Header Parameters

| Attribute | Type | Condition | Description |
|------------------|--------|-----------|---|
| X-Request-ID | string | Required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-ID | string | Required | Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session. |
| PSU-IP-Address | string | Required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP |
| PSU-GEO-Location | string | Required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available |

Command line to execute with curl

```
curl -k -X DELETE "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/consents/1234-wertiq-983" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "PSU-ID: PSU-1234" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Authorization: Bearer"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/consents/1234-wertiq-983>

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Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

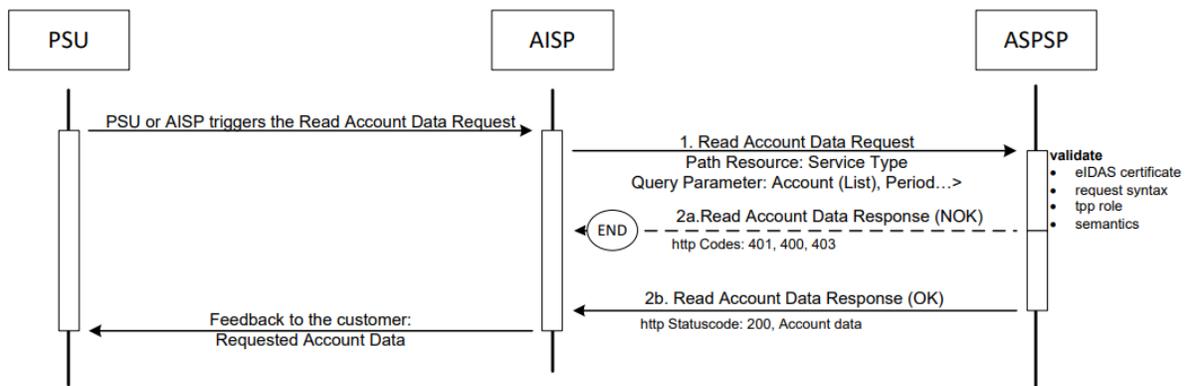
Server Response Example

| Code | Description | Response Body | Response headers |
|------|-------------------------------|--|--|
| 200 | Delete consent Response OK | { "consentStatus": "received" } | content-type: application/xml; charset=UTF-8 |

Account Information Service (AIS)

The list of accessible accounts of an ASPSP related to a PSU's consent is the list of accounts, where the consent of the PSU has been granted to at least one of the defined account information types.

The Read Account Data flow is independent from the corresponding Consent Management flow. It is a simple Request/Response process as follows:



Read Account Data Flow [XS2A-IG]

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Example: An ASPSP is providing IBAN1 and IBAN2 to a PSU. The PSU has granted the TPP the consent to access transactions and balances of IBAN1. In this case, the available accounts are IBAN1 and IBAN2, the list of accessible accounts consists only of IBAN1. [XS2A-IG]]

To obtain the list of the accounts the TPP has consent to access, the request GET /v1/accounts is being called. To obtain a list of transactions for a particular account ID, the GET request /v1/accounts/{accountId}/transactions can be used. This request can be customized using the query parameters: deltaList, entryReferenceFrom, dateFrom, dateTo, bookingStatus, withBalance that are described below.

GET [/v1/accounts](#)

Description

Read all identifiers of the accounts, to which an account access has been granted to through the /consents endpoint by the PSU.

Header Parameters

| Attribute | Type | Condition | Description |
|------------------|--------------|-----------|--|
| X-Request-ID | UUID/ string | required | ID of the request, unique to the call, as determined by the initiating party. |
| Consent-ID | string | required | Contains the consentId of the related AIS consent, which was performed prior to payment initiation. |
| PSU-IP-Address | string | required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| Authorization | string | required | Authorization Header |
| PSU-GEO-Location | string | required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available. |

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Command line to execute with curl

```
curl -k -X GET "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/accounts" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "Consent-ID: 1234-wertiq-983" -H "PSU-IP-Address: 192.168.8.78" -H "Authorization: Bearer " -H "PSU-GEO-Location: 52.506931,13.144558"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/accounts>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server response Example

| Code | Description | Content | Response Example |
|------|--------------------------|---|--|
| 200 | Get Accounts Response OK | <pre>{ "accounts": [{ "resourceId": 0, "iban": "string", "currency": "string", "product": "string", "cashAccountType": "string",</pre> | <pre>{ "accounts": [{ "resourceId": 1, "iban": "RO42BANK0000000100010RON", "currency": "RON", "product": "CONT CURENT",</pre> |

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|--|--|---|---|
| | | <pre> "name": "string", "interimBooked": { "currency": "string", "amount": 0 }, "interimAvailable": { "currency": "string", "amount": 0 }, "balances": [{ "resourceId": 0, "iban": "string", "currency": "string", "product": "string", "cashAccountType": "string", "name": "string" }], "_links": { "transactions": { "href": "string" } }] } </pre> | <pre> "cashAccountType": "CONT CURENT", "name": "CC.RON", "interimBooked": { "currency": "RON", "amount": 525.13 }, "interimAvailable": { "currency": "RON", "amount": 525.13 }, "balances": [{ "resourceId": 1, "iban": "RO42BANK0000000100010RON", "currency": "RON", "product": "CONT CURENT", "cashAccountType": "CONT CURENT", "name": "CC.RON" }], "_links": { "transactions": { "href": "/v1/accounts/1/transactions" } }] } </pre> |
|--|--|---|---|

GET [/v1/accounts/{accountId}/transactions](#)

Description

Reads the transaction reports or transaction lists of a given account addressed by "account-id", depending on the steering parameter "bookingStatus" together with balances. For a given account, additional parameters are e.g. the attributes "dateFrom" and "dateTo". The ASPSP might add balance information, if transaction lists without balances are not supported.

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Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| accountId | string | required | This identification is denoting the addressed account. The account-id is retrieved by using a "Read Account List" call. The account-id is the "id" attribute of the account structure. Its value is constant at least throughout the lifecycle of a given consent |

Query Parameters

| Attribute | Type | Condition | Description |
|--------------------|--------|-----------|--|
| deltaList | string | required | This data attribute is indicating that the AISP is in favor to get all transactions after the last report access for this PSU on the addressed account. This is another implementation of a delta access-report. This delta indicator might be rejected by the ASPSP if this function is not supported. If this data element is contained, the entries "dateFrom" and "dateTo" might be ignored by the ASPSP if a delta report is supported. |
| entryReferenceFrom | string | required | This data attribute is indicating that the AISP is in favor to get all transactions after the transaction with identification entryReferenceFrom alternatively to the above defined period. This is a implementation of a delta access. If this data element is contained, the entries "dateFrom" and "dateTo" might be ignored by the ASPSP if a delta report is supported. |
| dateFrom | string | required | Starting date (inclusive the date dateFrom) of the transaction list, mandated if no delta access is required. Might be ignored if a delta function is used. |
| dateTo | string | required | End date (inclusive the data dateTo) of the transaction list, default is "now" if not given. Might be ignored if a delta function is used. |
| bookingStatus | string | required | Permitted codes are "booked", "pending" and "both" "booked" shall be supported by the ASPSP. To support the "pending" and "both" features is optional for the |

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|-------------|--------|----------|--|
| | | | ASPSP, Error code if not supported in the online banking frontend. |
| withBalance | string | required | If contained, this function reads the list of transactions including the booking balance, if granted by the PSU in the related consent and available by the ASPSP. This parameter might be ignored by the ASPSP. |

Header Parameters

| Attribute | Type | Condition | Description |
|------------------|--------------|-----------|--|
| X-Request-ID | UUID/ string | required | ID of the request, unique to the call, as determined by the initiating party. |
| Consent-ID | string | required | Contains the consentId of the related AIS consent, which was performed prior to payment initiation. |
| PSU-IP-Address | string | required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| Authorization | string | required | Authorization Header |
| PSU-GEO-Location | string | required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available. |

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Command line to execute with curl

```
curl -k -X GET
```

```
"https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/accounts/acc_1234/transactions?deltaList=1&entryReferenceFrom=12345&dateFrom=01.01.2019&dateTo=01.12.2019&bookingStatus=booked&withBalance=Y" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "Consent-ID: 1234-wertiq-983" -H "PSU-IP-Address: 192.168.8.78" -H "Authorization: Bearer " -H "PSU-GEO-Location: 52.506931,13.144558"
```

Request URL

https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/accounts/acc_1234/transactions?deltaList=1&entryReferenceFrom=12345&dateFrom=01.01.2019&dateTo=01.12.2019&bookingStatus=booked&withBalance=Y

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server response Example

| Code | Description | Response Example | Content |
|------|--------------------------------------|--|--|
| 200 | Get Account Transactions Response OK | { "transactions": { "booked": [{ | { "transactions": { "booked": [{ |

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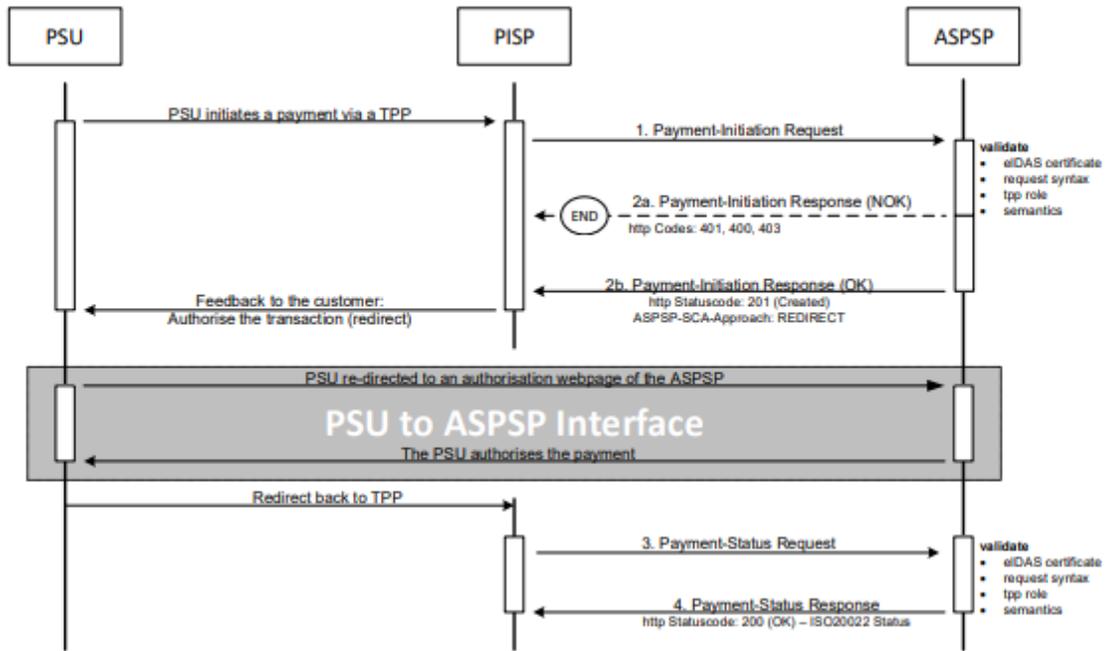
| | | |
|--|---|---|
| | <pre> "transactionId": "1234567", "creditorName": "John Miles", "creditorAccount": { "iban": "DE67100100101306118605" }, "transactionAmount": { "currency": "EUR", "amount": 256.67 }, "bookingDate": "2018-12- 10T14:00:03", "valueDate": "2018-12- 11T14:00:03", "remittanceInformationUnstructure d": "Example 1" }] } } </pre> | <pre> "transactionId": "string", "creditorName": "string", "creditorAccount": { "iban": "string" }, "transactionAmount": { "currency": "string", "amount": 0 }, "bookingDate": "string", "valueDate": "string", "remittanceInformationUnstructured" : "string" }] } } </pre> |
|--|---|---|

Payment Initiation Service (PIS)

PSU initiates a payment through a TPP, using a POST request `/v1/payments/sepa-credit-transfers`. The PSU will have to give consent for the payment in an authorization page of the ASPSP (bank). If the authorization is successful, he will be redirected back to the TPP page where the payment can continue. The POST request will generate a `paymentId` to uniquely identify the payment. Using the `paymentId`, through the GET `/v1/payments/sepa-credit-transfers/<paymentId>/status`, the status of the payment can be validated. The TPP

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can also delete a payment request, using the DELETE request `/v1/payments/sepa-credit-transfers/{paymentId}`.



Redirect SCA Approach: Implicit Start of the Authorization Process [XS2A-IG]

POST [/v1/payments/sepa-credit-transfers](#)

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under `{paymentId}` with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

| Attribute | Type | Content | Description |
|-----------|-------------------------|---|--|
| Payload | <i>application/json</i> | <pre>{ "instructedAmount": { "currency": "string", "amount": "string" }, "debtorAccount": { "iban": "string" }, }</pre> | JSON request body for a payment initiation request message |

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| | | <pre>"creditorName": "string", "creditorAccount": { "iban": "string" }, "remittanceInformationUnstructured": "string" }</pre> | |
|--|--|--|--|

Header Parameters

| Attribute | Type | Condition | Description |
|------------------|--------------|-----------|--|
| X-Request-ID | UUID/ string | required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-IP-Address | string | required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| PSU-GEO-Location | string | required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available. |

Command line to execute with curl

```
curl -k -X POST "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/payments/sepa-credit-transfers" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Content-Type: application/json" -H "Authorization: Bearer " -d "{ \"instructedAmount\": { \"currency\": \"RON\", \"amount\": \"10000\" }, \"debtorAccount\": { \"iban\": \"string\" }, \"creditorName\": \"John B.\", \"creditorAccount\": { \"iban\": \"RO49 AAAA 1B31 0075 9384 0000\" }, \"remittanceInformationUnstructured\": \"tst\"}"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/payments/sepa-credit-transfers>

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Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server Response Example

| Code | Description | Content | Response Example |
|------|------------------------------|---|--|
| 201 | Post Payment SCT Response OK | <pre>{ "transactionStatus": "string", "paymentId": "string", "_links": { "self": { "href": "string" } }, "status": { "href": "string" }, "startAuthorisation": { "href": "string" }, "scaStatus": { "href": "string" }, "scaRedirect": { "href": "string" } }</pre> | <pre>{ "transactionStatus": "RCVD", "paymentId": "16", "_links": { "self": { "href": "/v1/payments/sepa-credit-transfers/16" }, "status": { "href": "/v1/payments/sepa-credit-transfers/16/status" }, "startAuthorisation": { "href": "/v1/payments/sepa-credit-transfers/16/authorisations" }, "scaStatus": { "href": "/v1/payments/sepa-credit-transfers/16/authorisations/5" }, "scaRedirect": { "href": "https://apex.getik.net/BANK-sca-payment/login/16" } } }</pre> |

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Response Header Parameters

| Attribute | Type | Description |
|--------------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| ASPSP-SCA-Approach | string | This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT. |
| Location | string | The location header of the response will usually contain a link to the created resource. |
| Content-Type | string | application/json |

GET [/v1/payments/sepa-credit-transfers/{paymentId}/status](#)

Check the transaction status of a payment initiation.

Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| paymentId | string | required | Resource identification of the generated payment initiation resource. |

Header Parameters

| Attribute | Type | Condition | Description |
|-----------|------|-----------|-------------|
|-----------|------|-----------|-------------|

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| | | | |
|------------------|--------------|----------|--|
| X-Request-ID | UUID/ string | required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-IP-Address | string | required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| PSU-GEO-Location | string | required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available. |

Command line to execute with curl

```
curl -k -X GET "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/accounts" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "Consent-ID: 1234-wertiq-983" -H "PSU-IP-Address: 192.168.8.78" -H "Authorization: Bearer " -H "PSU-GEO-Location: 52.506931,13.144558"
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/payments/sepa-credit-transfers/5/status>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server response Example

| Code | Description | Content | Response Example |
|------|-------------------------------------|------------------------------------|----------------------------------|
| 200 | Post Payment SCT Status Response OK | { "transactionStatus": "string" | { "transactionStatus": "RCVD" |

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| | | |
|--|---|---|
| | } | } |
|--|---|---|

DELETE [/v1/payments/sepa-credit-transfers/{paymentId}](#)

Description

This method initiates the cancellation of a payment. Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines (e.g. before end of business day for scheduled payments of the last business day before the scheduled execution day).

The response to this DELETE command will tell the TPP whether the

- access method was rejected
- access method was successful
- access method is generally applicable, but further authorisation processes are needed.

Path Parameters

| Attribute | Type | Condition | Description |
|-----------|--------|-----------|---|
| paymentId | string | Required | Resource identification of the generated payment initiation resource. |

Header Parameters

| Attribute | Type | Condition | Description |
|----------------|--------|-----------|---|
| X-Request-ID | string | Required | ID of the request, unique to the call, as determined by the initiating party. |
| PSU-IP-Address | string | Required | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP |

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| | | | |
|------------------|--------|----------|---|
| PSU-GEO-Location | string | Required | The forwarded Geo Location of the corresponding http request between PSU and TPP if available |
|------------------|--------|----------|---|

Command line to execute with curl

```
curl -k -X DELETE "https://apimbr.marfinbank.ro:8243/bank/1.0.0/v1/payments/sepa-credit-transfers/5" -H "accept: application/json" -H "X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721" -H "PSU-IP-Address: 192.168.8.78" -H "PSU-GEO-Location: 52.506931,13.144558" -H "Authorization: Bearer "
```

Request URL

<https://apivbr.vistabank.ro:8243/bank/1.0.0/v1/payments/sepa-credit-transfers/5>

Response Header Parameters

| Attribute | Type | Description |
|--------------|--------|---|
| X-Request-ID | string | ID of the request, unique to the call, as determined by the initiating party. |
| Content-Type | string | application/json |

Server Response Example

| Code | Description | Response Body | Response headers |
|------|-----------------------------------|--|--|
| 200 | Delete Payment SCT Response OK | { "transactionStatus": "string" } | content-type: application/xml; charset=UTF-8 |

References

[XS2A-IG] NextGenPSD2 XS2A Framework – Implementation Guidelines, version 1.3, published 19 October 2018

For any other information please contact us at apidoc@vistabank.ro ;