TRINITY BANK

Open banking – PSD2 API

user specification

version 5 – valid from 07/01/2021

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OPEN BANKING – PSD2 API

USER SPECIFICATION

CONTENTS

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1. BASIC INFORMATION

API implementation is based on the CBA standard. In case of any problems, contact the email address openapi@trinitybank.cz.

Basic parameters for communication with the API:

- The HTTP 1.1 transport protocol or the HTTP 2.0 protocol is used for communication with the API.
- The JSON data exchange format is used for data exchange with the API.
- UTF-8 encoding is used to encode the character set.
- The OAuth2 protocol is used for authorization using the Authorization Code Grant method with the PKCE extension.
- Endpoint will be used for the TPP application registration, see Chapter 2.2 Application registration .

   In the case of successful registration, the TPP application is given a *client_id* and *client_secret*.
- Endpoint will be used for user authorization, see Chapter 3.2 Authorization.

   In the case of successful authorization, the user is given an *access_token* and *refresh_token*.
- Qualified certificates need to be used for communication with the API:
   - QWAC
   - QSealC
      - The Signing HTTP Messages method [draft-cavage-HTTP-signatures-10] is used for digital signatures.

The above parameters for communication with the API may differ depending on the environment you will communicate with, see Chapters 1.1 Test environment and 1.2 Production environment.

1.1. TEST ENVIRONMENT

User authorization:

- User data:
   - User name: user1
   - Password: pass1

Qualified certificates:

- Qualified certificates do not need to be used for communication with the API.

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URL of test environment: https://openapi-test.trinitybank.cz

1.2. PRODUCTION ENVIRONMENT

URL of production environment: https://openapi.trinitybank.cz

2. TPP REGISTRATION PROCESS

2.1. ERROR CODES

Error codes common for all Endpoints stated in Chapter 2 TPP registration process.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	INVALID_REQUEST	Invalid request (The query is missing a required array or is in an invalid format.)
401	ACCESS_DENIED	Mandatory request headers are missing.
401	ACCESS_DENIED	Access denied. (Authorization server has denied access.)
401	UNAUTHORIZED_CLIENT	Insufficient authority. (The client is not authorized to execute this query.)
500	APPLICATION_ERROR	Internal server error.
500	SERVER_ERROR	Internal authorization server error
503	SERVER_ERROR	Internal authorization server error

2.2. APPLICATION REGISTRATION

Endpoint for TPP application registration.

The result is a *client_id*, *client_secret* and *api_key*.

Endpoint parameters:

- URL: /oauth2/register
- HTTP Method: POST
- Authorization: No
- QWAC Certificate: Yes
  - Requested roles: -
- Signature with QSealC certificate: No

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2.2.1. REQUEST CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
application_type	string	yes	The type of application that will use the *client_id*. Allowed values: • *web*: Requires a *redirect_uris*. *redirect_uris* array, will contain URI array including the used HTTP/HTTPS protocol. • *native*: Requires a *redirect_uris*. *redirect_uris* array, will contain e.g. Application Package or custom format.
redirect_uris	string array	yes	URI addresses for redirection at the end of the authorization. URI address array including the used HTTP/HTTPS protocol. Authorization request must contain one of the URI addresses which is stated in the *redirect_uris* array. Max. 3 x 340 characters.
client_name	string	yes	Client's application name. Max. 42 characters.
client_name#enUS	string	no	Client's application name in the relevant language. Max. 170 characters.
logo_uri	string	no	URI address of client's application logo. Max. 340 characters.
contact	string	no	Email to the contact person of the client's application. Max. 53 characters.
scopes	string array	no	Client's application authority array. Allowed values: • *AISP* • *PISP* • *CISP* • *ASPS*

2.2.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.
client_secret	string	yes	Client's application identification string.
client_secret_expir es_at	integer	no	Default value 0. Otherwise, the value is given in seconds from the date 1970-01-01T0:0:0Z
api_key	string	yes	API key for client's application communication with the API.

application_type	string	yes	The type of application that will use the *client_id*. Allowed values: • *web*: Requires a *redirect_uris*. *redirect_uris* array, will contain URI array including the used HTTP/HTTPS protocol. • *native*: Requires a *redirect_uris*. *redirect_uris* array, will contain e.g. Application Package or custom format.
redirect_uris	string array	yes	URI addresses for redirection at the end of the authorization. URI address array including the used HTTP/HTTPS protocol. Authorization request must contain one of the URI addresses which is stated in the *redirect_uris* array. Max. 3 x 340 characters.
client_name	string	yes	Client's application name. Max. 42 characters.
client_name#enUS	string	no	Client's application name in the relevant language. Max. 170 characters.
logo_uri	string	no	URI address of client's application logo. Max. 340 characters.
contact	string	no	Email to the contact person of the client's application. Max. 53 characters.
scopes	string array	no	Client's application authority array. Allowed values: • *AISP* • *PISP* • *CISP* • *ASPS*

2.2.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter <u>2.1 Error codes</u>.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	INVALID_REDIRECT_URI	The value of one or more *redirect uri* is not valid.
400	INVALID_SCOPE	Invalid *scope* of the request.
403	INSUFFICIENT_SCOPE	Insufficient authority to use the requested *scope*.

2.3. REGISTERED APPLICATION DETAIL

Endpoint for receiving the detail of the TPP application registration data.

The result is a detail of the TPP application registration data.

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Endpoint parameters:

- URL: /oauth2/register/{client_id}
- HTTP Method: GET
- Authorization: No
- QWAC Certificate: Yes
  - o Requested roles: -
- Signature with QSealC certificate: No

2.3.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.

2.3.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.
client_secret	string	yes	Client's application identification string.
client_secret_expir es_at	integer	no	Default value 0. Otherwise, the value is given in seconds from the date 1970-01-01T0:0:0Z
api_key	string	yes	API key for client's application communication with the API.
application_type	string	yes	The type of application that will use the *client_id*. Allowed values: - *web*: Requires a *redirect_uris*. *redirect_uris* array, will contain URI array including the used HTTP/HTTPS protocol. - *native*: Requires a *redirect_uris*. *redirect_uris* array, will contain e.g. Application Package or custom format.
redirect_uris	string array	yes	URI addresses for redirection at the end of the authorization. URI address array including the used HTTP/HTTPS protocol. Authorization request must contain one of the URI addresses which is stated in the *redirect_uris* array. Max. 3 x 340 characters.
client_name	string	yes	Client's application name. Max. 42 characters.
client_name#enUS	string	no	Client's application name in the relevant language. Max. 170 characters.
logo_uri	string	no	URI address of client's application logo. Max. 340 characters.

| contact | string | no | Email to the contact person of the client's application. Max. 53 characters. |
| scopes | string array | no | Client's application authority array. Allowed values:
• *AISP*
• *PISP*
• *CISP*
• *ASPS* |

2.3.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 2.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
401	INVALID_CLIENT	Invalid value *client_id*.

2.4. CHANGE OF REGISTERED APPLICATION DATA

Endpoint for changing the TPP application registration data.

The result is a detail of the TPP application registration data.

Endpoint parameters:

- URL: /oauth2/register/{client_id}
- HTTP Method: PUT
- Authorization: No
- QWAC Certificate: Yes
  - o Requested roles: -
- Signature with QSealC certificate: No

2.4.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.

2.4.2. REQUEST CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
application_type	string	yes	The type of application that will use the *client_id*. Allowed values: • *web*: Requires a *redirect_uris*. *redirect_uris* array, will contain URI array including the used HTTP/HTTPS protocol. • *native*: Requires a *redirect_uris*. *redirect_uris* array, will contain e.g. Application Package or custom format.

redirect_uris	string array	yes	URI addresses for redirection at the end of the authorization. URI address array including the used HTTP/HTTPS protocol.
			Authorization request must contain one of the URI addresses which is stated in the *redirect_uris* array.
			Max. 3 x 340 characters.
client_name	string	yes	Client's application name.
			Max. 42 characters.
client_name#enUS	string	no	Client's application name in the relevant language.
			Max. 170 characters.
logo_uri	string	no	URI address of client's application logo.
			Max. 340 characters.
contact	string	no	Email to the contact person of the client's application.
			Max. 53 characters.
scopes	string array	no	Client's application authority array.
			Allowed values:
			• *AISP*
			• *PISP*
			• *CISP*
			• *ASPS*

2.4.3. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.
client_secret	string	yes	Client's application identification string.
client_secret_expir es_at	integer	no	Default value 0.
			Otherwise, the value is given in seconds from the date 1970-01-01T0:0:0Z
api_key	string	yes	API key for client's application communication with the API.
application_type	string	yes	The type of application that will use the *client_id*.
			Allowed values:
			• *web*: Requires a *redirect_uris*. *redirect_uris* array, will contain URI array including the used HTTP/HTTPS protocol.
			• *native*: Requires a *redirect_uris*. *redirect_uris* array, will contain e.g. Application Package or custom format.
redirect_uris	string array	yes	URI addresses for redirection at the end of the authorization. URI address array including the used HTTP/HTTPS protocol.
			Authorization request must contain one of the URI addresses which is stated in the *redirect_uris* array.
			Max. 3 x 340 characters.

client_name	string	yes	Client's application name. Max. 42 characters.
client_name#enUS	string	no	Client's application name in the relevant language. Max. 170 characters.
logo_uri	string	no	URI address of client's application logo. Max. 340 characters.
contact	string	no	Email to the contact person of the client's application. Max. 53 characters.
scopes	string array	no	Client's application authority array. Allowed values: • *AISP* • *PISP* • *CISP* • *ASPS*

2.4.4. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 2.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	INVALID_REDIRECT_URI	The value of one or more *redirect uri* is not valid.
400	INVALID_SCOPE	Invalid *scope* of the request.
401	INVALID_CLIENT	Invalid value *client_id*.
403	INSUFFICIENT_SCOPE	Insufficient authority to use the requested *scope*.

2.5. DELETING REGISTERED APPLICATION

Endpoint for deleting the registered TPP application.

The result is confirmation of deleting the registered TPP application.

Endpoint parameters:

- URL: /oauth2/register/{client_id}
- HTTP Method: DELETE
- Authorization: No
- QWAC Certificate: Yes
  - o Requested roles: -
- Signature with QSealC certificate: No

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2.5.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.

2.5.2. RESPONSE CONTENTS

HTTP STATUS CODE	CODE	DESCRIPTION
201	Created	Client application was successfully deleted.

2.5.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 2.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
401	INVALID_CLIENT	Invalid value *client_id*.

2.6. REQUEST FOR A NEW *CLIENT_SECRET*

Endpoint for receiving a new *client_secret*.

The result is a *client_id* and *client_secret*. (The original *client_secret* will be deactivated.)

Endpoint parameters:

- URL: /oauth2/register/{client_id}/renewSecret
- HTTP Method: POST
- Authorization: No
- QWAC Certificate: Yes
  - Requested roles: -
- Signature with QSealC certificate: No

2.6.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.

2.6.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.
client_secret	string	yes	Client's application identification string.
client_secret_expir es_at	integer	no	Default value 0. Otherwise, the value is given in seconds from the date 1970-01-01T0:0:0Z

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2.6.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter .

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
401	INVALID_CLIENT	Invalid value *client_id*.

2.7. REQUEST FOR A NEW *API_KEY*

Endpoint for receiving a new *api_key*.

The result is an *api_key*. (Original *api_key* will be deactivated.)

Endpoint parameters:

- URL: /oauth2/register/{client_id}/renewKey
- HTTP Method: POST
- Authorization: No
- QWAC Certificate: Yes
    - o Requested roles: -
- Signature with QSealC certificate: No

2.7.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.

2.7.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
client_id	string	yes	Client's application identifier.
api_key	string	yes	API key for client's application communication with the API.

2.7.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter .

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
401	INVALID_CLIENT	Invalid value *client_id*.

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3. AUTHORIZATION

3.1. ERROR CODES

Error codes common for all Endpoints stated in Chapter 3 Authorization.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
500	APPLICATION_ERROR	Internal server error.

3.2. AUTHORIZATION

Endpoint for user authorization.

The result is the authorization code *code*.

Endpoint parameters:

- URL: /oauth2/auth
- HTTP Method: GET
- Authorization: No
- QWAC Certificate: Yes
    - Requested roles: -
- Signature with QSealC certificate: No

3.2.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
response_type	string	yes	Authorization method identifier. Allowed values: • *code*
client_id	string	yes	Client's application identifier.
redirect_uri	string	yes	URI address for redirection at the end of the authorization. The URI address has to match the one URI address which was stated in the *redirect_uris* array from the request contents – Application registration.
scope	string	yes	List of client's application authorizations separated by spaces. Allowed values: • *AISP* • *PISP* • *CISP* • *ASPS*
state	string	no	Random string for checking requests. (Protection against CSFR attacks.)
code_challenge	string	yes	HASH of the random string *code_verifier*. (Parameter for PKCE.)

| code_challenge_method | string | yes | Used HASH algorithm for generation of the *code_challenge*. (Parameter for PKCE.) Allowed values:
• *S256* |
| request | string | no | Allowed values:
• Value *signID*
• Value *transactionIdentification:* Transaction identifier from the response body – Payment detail. In the case of payment authorization.
• Value *GLOBAL_ID:* Account identifier from the response body – List of payment accounts. In the case of receiving a transaction list in the client's account. |

3.2.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
code	string	yes	Authorization code.
state	string	no	Random string for checking requests. (Protection against CSFR attacks.)

3.2.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 3.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
302	ACCESS_DENIED	Access denied. (Authorization server has denied access.)
302	INVALID_REQUEST	Invalid request (The query is missing a required array or is in an invalid format.)
302	INVALID_SCOPE	Invalid *scope* of the request.
302	UNAUTHORIZED_CLIENT	Insufficient authority. (The client is not authorized to execute this query.)
500	SERVER_ERROR	Internal authorization server error
503	SERVER_ERROR	Internal authorization server error

3.3. REQUEST FOR THE ACCESS_TOKEN

Endpoint for the generation of the *access_token* and *refresh_token* based on the *code* or *refresh_token*. The result is an *access_token* and *refresh_token*.

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Tokens validity:

- *access_token*:
    - In cases where the *access_token* was generated based on a *code,* the *access_token* is considered to be SCA.
        - Validity 5 minutes.
    - In cases where the *access_token* was generated based on a *refresh_token,* the *access_token* is not considered to be SCA.
        - Validity 5 minutes.
- *refresh_token*: Validity 90 days.

Endpoint parameters:

- URL: /oauth2/token
- HTTP Method: POST
- Authorization: No
- QWAC Certificate: Yes
    - Requested roles: -
- Signature with QSealC certificate: No

3.3.1. REQUEST CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
code	string	yes	Authorization code.
client_id	string	yes	Client's application identifier.
grant_type	string	yes	Allowed values: - *AUTHORIZATION_CODE* - *REFRESH_TOKEN*
client_secret	string	yes	Client's application identification string.
refresh_token	string	yes	Previous *refresh_token* generated for client's application.
code_verifier	string	no	Random string from which the HASH *code_challenge* was generated. (Parameter for PKCE.) Compulsory in cases where *grant_type* contains the value *AUTHORIZATION_CODE*.

3.3.2. RESPONSE CONTENTS

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
token_type	string	yes	Token type. Allowed values: • *Bearer*
access_token	string	yes	Access token for the authorization of the request sent to the API.
refresh_token	string	yes	Token for updating the *access_token*.
expires_in	int	yes	Remaining time for the *access_token* to expire – in seconds.

3.3.3. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 3.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	INVALID_REQUEST	Invalid request (The query is missing a required array or is in an invalid format.)
401	ACCESS_DENIED	Access denied. (Authorization server has denied access.)
401	ACCESS_DENIED	Validity of the *code* has expired.
401	INVALID_GRANT	Validity of the *refresh_token* has expired.
401	UNAUTHORIZED_CLIENT	Unauthorized client's application.
401	UNAUTHORIZED_CLIENT	Insufficient authority. (The client is not authorized to execute this query.)
500	SERVER_ERROR	Internal authorization server error
503	SERVER_ERROR	Internal authorization server error

4. PSD 2 API

The sender of the API account information query must comply with the permitted characters. Otherwise, non-compliance may lead to rejection. None of these elements may contain a separate "/" (slash) at the beginning or at the end, or two consecutive slashes in the text.

The permitted character set is based only on the SWIFT character set (i.e. without diacritics), i.e. these characters are:

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / - ? : ( ) . , ' +
- Space

Only one query can be sent and processed during one call.

Structure of the element spreadsheet:

- **Level:** The plus sign "+" determines the degree of immersion of the element. Whereas the basic level is marked with "+" and every additional level is marked with another character. E.g. level two is "++".
- **Parameter:** Parameter name in camelCase format.
- **Occurrence:** Describes the obligation for arrays to occur:
  - o [1..1]: The element is compulsory and occurs just once. In cases where it is a parent element, it is obligatory to fill at least one immersed element. If the compulsory element is immersed, the obligation does not pass to the parent element.
  - o [0..1]: The element is not compulsory and occurs just once.
  - o [1..n]: The element is compulsory and occurs n-times. If the "n" value is not defined in numbers, the number of repetitions is unlimited.
  - o [0..n]: The element is not compulsory and occurs n-times. If the "n" value is not defined in numbers, the number of repetitions is unlimited.
  - o [0..0]: The element is not compulsory and does not occur in the stated type (request, attribute, or parameter).
- **Payment type:** Defines for which message types the current element is relevant.
- **Format type:** Defines the data format. Can be determined by a standard specifying the data structure (e.g. currencies, dates, etc.). Some items have a specific required format resulting from the payment environment in the Czech Republic.

- **Description:** Contains a general description of an array.

Format type defined as "±" means a parent element which is subsequently divided into other elements.

4.1. REQUEST HEADERS

Headers common for all Endpoints stated in Chapter 5 AISP – Account information , 6 PISP – Payment initiation, 7 CISP – Information on sufficient funds.

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
Accept	string	no	MIME type supported by the client's application. Max. 50 characters.
Accept-Language	string	no	Language supported by the client's application. E.g. • Accept-Language: * • Accept-Language: en-US, en;q=0.8 In cases where the header is missing, the local language of the country is assumed. Max. 50 characters.
Action-ID	string	no	The identifier of the purpose of the request sent to the API. Max. 60 characters.
API-key	string	no	API key for client's application communication with the API. Max. 100 characters.
Authorization	string	yes	Value of the Token *access_token* in the form of a "Bearer {*access_token*}". Max. 1024 characters.
Content-Length	int	no	The body size of the request sent to the API in Bytes.
Content-Type	string	yes	MIME type. E.g. *application/json*. Max. 50 characters.
Date	DateTime	yes	Date and time of the request's creation.
Digest	string	yes	Contains the name of the used HASH algorithm and digitally signed HASH of the body of the HTTP request with the QSealC certificate.

Signature	string	yes	Digital signature of the request.
			Contains parameters separated by spaces.
			• *keyId*: Contains the public key identifier for decrypting the *signature* parameter.
			• *headers*: Contains the list of HTTP headers separated by spaces which were used to create a string from which the HASH was created that was digitally signed in the *signature* parameter. The HTTP header *digest* must be a part of the HTTP headers.
			• *algorithm*: Contains the name of the used HASH algorithm which was used to create HASHs from the string created from the HASH headers stated in the *headers* parameter.
			• *signature*: Contains a digitally signed HASH by the QSealC certificate.
TPP-Identification	string	no	The original TPP identifier which created the request.
TPP-Name	string	yes	TPP name.
			E.g. the company name listed in the Commercial Register.
TPP-Signature-Certificate	string	yes	Contains the public part of the QSealC certificate
			Permitted format:
			• PEM
Transfer-Encoding	string	no	Request body encoding.
User-Device-ID	string	no	Unique identifier of the end user's device.
			E.g. the IMEI of the mobile device.
User-DeviceOS	string	no	End user's operating system.
			Max. 100 characters.
User-GeoLocation	string	no	End user's GPS coordinates.
			Format "GEO:{*Latitude*};{*Longitude*}"
			Decimal numbers in the format DDD.dddd based on RFC2426.
			E.g. GEO:50.089354;14.400031
			Max. 100 characters.
User-Involved	bool	yes	Identifier whether the request was sent by the logged-in user based on their activity, not by the client's application without knowledge of the logged-in user.
User-IP-Address	string	no	End user's IP address.
			Permitted format:
			• IPv4
			• IPv6
			Max. 50 characters.
User-IP-Port	string	no	End user's port.
			Max. 40 characters.

User-Timestamp	DateTime	no	Local date and time of the end user
User-UserAgent	string	no	End user's web browser. Format UserAgent.
X-Request-ID	string	yes	Unique identifier of TPP application request. Format UUID. Permitted length 36–60 characters. Max. 60 characters.

4.2. RESPONSE HEADERS

Headers common for all Endpoints stated in Chapter 5 AISP – Account information , 6 PISP – Payment initiation, 7 CISP – Information on sufficient funds.

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
Action-ID	string	no	The identifier of the purpose of the request sent to the API. Max. 60 characters.
ASPSP-Signature-Certificate	string	yes	Contains the public part of the QSealC certificate Permitted format: • PEM
Content-Type	string	yes	MIME type. E.g. *application/json*. Max. 50 characters.
Digest	string	yes	Contains the name of the used HASH algorithm and digitally signed HASH of the body of the HTTP request with the QSealC certificate.
Signature	string	yes	Digital signature of the request. Contains parameters separated by spaces. • *keyId*: Contains the public key identifier for decrypting the *signature* parameter. • *header*s: Contains the list of HTTP headers separated by spaces which were used to create a string from which the HASH was created that was digitally signed in the *signature* parameter. The HTTP header *digest* must be a part of the HTTP headers. • *algorithm*: Contains the name of the used HASH algorithm which was used to create HASHs from the string created from the HASH headers stated in the *headers* parameter. • *signature*: Contains a digitally signed HASH by the QSealC certificate.
X-Request-ID	string	yes	Unique request identifier.

4.3. ERROR CODES

Error Codes common for all Endpoints stated in Chapter 5 AISP – Account information , 6 PISP – Payment initiation, 7 CISP – Information on sufficient funds.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	PARAMETER_INVALID	Mismatched URL value of the *order* parameter.
401	ACCESS_DENIED	Errors: • QWAC certificate of client's application is missing. • Mandatory request headers are missing. • Digital signature with QSealC certificate is not valid. • The value *access_token* is missing. • QWAC certificate orQSealC certificate used in the request does not match the QWAC certificate or QSealC certificate used in the client's TPP registration. • Authorization for roles stated in the QWAC certificate does not match the roles for access to the Endpoint. • Mandatory *User-Involved* request header is missing. • Mandatory *Authorization* request header is missing. • API call limit not initiated by logged-in user has been exceeded.
401	INVALID_CLIENT	The value *access_token* is missing.
401	INVALID_GRANT	Validity of the *refresh_token* has expired.
401	UNAUTHORIZED_CLIENT	Unauthorized client's application.
500	APPLICATION_ERROR	Internal server error.

5. AISP – ACCOUNT INFORMATION

5.1. ERROR CODES

Expanding error codes for AISP type Endpoints compared to the error codes stated in Chapter 4.3 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	PARAMETER_INVALID	The parameter value is not valid.
401	ACCESS_DENIED	Errors: • Mandatory *User-Involved* request header is missing. • Mandatory *Authorization* request header is missing. • API call limit not initiated by logged-in user has been exceeded.
401	UNAUTHORIZED	*Access_token* is missing. (The user is not authorized.)
401	UNAUTHORIZED	Qualified certificate is missing. (Client's application is not authorized.)
403	FORBIDDEN	Denied. (Invalid qualified certificate, insufficient roles stated in the certificate, expired *access_token*.)

5.2. LIST OF PAYMENT ACCOUNTS

Endpoint for receiving the list of client's payment accounts.

Endpoint parameters:

- URL: /psd2/v1/my/accounts
- HTTP Method: GET
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - AISP, PISP
- Signature with QSealC certificate: Yes

5.2.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
size	int	no	Number of records per page.
page	int	no	Page requested. Default value is 0.
sort	string	no	List of arrays for sorting separated by commas.

TRINITY BANK

order	string	no	List of arrays for ordering separated by commas. The order corresponds to the order of arrays in the *sort* parameter. Allowed values: • *asc* • *desc*

5.2.2. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	accounts	[1..1]	±	Collection of client's accounts.
++	id	[1..1]	string	API payment account identifier.
++	identification	[1..1]	±	Identification of the payer's account.
+++	iban	[1..1]	string	Account number in international IBAN account number format.
+++	other	[0..1]	string	Another identifier of payer's account, such as account number. Max. 35 characters.
++	currency	[0..1]	string	Account currency. Format CurrencyCode ISO 4217.
++	servicer	[1..1]	±	
+++	bankCode	[0..1]	string	Bank code.
+++	countryCode	[0..1]	string	Bank country. Format CountryCode ISO 3166 Alpha 2.
+++	bic	[0..1]	string	Bank BIC. Max. 35 characters.
++	nameI18N	[0..1]	string	Account name.
++	productI18N	[0..1]	string	Product name.

5.2.3. EXAMPLE

```
1.   {
2.        "pageNumber":0,
3.        "pageCount":2,
4.        "pageSize":100,
5.        "nextPage":1,
6.        "accounts":[
7.            {
8.                "id":"D2C8C1DCC51A3738538A40A4863CA288E0225E52",
9.                "identification":{
10.                   "iban":"CZ0720700000001019382023",
11.                   "other":"1019382023"
12.               },
13.               "currency":"CZK",
14.               "servicer":{
15.                   "bankCode":"2070",
16.                   "countryCode":"CZ",
17.                   "bic":"MPUBCZPP"
```

```
18.            },
19.            "nameI18N":"Muj cet",
20.            "productI18N":"Osobni ucet"
21.         }
22.      ]
23.  }
```

5.2.4. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 5.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	PAGE_NOT_FOUND	Non-existent page

5.3. ACCOUNT BALANCE

Endpoint for receiving the balance (accounting and available) on the client's account.

Endpoint parameters:

- URL: /psd2/v1/my/accounts/{id}/balance
- HTTP Method: GET
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - AISP
- Signature with QSealC certificate: Yes

5.3.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
id	int	yes	API payment account identifier. From the response body – List of payment accounts.

5.3.2. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	balances	[1..1]	±	Collection of client's payment account balances
++	type	[1..1]	±	Indicates the type of balance to which the balance information relates
+++	codeOrProprietary	[1..1]	string	
++++	code	[1..1]	string	Balance type codes. Allowed values: • *CLAV*: Available balance. • *PRCD*: Accounting balance.
++	creditLine	[0..1]	±	Amount of agreed authorized debit/overdraft.

+++	included	[1..1]	bool	
+++	amount	[0..1]	±	
++++	value	[1..1]	decimal	Amount of agreed authorized debit of the account (overdraft).
++++	currency	[1..1]	string	The currency is the currency of the account for which the balance information is generated. Format CurrencyCode ISO 4217.
++	amount	[1..1]	±	Value/Amount of account balance by balance type. The currency is the currency of the account for which the balance information is generated.
+++	value	[1..1]	decimal	Amount of account balance.
+++	currency	[1..1]	string	The currency is the currency of the account for which the balance information is generated. Format CurrencyCode ISO 4217.
++	creditDebitIndicator	[1..1]	string	Indication of whether the account balance for which the balance information is generated is positive or negative. Permitted values • *DBIT*: Balance value < 0. • *CRDT*: Balance value >= 0.
++	date	[1..1]	±	
+++	dateTime	[1..1]	string	Date (and time) of the account balance for which the balance information is generated. Format according to ISO 8601.

5.3.3. EXAMPLE

```
1.   {
2.        "balances":[
3.            {
4.                "type":{
5.                    "codeOrProprietary":{
6.                        "code":"PRCD"
7.                    }
8.                },
9.                "amount":{
10.                   "value":1220.55,
11.                   "currency":"CZK"
12.               },
13.               "creditDebitIndicator":"DBIT",
14.               "date":{
15.                   "dateTime":"2019-05-20T09:42:10+02:00"
16.               }
17.           }
18.       ]
19.   }
```

5.3.4. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 5.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
404	ID_NOT_FOUND	Invalid value or unknown account ID.

5.4. TRANSACTION LIST

Endpoint of receiving a transaction list in the client's account.

To receive a list of transactions on the client's account older than 90 days, it is necessary to use the *access_token* generated on the basis of the *code,* see Chapter 3.3 Request for the access_token.

Endpoint parameters:

- URL: /psd2/v1/my/accounts/{id}/transactions
- HTTP Method: GET
- Authorization: Yes
- QWAC Certificate: Yes
    - Requested roles:
        - AISP
- Signature with QSealC certificate: Yes

5.4.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
id	string	yes	API payment account identifier. From the response body – List of payment accounts.
fromDate	string	no	The date and time of the start of the requested transaction history. Format according to ISO 8601. Default value 90 days.
toDate	string	no	The date and time of the end of the requested transaction history (incl.). Format according to ISO 8601. Default value 90 days.
currency	string	no	Requested account currency for multi-currency accounts.
size	int	no	Number of records per page.
page	int	no	Page requested. Default value is 0.
sort	string	no	List of arrays for sorting separated by commas.

order	string	no	List of arrays for ordering separated by commas. The order corresponds to the order of arrays in the *sort* parameter.
			Allowed values:
			- *asc*
			- *desc*

5.4.2. RESPONSE CONTENTS

Detail of transaction defined as "Interest".

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	entryReference	[1..1]	string	Payment identification number assigned by the bank. Max. 35 characters.
+	amount	[1..1]	±	Payment amount in the currency of the account for which the payment history is generated.
++	value	[1..1]	decimal	Transaction amount.
++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4517. Max. 3 characters.
+	creditDebitIndicator	[1..1]	string	Indicates whether it is a debit payment or credit payment on the account. Allowed values: • *DBIT*: Transactions reducing the account balance. Set when the transaction has an MD entry on the client's given account. • *CRDT*: Transactions increasing the account balance. Set when the transaction has a D entry on the client's given account. Max. 4 characters.
+	reversalIndicator	[1..1]	bool	Indicates a cancellation. Allowed values: • *false*: Transaction without any cancellation status. • *true*: Transaction in cancellation status.
+	status	[1..1]	string	The status of the item (debited or credited) in the account from the bank's perspective. Allowed values: • *BOOK*: Posted items. Max. 4 characters.
+	bookingDate	[1..1]	±	Date of payment processing/posting by the bank.
++	date	[1..1]	string	Date of payment processing/posting by the bank Format ISODate YYYY-MM-DD.
+	valueDate	[1..1]	±	Due date/value payment in the format

++	date	[1..1]	string	Due date/value payment. Format ISODate YYYY-MM-DD.
+	bankTransactionCode	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
++	proprietary	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
+++	code	[1..1]	string	Bank transaction code according to the codebook of the Czech Banking Association. Max. 35 characters.
+++	issuer	[1..1]	string	Identification of the publisher of the bank transaction code list. Allowed values: • *CBA* Max. 3 characters.
+	entryDetails	[1..1]	±	Turnover details. This level is repeated only once for the given item.
++	transactionDetails	[1..1]	±	Payment details. This level is repeated only once for the given item.
+++	amountDetails	[1..1]	±	Details of the payment amount, especially if it is a conversion payment or CashBack.
++++	instructedAmount	[1..1]	±	The amount and currency of the payment in the currency requested by the client. E.g. for intra-bank payments, the currency of the payer's account and, at the same time, the currency of payment, if the client has requested payment in the currency of the payer's account.
+++++	amount	[1..1]	±	Original/initial amount and the currency of payment requested by the client.
++++++	value	[1..1]	decimal	Transaction amount.
++++++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4217.
+++	additionalTransactionInformation	[0..1]	string	Description of an entry posted on the client's account. Max. 100 characters.

Detail of transactions defined as "Fee and others" which do not fall under payment and interest:

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	entryReference	[1..1]	string	Payment identification number assigned by the bank. Max. 35 characters.

+	amount	[1..1]	±	Payment amount in the currency of the account for which the payment history is generated.
++	value	[1..1]	decimal	Transaction amount.
++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4517. Max. 3 characters.
+	creditDebitIndicator	[1..1]	string	Indicates whether it is a debit payment or credit payment on the account. Allowed values: • *DBIT*: Transactions reducing the account balance. Set when the transaction has an MD entry on the client's given account. • *CRDT*: Transactions increasing the account balance. Set when the transaction has a D entry on the client's given account. Max. 4 characters.
+	reversalIndicator	[1..1]	bool	Indicates a cancellation. Allowed values: • *false*: Transaction without any cancellation status. • *true*: Transaction in cancellation status.
+	status	[1..1]	string	The status of the item (debited or credited) in the account from the bank's perspective. Allowed values: • *BOOK*: Posted items. Max. 4 characters.
+	bookingDate	[1..1]	±	Date of payment processing/posting by the bank.
++	date	[1..1]	string	Date of payment processing/posting by the bank Format ISODate YYYY-MM-DD.
+	valueDate	[1..1]	±	Due date/value payment in the format
++	date	[1..1]	string	Due date/value payment. Format ISODate YYYY-MM-DD.
+	bankTransactionCode	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
++	proprietary	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
+++	code	[1..1]	string	Bank transaction code according to the codebook of the Czech Banking Association. Max. 35 characters.

+++	issuer	[1..1]	string	Identification of the publisher of the bank transaction code list. Allowed values: *CBA* Max. 3 characters.
+	entryDetails	[1..1]	±	Turnover details. This level is repeated only once for the given item.
++	transactionDetails	[1..1]	±	Payment details. This level is repeated only once for the given item.
+++	amountDetails	[1..1]	±	Details of the payment amount, especially if it is a conversion payment or CashBack.
++++	instructedAmount	[1..1]	±	The amount and currency of the payment in the currency requested by the client. E.g. for intra-bank payments, the currency of the payer's account and, at the same time, the currency of payment, if the client has requested payment in the currency of the payer's account.
+++++	amount	[1..1]	±	Original/initial amount and the currency of payment requested by the client.
++++++	value	[1..1]	decimal	Transaction amount.
++++++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4217. Max. 3 characters.
++++	counterValueAmount	[1..1]	string	Completed only if the transaction currency is different from the account currency.
+++++	amount	[1..1]	±	
++++++	value	[1..1]	decimal	Entry amount of the transaction posted on the client's account.
++++++	currency	[1..1]	string	Currency of the transaction entry posted on the client's account. Format CurrencyCode ISO 4217. Max. 3 characters.
+++++	currencyExchange	[1..1]	±	
++++++	sourceCurrency	[1..1]	string	Currency of the transaction entry. For an MD entry posted on the client account. Format CurrencyCode ISO 4217. Max. 3 characters.
++++++	targetCurrency	[1..1]	string	Currency of the transaction entry. For an MD entry posted on the client account. Format CurrencyCode ISO 4217. Max. 3 characters.
++++++	exchangeRate	[1..1]	decimal	Business rate/unit of the transaction entry posted to the client's account.

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+++	additionalTransactionInformation	[0..1]	string	Description of an entry posted on the client's account. Max. 100 characters.

Detail of a transaction defined as "Domestic, SEPA and foreign payment transaction".

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	entryReference	[1..1]	string	Payment identification number assigned by the bank. Max. 35 characters.
+	amount	[1..1]	±	Payment amount in the currency of the account for which the payment history is generated.
++	value	[1..1]	decimal	Transaction amount.
++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4517. Max. 3 characters.
+	creditDebitIndicator	[1..1]	string	Indicates whether it is a debit payment or credit payment on the account. Allowed values: • *DBIT*: Transactions reducing the account balance. Set when the transaction has an MD entry on the client's given account. • *CRDT*: Transactions increasing the account balance. Set when the transaction has a D entry on the client's given account. Max. 4 characters.
+	reversalIndicator	[1..1]	bool	Indicates a cancellation. Allowed values: • *false*: Transaction without any cancellation status. • *true*: Transaction in cancellation status.
+	status	[1..1]	string	The status of the item (debited or credited) in the account from the bank's perspective. Allowed values: • *BOOK*: Posted items. Max. 4 characters.
+	bookingDate	[1..1]	±	Date of payment processing/posting by the bank.
++	date	[1..1]	string	Date of payment processing/posting by the bank Format ISODate YYYY-MM-DD.
+	valueDate	[1..1]	±	Due date/value payment in the format
++	date	[1..1]	string	Due date/value payment. Format ISODate YYYY-MM-DD.

+	bankTransactionCode	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
++	proprietary	[1..1]	±	Parent element for bank transaction code according to the codebook of the Czech Banking Association.
+++	code	[1..1]	string	Bank transaction code according to the codebook of the Czech Banking Association. Max. 35 characters.
+++	issuer	[1..1]	string	Identification of the publisher of the bank transaction code list. Allowed values: • *CBA* Max. 3 characters.
+	entryDetails	[1..1]	±	Turnover details. This level is repeated only once for the given item.
++	transactionDetails	[1..1]	±	Payment details. This level is repeated only once for the given item.
+++	amountDetails	[1..1]	±	Details of the payment amount, especially if it is a conversion payment or CashBack.
++++	instructedAmount	[1..1]	±	The amount and currency of the payment in the currency requested by the client. E.g. for intra-bank payments, the currency of the payer's account and, at the same time, the currency of payment, if the client has requested payment in the currency of the payer's account.
+++++	amount	[1..1]	±	Original/initial amount and the currency of payment requested by the client.
++++++	value	[1..1]	decimal	Transaction amount.
++++++	currency	[1..1]	string	Transaction currency. Format CurrencyCode ISO 4217.
++++	counterValueAmount	[1..1]	string	Completed only if the transaction currency is different from the account currency.
+++++	amount	[1..1]	±	
++++++	value	[1..1]	decimal	Entry amount of the transaction posted on the client's account.
++++++	currency	[1..1]	string	Currency of the transaction entry posted on the client's account. Format CurrencyCode ISO 4217. Max. 3 characters.
+++++	currencyExchange	[1..1]	±	

++++++	sourceCurrency	[1..1]	string	Currency of the transaction entry. For an MD entry posted on the client account. For a D entry posted on the client account. Format CurrencyCode ISO 4217. Max. 3 characters.
++++++	targetCurrency	[1..1]	string	Currency of the transaction entry. For an MD entry posted on the client account. For a D entry posted on the client account. Format CurrencyCode ISO 4217. Max. 3 characters.
+++	relatedParties	[1..1]	±	Information about the payer, payer's account, and the original payer and payee, payee's account, and final payee who appear in the payment.
++++	debtor	[0..1]	±	Payer's Information. This is governed by the direction of payment, to be filled in for the counterparty. Set in case of incoming payments. I.e. for a D transaction entry posted on the client's account.
+++++	name	[0..1]	string	Payer's name. MD transaction entry. A D entry is posted on the client's account. Max. 140 characters.
++++	debtorAccount	[0..1]	±	Set in case of incoming payments. I.e. for a D transaction entry posted on the client's account.
+++++	identification	[0..1]	±	Identification of the payer's account type. Max. 34 characters.
++++++	iban	[0..1]	string	Payer's account number in international IBAN account number format. MD transaction entry.
++++++	other	[0..1]	±	Payer's account number in another/local account number format.
+++++++	identification	[0..1]	string	Value of the payer's account number in a different/local account number format. MD transaction entry. A D entry is posted on the client's account. Max. 34 characters.
++++	creditor	[0..1]	±	Payee's information. This is governed by the direction of payment, to be filled in for the counterparty. Set in the case of outgoing payments. I.e. for an MD transaction entry posted on the client's account.
+++++	name	[0..1]	string	Payee's name. MD transaction entry. A D entry is posted on the client's account. Max. 140 characters.
++++	creditorAccount	[0..1]	±	Set in the case of outgoing payments. I.e. for an MD transaction entry posted on the client's account.

+++++	identification	[0..1]	±	Identification of the payee's account type. Max. 34 characters.
++++++	iban	[0..1]	string	Payee's account number in international IBAN account number format. MD transaction entry.
++++++	other	[0..1]	±	Payee's account number in another/local account number format.
++++++ +	identification	[0..1]	string	Value of the payer's account number in a different/local account number format. MD transaction entry. A D entry is posted on the client's account. Max. 34 characters.
+++	relatedAgents	[0..1]	±	Information about the payer's bank and the payee's bank acting in the payment. Set in case of incoming payments. I.e. for a D transaction entry posted on the client's account.
++++	debtorAgent	[0..1]	±	Information about the payer's bank. This is governed by the direction of payment, to be filled in for the counterparty.
+++++	financialInstitutionIdentification	[0..1]	±	Payer's bank code in international BIC/SWIFT code format.
++++++	bic	[0..1]	string	BIC/SWIFT code of payer's bank. MD transaction entry.
++++	creditorAgent	[0..1]	±	Payee's bank information. This is governed by the direction of payment, to be filled in for the counterparty.
+++++	financialInstitutionIdentification	[0..1]	±	Payee's bank code in international BIC/SWIFT code format.
++++++	bic	[0..1]	string	BIC/SWIFT code of payee's bank. D transaction entry.
+++	remittanceInformation	[0..1]	±	Additional payment information.
++++	unstructured	[0..1]	string	Message 1 to 4 from transaction posted on the client's account. Max. 140 characters.
++++	structured	[0..1]	±	Payment symbols are expected to be filled (variable, specific, and constant). If a variable, specific, or constant symbol has not been filled in in the payment, then the entire structure "*remittanceInformation – structured*" will remain empty.
+++++	creditorReferenceInformation	[0..1]	±	Display of information about a variable, specific, and constant symbol.

++++++	reference	[0..1]	string array	Allowed values: • *VS*: Variable symbol. • *SS*: Specific symbol: • *KS*: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol.
+++	additionalTransactionInformation	[1...1]	string	Description of an entry posted on the client's account.

5.4.3. EXAMPLE

Detail of a transaction defined as "Domestic, SEPA and foreign payment transaction".

```
1.   {
2.       "pageNumber":0,
3.       "pageCount":2,
4.       "pageSize":100,
5.       "nextPage":1,
6.       "transactions":[
7.           {
8.               "entryReference":"FC-4567513951",
9.               "amount":{
10.                  "value":4520.15,
11.                  "currency":"CZK"
12.              },
13.              "creditDebitIndicator":"CRDT",
14.              "status":"BOOK",
15.              "bookingDate":{
16.                  "date":"2017-01-31"
17.              },
18.              "valueDate":{
19.                  "date":"2017-01-31"
20.              },
21.              "bankTransactionCode":{
22.                  "proprietary":{
23.                      "code":10000202000,
24.                      "issuer":"CBA"
25.                  }
26.              },
27.              "entryDetails":{
28.                  "transactionDetails":{
29.                      "references":{
30.                          "accountServicerReference":"0622510833568",
31.                          "endToEndIdentification":"VS0250117002/SS0000000000/KS0000",
32.                          "chequeNumber":"451161XXXXXX2638"
33.                      },
34.                      "amountDetails":{
35.                          "instructedAmount":{
36.                              "amount":{
37.                                  "value":4520.15,
38.                                  "currency":"CZK"
39.                              }
40.                          },
41.                          "counterValueAmount":{
42.                              "amount":{
43.                                  "value":4520.15,
44.                                  "currency":"CZK"
45.                              }
46.                          }
47.                      },
48.                      "currencyExchange":{
49.                          "sourceCurrency":"GBP",
50.                          "targetCurrency":"CZK",
51.                          "exchangeRate":35.525
52.                      },
53.                      "charges":{
```

```
54.                               "bearer":"OUR"
55.                       },
56.                       "relatedParties":{
57.                               "debtor":{
58.                                       "name":"Hlobil Ferdinand",
59.                                       "identification":{
60.                                               "organizationIdentification":{
61.                                                       "other":{
62.                                                               "identification":""
63.                                                       }
64.                                               },
65.                                               "privateIdentification":{
66.                                                       "other":{
67.                                                               "identification":""
68.                                                       }
69.                                               }
70.                                       }
71.                               },
72.                               "debtorAccount":{
73.                                       "identification":{
74.                                               "iban":"CZ0827000000002108589434",
75.                                               "other":{
76.                                                       "identification":"000000-2108589434/0800"
77.                                               }
78.                                       }
79.                               },
80.                               "creditor":{
81.                                       "name":"Hlobil Ferdinand",
82.                                       "identification":{
83.                                               "organizationIdentification":{
84.                                                       "other":{
85.                                                               "identification":""
86.                                                       }
87.                                               },
88.                                               "privateIdentification":{
89.                                                       "other":{
90.                                                               "identification":""
91.                                                       }
92.                                               }
93.                                       }
94.                               },
95.                               "creditorAccount":{
96.                                       "identification":{
97.                                               "iban":"CZ0827000000002108589434",
98.                                               "other":{
99.                                                       "identification":"000000-2108589434/0800"
100.                                              }
101.                                      }
102.                              }
103.                      },
104.                      "relatedAgents":{
105.                              "creditorAgent":{
106.                                      "financialInstitutionIdentification":{
107.                                              "bic":"GIBACZPXXXX",
108.                                              "other":{
109.                                                      "identification":""
110.                                              }
111.                                      }
112.                              },
113.                              "debtorAgent":{
114.                                      "financialInstitutionIdentification":{
115.                                              "bic":"GIBACZPXXXX",
116.                                              "other":{
117.                                                      "identification":""
118.                                              }
119.                                      }
120.                              }
121.                      },
122.                      "remittanceInformation":{
123.                              "unstructured":"senderReference\\:na motorku\\|receiverReference\\:faktura 12345",
124.                              "structured":{
```

```
125.                    "creditorReferenceInformation":{
126.                        "reference":[
127.                            "VS:123456",
128.                            "SS:879213546",
129.                            "KS:456789"
130.                        ]
131.                    }
132.                }
133.            },
134.            "additionalTransactionInformation":"8201701069595 BIC: GIBACZPXXXX; #71A# SHA
     DEPOSIT ACCORDING TO THE SUPPLY CONTRACT, deposit according to the supply contract No.
     45678/2017,VS0250117002/SS0000000000/KS0000SEPA transaction"
135.            }
136.        }
137.    }
138.  ]
139. }
```

5.4.4. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 5.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	AC09	[InvalidAccountCurrency] Stated an invalid currency for the requested account.
400	DT01	[InvalidDate] Date does not match.
400	PAGE_NOT_FOUND	Non-existent page
404	ID_NOT_FOUND	Invalid value or unknown account ID.

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6. PISP – PAYMENT INITIATION

6.1. ERROR CODES

Expanding error codes for PISP type Endpoints compared to the error codes stated in Chapter 4.3 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	PARAMETER_INVALID	The parameter value is not valid.
401	ACCESS_DENIED	Errors: • Mandatory *User-Involved* request header is missing. • Mandatory *Authorization* request header is missing. • API call limit not initiated by logged-in user has been exceeded.
401	UNAUTHORIZED	*Access_token* is missing. (The user is not authorized.)
401	UNAUTHORIZED	Qualified certificate is missing. (Client's application is not authorized.)
403	FORBIDDEN	Denied. (Invalid qualified certificate, insufficient roles stated in the certificate, expired *access_token*.)

6.2. NEW PAYMENT

Endpoint for the creation of a payment order from account.

Endpoint parameters:

- URL: /psd2/v1/my/payments
- HTTP Method: POST
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - PISP
- Signature with QSealC certificate: Yes

6.2.1. REQUEST CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	paymentIdentification	[1..1]	ALL	±	Payment identification.
++	instructionIdentification	[1..1]	ALL	string	Instruction identification. If it is not filled in by the payer, the PISP adds *NOTPROVIDED*. Max. 35 characters.

++	transactionIdentification	[1..1]	ALL	string	Transaction identification. Max. 35 characters.
+	paymentTypeInformation	[0..1]	ALL	±	Payment type information.
++	instructionPriority	[0..1]	ALL	string	Instruction priority. Allowed values: • *NORM*: Default value. • *HIGH*: Express payments.
+	amount	[1..1]	ALL	±	Amount.
++	instructedAmount	[1..1]	ALL	±	Amount and currency in the instruction.
+++	value	[1..1]	ALL	decimal	Transferred amount.
+++	currency	[1..1]	ALL	string	Transfer currency. Format CurrencyCode ISO 4217.
+	requestedExecutionDate	[0..1]	ALL	string	Requested date of payment. Format ISODate YYYY-MM-DD.

+	chargeBearer	[0..0] TUZEM
		 [1..1] SEPA
		 [1..1] ZPP
			string	Fee payer.
				 In case of payment:
				 • *TUZEM:* Fee payer's code cannot be selected. When processing *TUZEM* payments within ČNB clearing, the fee payer's code is not specified.
				 • *SEPA:* Fee payer's code cannot be selected. When processing *SEPA* payments the payer's bank always adds the value of *SLEV*.
				 • *ZPP*:
				  ○ *CRED = BEN*
				  ○ *DEBT = OUR*
				  ○ *SHAR = SHA*	

+	debtorAccount	[1..1]	ALL	±	Payer's account.
++	identification	[1..1]	ALL	±	Identification of the payer's account.
+++	iban	[1..1]	ALL	string	Payee's account number in international IBAN account number format.
+	creditorAgent	[0..0] TUZEM [1..1] SEPA [1..1] ZPP	±	Payee's bank.	
++	financialinstitutionIdentification	[0..0] TUZEM [1..1] SEPA [1..1] ZPP	±		

+++	bic	[0..0] [0..1] [1..1] or other – identification	TUZEM SEPA ZPP	string	BIC/SWIFT bank code.
+++	name	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's bank name. Max. 35 characters.
+++	postalAddress	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee's bank address.
++++	streetName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Street of payee's bank. Max. 35 characters.
++++	townName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Town of payee's bank. Max. 35 characters.
++++	country	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Country of payee's bank. Format CountryCode, ISO3166 Alpha 2.
+++	other	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	±	Other bank identification.
++++	identification	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	string	Local bank code. Max. 11 characters.
+	creditor	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee. Max. 70 characters.
++	name	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Payee's name. Max. 101 characters.
++	postalAddress	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	±	Payee's address.
+++	country	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's country. Format CountryCode, ISO3166 Alpha 2.

+++	addressLine	[0..0] [0..1] [0..1]	TUZEM SEPA ZPP	string	Unstructured address record. Max. 70 characters.
+	creditorAccount	[1..1]	ALL	±	Payee's account.
++	identification	[1..1]	ALL	±	Payee's account identification.
+++	iban	[1..1] or other – identificati on [1..1] [1..1] or other – identificati on	TUZEM SEPA ZPP	string	Account number in IBAN format.
+++	other	[0..0] or IBAN [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	±	
++++	identification	[0..0] [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	string	Account number in local format (Other number/routing of the account.). Max. 34 characters.
+	purpose	[1..1]*	ALL	±	Payment purpose. *For payments over EUR 1,000, choose the purpose of payment.
++	code	[1..1]*	ALL	string	Purpose of payment. *For payments over EUR 1,000, choose the purpose of payment. Allowed values: • *10*: Loan granted to another person. • *12*: Interest payment. • *13*: Everyday consumption. • *14*: Real estate purchase. • *15*: Purchase of movable property • *16*: Financial investment. • *17*: Business operation. • *18*: Interest withdrawal. • *19*: Other. • *25*: Loan received from another person. • *26*: Security instalment.
+	remittanceInformation	[0..1]	ALL	±	Payment information.
++	unstructured	[0..1]	ALL	string	Unstructured message for payee. Max. 135 characters.
++	structured	[0..1]	ALL	±	Structured message for payee – variable, specific and constant symbol.

+++	creditorReferenceInformation	[0..1]	ALL	±	Display of information about a variable, specific, and constant symbol.
++++	reference	[0..1]	ALL	string array	Allowed values: • *VS*: Variable symbol. • *SS*: Specific symbol: • *KS*: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol. Example: ["VS:1111","KS:2222","SS:56676"] Max. 10 characters/symbol.

6.2.2. EXAMPLE – DOMESTIC PAYMENT – MINIMUM OF REQUIRED ARRAYS

```
1.   {
2.       "paymentIdentification":{
3.           "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.       },
5.       "amount":{
6.           "instructedAmount":{
7.               "value":150.15,
8.               "currency":"CZK"
9.           }
10.      },
11.      "debtorAccount":{
12.          "identification":{
13.              "iban":"CZ7220700000000001012118"
14.          }
15.      },
16.      "creditorAccount":{
17.          "identification":{
18.              "iban":"CZ8120700000000005104095"
19.          }
20.      }
21.  }
```

6.2.3. EXAMPLE – DOMESTIC PAYMENT – ALL ARRAYS

```
1.   {
2.       "paymentIdentification":{
3.           "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.       },
5.       "paymentTypeInformation":{
6.           "instructionPriority":"NORM"
7.       },
8.       "amount":{
9.           "instructedAmount":{
10.              "value":2050.15,
11.              "currency":"CZK"
12.          }
13.      },
14.      "requestedExecutionDate":"2019-07-20",
15.      "debtorAccount":{
16.          "identification":{
17.              "iban":"CZ7220700000000001012118"
18.          }
19.      },
20.      "creditorAccount":{
21.          "identification":{
22.              "iban":"CZ8120700000000005104095"
23.          }
24.      },
25.      "purpose":{
```

```
26.              "code":"10"
27.          },
28.          "remittanceInformation":{
29.              "unstructured":"Rent",
30.              "structured":{
31.                  "creditorReferenceInformation":{
32.                      "reference":[
33.                          "VS:501",
34.                          "KS:9",
35.                          "SS:1005"
36.                      ]
37.                  }
38.              }
39.          }
40.  }
```

6.2.4. EXAMPLE – SEPA PAYMENT – MINIMUM OF REQUIRED ARRAYS

```
1.   {
2.        "paymentIdentification":{
3.            "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.        },
5.        "amount":{
6.            "instructedAmount":{
7.                "value":3040.35,
8.                "currency":"EUR"
9.            }
10.       },
11.       "chargeBearer":"SHAR",
12.       "debtorAccount":{
13.           "identification":{
14.               "iban":"CZ7220700000000001012118"
15.           }
16.       },
17.       "creditorAgent":{
18.           "financialInstitutionIdentification":{
19.               "postalAddress":{
20.                   "country":"CZ"
21.               }
22.           }
23.       },
24.       "creditor":{
25.           "name":"SABFC"
26.       },
27.       "creditorAccount":{
28.           "identification":{
29.               "iban":"CZ8120700000000005104095"
30.           }
31.       }
32.  }
```

6.2.5. EXAMPLE – SEPA PAYMENT – ALL ARRAYS

```
1.   {
2.        "paymentIdentification":{
3.            "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.        },
5.        "paymentTypeInformation":{
6.            "instructionPriority":"NORM"
7.        },
8.        "amount":{
9.            "instructedAmount":{
10.               "value":10050.15,
11.               "currency":"EUR"
12.           }
13.       },
14.       "requestedExecutionDate":"2017-02-20",
15.       "chargeBearer":"SHAR",
16.       "debtorAccount":{
```

```
17.              "identification":{
18.                    "iban":"CZ7220700000000001012118"
19.              }
20.         },
21.         "creditorAgent":{
22.              "financialInstitutionIdentification":{
23.                    "bic":"MPUBCZPP",
24.                    "name":"TRINITY BANK a.s.",
25.                    "postalAddress":{
26.                         "streetName":"SENOVAZNE NAMESTI 13",
27.                         "townName":"PRAGUE",
28.                         "country":"CZ"
29.                    }
30.              }
31.         },
32.         "creditor":{
33.              "name":"SABCF",
34.              "postalAddress":{
35.                    "country":"SK",
36.                    "addressLine":"Horna Dolna, 666 66, Siska"
37.              }
38.         },
39.         "creditorAccount":{
40.              "identification":{
41.                    "iban":"CZ8120700000000005104095"
42.              }
43.         },
44.         "purpose":{
45.              "code":"10"
46.         },
47.         "remittanceInformation":{
48.              "unstructured":"Dlhy",
49.              "structured":{
50.                    "creditorReferenceInformation":{
51.                         "reference":[
52.                              "VS:501",
53.                              "KS:9",
54.                              "SS:1005"
55.                         ]
56.                    }
57.              }
58.         }
59.  }
```

6.2.6. EXAMPLE – FOREIGN PAYMENT – MINIMUM OF REQUIRED ARRAYS

```
1.    {
2.         "paymentIdentification":{
3.              "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.         },
5.         "amount":{
6.              "instructedAmount":{
7.                    "value":10050.15,
8.                    "currency":"EUR"
9.              }
10.        },
11.        "chargeBearer":"SHAR",
12.        "debtorAccount":{
13.              "identification":{
14.                    "iban":"CZ7220700000000001012118"
15.              }
16.        },
17.        "creditorAgent":{
18.              "financialInstitutionIdentification":{
19.                    "bic":"LUMIILIT",
20.                    "name":"Bank Leumi ",
21.                    "postalAddress":{
22.                         "streetName":"hertzel 19",
23.                         "townName":"TEL AVIV",
24.                         "country":"IL"
```

```
25.                 }
26.             }
27.         },
28.         "creditor":{
29.             "name":"SABCF",
30.             "postalAddress":{
31.                 "country":"SK"
32.             }
33.         },
34.         "creditorAccount":{
35.             "identification":{
36.                 "iban":"IL620108000000099999999"
37.             }
38.         }
39. }
```

6.2.7. EXAMPLE – FOREIGN PAYMENT – ALL ARRAYS

```
1.  {
2.      "paymentIdentification":{
3.          "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.      },
5.      "paymentTypeInformation":{
6.          "instructionPriority":"HIGH"
7.      },
8.      "amount":{
9.          "instructedAmount":{
10.             "value":10050.15,
11.             "currency":"EUR"
12.         }
13.     },
14.     "requestedExecutionDate":"2019-03-10",
15.     "chargeBearer":"SHAR",
16.     "debtorAccount":{
17.         "identification":{
18.             "iban":"CZ7220700000000001012118"
19.         }
20.     },
21.     "creditorAgent":{
22.         "financialInstitutionIdentification":{
23.             "name":"TRINITY BANK a.s.",
24.             "postalAddress":{
25.                 "streetName":"SENOVAZNE NAMESTI 13",
26.                 "townName":"PRAGUE",
27.                 "country":"CZ"
28.             },
29.             "other":{
30.                 "identification":"987654"
31.             }
32.         }
33.     },
34.     "creditor":{
35.         "name":"SABCF",
36.         "postalAddress":{
37.             "country":"SK",
38.             "addressLine":"Horna Dolna, 666 66, Siska"
39.         }
40.     },
41.     "creditorAccount":{
42.         "other":{
43.             "identification":"F123841-0000"
44.         }
45.     },
46.     "purpose":{
47.         "code":"10"
48.     },
49.     "remittanceInformation":{
50.         "unstructured":"Dlhy",
51.         "structured":{
52.             "creditorReferenceInformation":{
```

```
53.                    "reference":[
54.                        "VS:501",
55.                        "KS:9",
56.                        "SS:1005"
57.                    ]
58.                }
59.            }
60.        }
61. }
```

6.2.8. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	paymentIdentification	[1..1]	ALL	±	Payment identification.
++	instructionIdentification	[1..1]	ALL	string	Instruction identification. If it is not filled in by the payer, the PISP adds *NOTPROVIDED*. Max. 35 characters.
++	transactionIdentification	[1..1]	ALL	string	Transaction identification. Max. 35 characters.
+	paymentTypeInformation	[0..1]	ALL	±	Payment type information.
++	instructionPriority	[1..1]	ALL	string	Instruction priority. Allowed values: • *NORM*: Default value. • *HIGH*: Express payments.
++	serviceLevel	[1..1]	ALL	±	Rules to be used when processing the transaction.
+++	code	[0..1]	ALL	string	Allowed values: • *DMCT*: Domestic payment order. • *ESCT*: SEPA order. • *XBCT*: Foreign payment order.
+	amount	[1..1]	ALL	±	Amount.
++	instructedAmount	[1..1]	ALL	±	Amount and currency in the instruction.
+++	value	[1..1]	ALL	decimal	Transferred amount.
+++	currency	[1..1]	ALL	string	Transfer currency. Format CurrencyCode ISO 4217.
+	requestedExecutionDate	[0..1]	ALL	string	Requested date of payment. Format ISODate YYYY-MM-DD.

+	chargeBearer	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Fee payer. In case of payment: *TUZEM:* Fee payer's code cannot be selected. When processing *TUZEM* payments within ČNB clearing, the fee payer's code is not specified. *SEPA:* Fee payer's code cannot be selected. When processing *SEPA* payments the payer's bank always adds the value of *SLEV*. *ZPP*:
					  o *CRED = BEN*
					  o *DEBT = OUR*
					  o *SHAR = SHA*

+	debtorAccount	[1..1]	ALL	±	Payer's account.
++	identification	[1..1]	ALL	±	Identification of the payer's account.
+++	iban	[1..1]	ALL	string	Payee's account number in international IBAN account number format.
+	creditorAgent	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee's bank.
++	financialinstitutionIdentification	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	
+++	bic	[0..0] [0..1] [1..1] or other – identification	TUZEM SEPA ZPP	string	BIC/SWIFT bank code.
+++	name	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's bank name. Max. 35 characters.
+++	postalAddress	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee's bank address.
++++	streetName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Street of payee's bank. Max. 35 characters.
++++	townName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Town of payee's bank. Max. 35 characters.

++++	country	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Country of payee's bank. Format CountryCode, ISO3166 Alpha 2.
+++	other	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	±	Other bank identification.
++++	identification	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	string	Local bank code. Max. 11 characters.
+	creditor	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee. Max. 70 characters.
++	name	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Payee's name. Max. 101 characters.
++	postalAddress	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	±	Payee's address.
+++	country	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's country. Format CountryCode, ISO3166 Alpha 2.
+++	addressLine	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Unstructured address record. Max. 70 characters.
+	creditorAccount	[1..1]	ALL	±	Payee's account.
++	identification	[1..1]	ALL	±	Payee's account identification.
+++	iban	[1..1] or other – identification [1..1] [1..1] or another format	TUZEM SEPA ZPP	string	Account number in IBAN format.
+++	other	[0..0] or IBAN [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	±	

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++++	identification	[0..0] [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	string	Account number in local format (Other number/routing of the account.). Max. 34 characters.
+	purpose	[1..1] *	TUZEM SEPA ZPP	±	Payment purpose. *For payments over EUR 1,000, choose the purpose of payment.
++	code	[1..1]*	TUZEM SEPA ZPP	string	Purpose of payment. *For payments over EUR 1,000, choose the purpose of payment. Allowed values: • *10*: Loan granted to another person. • *12*: Interest payment. • *13*: Everyday consumption. • *14*: Real estate purchase. • *15*: Purchase of movable property • *16*: Financial investment. • *17*: Business operation. • *18*: Interest withdrawal. • *19*: Other. • *25*: Loan received from another person. • *26*: Security instalment.
+	remittanceInformation	[0..1]	ALL	±	Payment information.
++	unstructured	[0..1]	ALL	string	Unstructured message for payee. Max. 135 characters.
++	structured	[0..1]	ALL	±	Structured message for payee – variable, specific and constant symbol.
+++	creditorReferenceInformation	[0..1]	ALL	±	Display of information about a variable, specific, and constant symbol.
++++	reference	[0..1]	ALL	string array	Allowed values: • VS: Variable symbol. • SS: Specific symbol: • KS: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol. Example: ["VS:1111","KS:2222","SS:56676"] Max. 10 characters/symbols.
+	signInfo	[1..1]	ALL	±	Status information of authorized transaction .

	state	[1..1]	ALL	string	Authorization process identifier for a particular transaction.
++					Allowed values:
					• *ACTC*: Syntactic and semantic checking was OK.
					• *ACSP*: All previous checks, such as technical validation and client's profile were successful. Payment initiation was accepted for payment.
					• *ACSC*: Settlement in the payer's account was completed.
					• *RJCT*: Payment initiation, or transaction included in the payment initiation, was denied.
++	signId	[1..1]	ALL	string	Transaction status identifier.

6.3. NEW STANDING ORDER

Endpoint for standing order.

Endpoint parameters:

- URL: /psd2/v1/my/payments/standingorders
- HTTP Method: POST
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - PISP
- Signature with QSealC certificate: Yes

6.3.1. REQUEST CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	standingOrderIdentification	[1..1]	ALL	±	Payment identification.
++	instructionIdentification	[1..1]	ALL	string	Instruction identification. If it is not filled in by the payer, the PISP adds *NOTPROVIDED*. Max. 35 characters.
++	transactionIdentification	[1..1]	ALL	string	Transaction identification. Max. 35 characters.
+	paymentTypeInformation	[0..1]	ALL	±	Payment type information.
++	instructionPriority	[0..1]	ALL	string	Instruction priority. Allowed values: • *NORM*: Default value. • *HIGH*: Express payments.

+	amount	[1..1]	ALL	±	Amount.
++	instructedAmount	[1..1]	ALL	±	Amount and currency in the instruction.
+++	value	[1..1]	ALL	decimal	Transferred amount.
+++	currency	[1..1]	ALL	string	Transfer currency. Format CurrencyCode ISO 4217.
+	requestedExecutionDate	[1..1]	ALL	string	Requested date of payment. Format ISODate YYYY-MM-DD.
+	standingOrder	[1..1]	ALL	±	Standing order.
++	alias	[0..1]	ALL	string	Name of standing order defined by the user. Max. 42 characters.
++	execution	[1..1]	ALL	±	Transaction interval.
+++	interval	[1..1]	ALL	string	Defines how often the standing order will be executed. Allowed values: *DAILY*: Daily *WEEKLY*: Weekly *MONTHLY*: Monthly. *QUARTERLY*: Quarterly. *HALFYEARLY*: Halfyearly. *YEARLY*: Annually.
++	validity	[0..1]	ALL	±	Validity.
+++	lastExectutionDate	[0..1]	ALL	string	Date on which the last payment of the standing order will be processed. The NULL value corresponds with the termination of the standing order by the user. Format ISODate YYYY-MM-DD.
+	debtorAccount	[1..1]	ALL	±	Payer's account.
++	identification	[1..1]	ALL	±	Identification of the payer's account.
+++	iban	[1..1]	ALL	string	Payee's account number in international IBAN account number format.
+	creditorAccount	[1..1]	ALL	±	Payee's account.
++	identification	[1..1]	ALL	±	Payee's account identification.
+++	iban	[1..1] or other – identification [1..1] [1..1] or other – identification	ALL	string	Account number in IBAN format.

+	purpose	[1..1]*	ALL	±	Payment purpose. *For payments over EUR 1,000, choose the purpose of payment.
++	code	[1..1]*	ALL	string	Purpose of payment. *For payments over EUR 1,000, choose the purpose of payment. Allowed values: • *10*: Loan granted to another person. • *12*: Interest payment. • *13*: Everyday consumption. • *14*: Real estate purchase. • *15*: Purchase of movable property • *16*: Financial investment. • *17*: Business operation. • *18*: Interest withdrawal. • *19*: Other. • *25*: Loan received from another person. • *26*: Security instalment.
+	remittanceInformation	[0..1]	ALL	±	Payment information.
++	unstructured	[0..1]	ALL	string	Unstructured message for payee. Max. 135 characters.
++	structured	[0..1]	ALL	±	Structured message for payee – variable, specific and constant symbol.
+++	creditorReferenceInformation	[0..1]	ALL	±	Display of information about a variable, specific, and constant symbol.
++++	reference	[0..1]	ALL	string array	Allowed values: • *VS*: Variable symbol. • *SS*: Specific symbol: • *KS*: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol. Example: ["VS:1111","KS:2222","SS:56676"] Max. 10 characters/symbol.

6.3.2. EXAMPLE – DOMESTIC PAYMENT – MINIMUM OF REQUIRED ARRAYS

```
1.   {
2.       "paymentIdentification":{
3.           "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.       },
5.       "amount":{
6.           "instructedAmount":{
7.               "value":150.15,
8.               "currency":"CZK"
9.           }
10.      },
11.      "debtorAccount":{
12.          "identification":{
13.              "iban":"CZ7220700000000001012118"
14.          }
15.      },
16.      "creditorAccount":{
```

```
17.         "identification":{
18.             "iban":"CZ8120700000000005104095"
19.         }
20.     }
21. }
```

6.3.3. EXAMPLE – DOMESTIC PAYMENT – ALL ARRAYS

```
1.  {
2.      "paymentIdentification":{
3.          "instructionIdentification":"1q2w3e4r5t6y7u8i9o0p"
4.      },
5.      "paymentTypeInformation":{
6.          "instructionPriority":"NORM"
7.      },
8.      "amount":{
9.          "instructedAmount":{
10.             "value":2050.15,
11.             "currency":"CZK"
12.         }
13.     },
14.     "requestedExecutionDate":"2019-07-20",
15.     "debtorAccount":{
16.         "identification":{
17.             "iban":"CZ7220700000000001012118"
18.         }
19.     },
20.     "creditorAccount":{
21.         "identification":{
22.             "iban":"CZ8120700000000005104095"
23.         }
24.     },
25.     "purpose":{
26.         "code":"10"
27.     },
28.     "remittanceInformation":{
29.         "unstructured":"Rent",
30.         "structured":{
31.             "creditorReferenceInformation":{
32.                 "reference":[
33.                     "VS:501",
34.                     "KS:9",
35.                     "SS:1005"
36.                 ]
37.             }
38.         }
39.     }
40. }
```

6.3.4. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	standingOrderIdentification	[1..1]	ALL	±	Payment identification.
++	instructionIdentification	[1..1]	ALL	string	Instruction identification. If it is not filled in by the payer, the PISP adds *NOTPROVIDED*. Max. 35 characters.
++	transactionIdentification	[1..1]	ALL	string	Transaction identification. Max. 35 characters.

+	paymentTypeInformation	[0..1]	ALL	±	Payment type information.
++	instructionPriority	[0..1]	ALL	string	Instruction priority. Allowed values: • *NORM*: Default value. *HIGH*: Express payments.
+	amount	[1..1]	ALL	±	Amount.
++	instructedAmount	[1..1]	ALL	±	Amount and currency in the instruction.
+++	value	[1..1]	ALL	decimal	Transferred amount.
+++	currency	[1..1]	ALL	string	Transfer currency. Format CurrencyCode ISO 4217.
+	requestedExecutionDate	[0..1]	ALL	string	Requested date of payment. Format ISODate YYYY-MM-DD.
+	standingOrder	[1..1]	ALL	±	Standing order.
++	alias	[0..1]	ALL	string	Name of standing order defined by the user. Max. 42 characters.
++	execution	[1..1]	ALL	±	Transaction interval.
+++	interval	[1..1]	ALL	string	Defines how often the standing order will be executed. Allowed values: • *DAILY*: Daily • *WEEKLY*: Weekly • *MONTHLY*: Monthly. • *QUARTERLY*: Quarterly. • *HALFYEARLY*: Halfyearly. *YEARLY*: Annually.
++	validity	[0..1]	ALL	±	Validity.
+++	lastExectutionDate	[0..1]	ALL	string	Date on which the last payment of the standing order will be processed. The NULL value corresponds with the termination of the standing order by the user. Format ISODate YYYY-MM-DD.
+	debtorAccount	[1..1]	ALL	±	Payer's account.
++	identification	[1..1]	ALL	±	Identification of the payer's account.
+++	iban	[1..1]	ALL	string	Payee's account number in international IBAN account number format.
+	creditorAccount	[1..1]	ALL	±	Payee's account.
++	identification	[1..1]	ALL	±	Payee's account identification.

+++	iban	[1..1] or other – identification [1..1] [1..1] or another format	TUZEM SEPA ZPP	string	Account number in IBAN format.
+	purpose	[1..1] *	TUZEM SEPA ZPP	±	Payment purpose. *For payments over EUR 1,000, choose the purpose of payment.
++	code	[1..1]*	TUZEM SEPA ZPP	string	Purpose of payment. *For payments over EUR 1,000, choose the purpose of payment. Allowed values: • *10*: Loan granted to another person. • *12*: Interest payment. • *13*: Everyday consumption. • *14*: Real estate purchase. • *15*: Purchase of movable property • *16*: Financial investment. • *17*: Business operation. • *18*: Interest withdrawal. • *19*: Other. • *25*: Loan received from another person. • *26*: Security instalment.
+	remittanceInformation	[0..1]	ALL	±	Payment information.
++	unstructured	[0..1]	ALL	string	Unstructured message for payee. Max. 135 characters.
++	structured	[0..1]	ALL	±	Structured message for payee – variable, specific and constant symbol.
+++	creditorReferenceInformation	[0..1]	ALL	±	Display of information about a variable, specific, and constant symbol.
++++	reference	[0..1]	ALL	string array	Allowed values: • VS: Variable symbol. • SS: Specific symbol: • KS: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol. Example: ["VS:1111","KS:2222","SS:56676"] Max. 10 characters/symbols.
+	signInfo	[1..1]	ALL	±	Status information of authorized transaction .

++	state	[1..1]	ALL	string	Authorization process identifier for a particular transaction.
					Allowed values:
					• *ACTC*: Syntactic and semantic checking was OK.
					• *ACSP*: All previous checks, such as technical validation and client's profile were successful. Payment initiation was accepted for payment.
					• *ACSC*: Settlement in the payer's account was completed.
					• *RJCT*: Payment initiation, or transaction included in the payment initiation, was denied.
++	signId	[1..1]	ALL	string	Transaction status identifier.

6.4. PAYMENT STATUS

Endpoint for receiving the status of the submitted payment order from the account.

Endpoint parameters:

- URL: /psd2/v1/my/payments/{paymentId}/status
- HTTP Method: GET
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - PISP
- Signature with QSealC certificate: Yes

6.4.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
paymentId	string	yes	API payment identifier. From the response body – New payment.

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6.4.2. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	instructionStatus	[1..1]	ALL	±	Payment status. Allowed values: • *ACTC*: Syntactic and semantic checking was OK. • *ACSP*: All previous checks, such as technical validation and client's profile were successful. Payment initiation was accepted for payment. • *ACSC*: Settlement in the payer's account was completed. • *RJCT*: Payment initiation, or transaction included in the payment initiation, was denied.

6.4.3. ERROR CODES

Expanding error codes compared to the error codes stated in the Chapter <u>6.1 Error codes</u>.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
404	TRANSACTION_MISSING	Invalid qualified certificate, insufficient roles stated in the certificate.

6.5. PAYMENT DETAIL

Endpoint for receiving the detail of the submitted payment order from the account.

Endpoint parameters:

- URL: /psd2/v1/my/payments/{paymentId}
- HTTP Method: GET
- Authorization: Yes
- QWAC Certificate: Yes
  - o Requested roles:
    - ▪ PISP
- Signature with QSealC certificate: Yes

6.5.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
paymentId	string	yes	API payment identifier. From the response body – New payment.

6.5.2. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION

+	paymentIdentification	[1..1]	ALL	±	Payment identification.
++	instructionIdentification	[1..1]	ALL	string	Instruction identification. If it is not filled in by the payer, the PISP adds *NOTPROVIDED*. Max. 35 characters.
++	transactionIdentification	[1..1]	ALL	string	Transaction identification. Max. 35 characters.
+	paymentTypeInformation	[0..1]	ALL	±	Payment type information.
++	instructionPriority	[0..1]	ALL	string	Instruction priority. Allowed values: • *NORM*: Default value. • *HIGH*: Express payments.
++	serviceLevel	[1..1]	ALL	±	Rules to be used when processing the transaction.
+++	code	[0..1]	ALL	string	Allowed values: • *DMCT*: Domestic payment order. • *ESCT*: SEPA order. • *XBCT*: Foreign payment order.
+	amount	[1..1]	ALL	±	Amount.
++	instructedAmount	[1..1]	ALL	±	Amount and currency in the instruction.
+++	value	[1..1]	ALL	decimal	Transferred amount.
+++	currency	[1..1]	ALL	string	Transfer currency. Format CurrencyCode ISO 4217.
+	requestedExecutionDate	[0..1]	ALL	string	Requested date of payment. Format ISODate YYYY-MM-DD.

+	chargeBearer	[0..0] TUZEM
		[1..1] SEPA
		[1..1] ZPP
				string	Fee payer.
					
					In case of payment:
					
					• *TUZEM:* Fee payer's code cannot be selected. When processing *TUZEM* payments within ČNB clearing, the fee payer's code is not specified.
					• *SEPA:* Fee payer's code cannot be selected. When processing *SEPA* payments the payer's bank always adds the value of *SLEV*.
					• *ZPP*:
					  ○ *CRED = BEN*
					  ○ *DEBT = OUR*
					  ○ *SHAR = SHA*

+	debtorAccount	[1..1]	ALL	±	Payer's account.
++	identification	[1..1]	ALL	±	Identification of the payer's account.
+++	iban	[1..1]	ALL	string	Payee's account number in international IBAN account number format.

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+	creditorAgent	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee's bank.
++	financialinstitutionIdentification	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	
+++	bic	[0..0] [0..1] [1..1] or other – identification	TUZEM SEPA ZPP	string	BIC/SWIFT bank code.
+++	name	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's bank name. Max. 35 characters.
+++	postalAddress	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee's bank address.
++++	streetName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Street of payee's bank. Max. 35 characters.
++++	townName	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Town of payee's bank. Max. 35 characters.
++++	country	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Country of payee's bank. Format CountryCode, ISO3166 Alpha 2.
+++	other	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	±	Other bank identification.
++++	identification	[0..0] [0..0] [1..1] or bic	TUZEM SEPA ZPP	string	Local bank code. Max. 11 characters.
+	creditor	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	±	Payee. Max. 70 characters.
++	name	[0..0] [1..1] [1..1]	TUZEM SEPA ZPP	string	Payee's name. Max. 101 characters.

++	postalAddress	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	±	Payee's address.
+++	country	[0..0] [0..1] [1..1]	TUZEM SEPA ZPP	string	Payee's country. Format CountryCode, ISO3166 Alpha 2.
+++	addressLine	[0..0] [0..1] [0..1]	TUZEM SEPA ZPP	string	Unstructured address record. Max. 1,700 characters.
+	creditorAccount	[1..1]	ALL	±	Payee's account.
++	identification	[1..1]	ALL	±	Payee's account identification.
+++	iban	[1..1] or other – identification [1..1] [1..1] or other – identification	TUZEM SEPA ZPP	string	Account number in IBAN format.
+++	other	[0..0] or IBAN [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	±	
++++	identification	[0..0] [0..0] [1..1] – or IBAN	TUZEM SEPA ZPP	string	Account number in local format (Other number/routing of the account.). Max. 34 characters.
+	purpose	[1..1] *	TUZEM SEPA ZPP	±	Payment purpose. *For payments over EUR 1,000, choose the purpose of payment.

++	code	[1..1] *	TUZEM SEPA ZPP	string	Purpose of payment. *For payments over EUR 1,000, choose the purpose of payment. Allowed values: *10*: Loan granted to another person. *12*: Interest payment. *13*: Everyday consumption. *14*: Real estate purchase. *15*: Purchase of movable property *16*: Financial investment. *17*: Business operation. *18*: Interest withdrawal. *19*: Other. *25*: Loan received from another person. *26*: Security instalment.
+	remittanceInformation	[0..1]	ALL	±	Payment information.
++	unstructured	[0..1]	ALL	string	Unstructured message for payee. Max. 135 characters.
++	structured	[0..1]	ALL	±	Structured message for payee – variable, specific and constant symbol.
+++	creditorReferenceInformation	[0..1]	ALL	±	Display of information about a variable, specific, and constant symbol.
++++	reference	[0..1]	ALL	string array	Allowed values: *VS*: Variable symbol. *SS*: Specific symbol: *KS*: Constant symbol. In one repetition of a reference field all three symbols, each with a maximum of one repetition of each individual symbol. Example: ["VS:1111","KS:2222","SS:56676"] Max. 10 characters/symbols.
+	signInfo	[1..1]	ALL	±	Status information of authorized transaction .
++	state	[1..1]	ALL	string	Authorization process identifier for a particular transaction. Allowed values: *ACTC*: Syntactic and semantic checking was OK. *ACSP*: All previous checks, such as technical validation and client's profile were successful. Payment initiation was accepted for payment. *ACSC*: Settlement in the payer's account was completed. *RJCT*: Payment initiation, or transaction included in the payment initiation, was denied.
++	signId	[1..1]	ALL	string	Transaction status identifier.

6.5.3. ERROR CODES

Expanding error codes compared to the error codes stated in the Chapter 6.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
404	TRANSACTION_MISSING	Invalid qualified certificate, insufficient roles stated in the certificate.

6.6. CANCELLATION OF PAYMENT

Endpoint for cancellation of submitted non-authorized payment order from account.

Endpoint parameters:

- URL: /psd2/v1/my/payments/{paymentId}
- HTTP Method: DELETE
- Authorization: Yes
- QWAC Certificate: Yes
  - o Requested roles:
    - ▪ PISP
- Signature with QSealC certificate: Yes

6.6.1. URL PARAMETERS OF THE REQUEST

PARAMETER	TYPE	COMPULSORY	DESCRIPTION
paymentId	string	yes	API payment identifier. From the response body – New payment.

6.6.2. RESPONSE CONTENTS

HTTP STATUS CODE	CODE	DESCRIPTION
200	OK	
500	APPLICATION_ERROR	Internal server error.

6.7. PAYMENT AUTHORIZATION

Endpoint for payment order authorization.

To authorize a payment order it is necessary to use the *access_token* generated on the basis of the *code,* see Chapter 3.3 Request for the access token.

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Endpoint parameters:

- URL: /psd2/v1/my/payments/submission
- HTTP Method: POST
- Authorization: Yes
- QWAC Certificate: Yes
  - Requested roles:
    - PISP
- Signature with QSealC certificate: Yes

6.7.1. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	PAYMENT TYPE	TYPE	DESCRIPTION
+	signInfo	[1..1]	ALL	±	Status information of authorized transaction .
++	state	[1..1]	ALL	string	Authorization process identifier for a particular transaction. Allowed values: • *ACTC*: Syntactic and semantic checking was OK. • *ACSP*: All previous checks, such as technical validation and client's profile were successful. Payment initiation was accepted for payment. • *ACSC*: Settlement in the payer's account was completed. • *RJCT*: Payment initiation, or transaction included in the payment initiation, was denied.
++	signId	[1..1]	ALL	string	Transaction status identifier.

6.7.2. ERROR CODES

Expanding error codes compared to the error codes stated in the Chapter 6.1 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
404	TRANSACTION_MISSING	Invalid qualified certificate, insufficient roles stated in the certificate.

7. CISP – INFORMATION ON SUFFICIENT FUNDS

Expanding error codes for CISP type Endpoints compared to the error codes stated in the Chapter 4.3 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	PARAMETER_INVALID	The parameter value is not valid.
401	ACCESS_DENIED	Errors: • Mandatory *User-Involved* request header is missing. • Mandatory *Authorization* request header is missing. • API call limit not initiated by logged-in user has been exceeded.
401	UNAUTHORIZED	*Access_token* is missing. (The user is not authorized.)
401	UNAUTHORIZED	Qualified certificate is missing. (Client's application is not authorized.)
403	FORBIDDEN	Denied. (Invalid qualified certificate, insufficient roles stated in the certificate, expired *access_token*.)

7.1. CHECK ON FUNDS IN THE ACCOUNT

Endpoint for checking funds in the client's account

Endpoint parameters:

- URL: /psd2/v1/accounts/balanceCheck
- HTTP Method: POST
- Authorization: Yes
- QWAC Certificate: Yes
  - o Requested roles:
    - ▪ CISP, PISP
- Signature with QSealC certificate: Yes

7.1.1. REQUEST CONTENTS

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	exchangeIdentification	[1..1]	string	Unique query identification. Max. 18 characters.
+	card	[0..1]	±	Transaction card.
++	cardholderName	[0..1]	string	Cardholder name. Max. 45 characters.

++	maskedPan	[1..1]	string	Masked card number. Max. 30 characters.
+	debtorAccount	[1..1]	±	Payer's account.
++	identification	[1..1]	±	Identification of the payer's account.
+++	iban	[1..1]	string	Account number in IBAN format.
++	currency	[0..1]	string	Payer's account currency. Format CurrencyCode, ISO 4217.
+	authenticationMethod	[0..1]	±	Client authentication method.
+	merchant	[0..1]	±	Trader performing transaction.
++	identification	[1..1]	string	Trader identification. Max. 35 characters.
++	type	[0..1]	string	Trader type.
++	shortName	[1..1]	string	Trader name. Max. 35 characters.
++	commonName	[1..1]	string	Trader name as indicated on the payment receipt.
++	address	[0..1]	string	Trader address.
++	countryCode	[0..1]	string	Merchant country Format CountryCode, ISO3166 Alpha 2.
++	merchantCategoryCode	[1..1]	string	Trader code matching the business type. Format ISO 18245. Max. 3–4 characters.
+	transactionDetails	[1..1]	±	Transaction details.
++	currency	[1..1]	string	Balance query currency. Format CurrencyCode, ISO 4217.
++	totalAmount	[1..1]	decimal	Balance query amount.

7.1.2. EXAMPLE

```
1.   {
2.       "exchangeIdentification":123456,
3.       "card":{
4.           "cardHolderName":"Jan Novák",
5.           "maskedPAN":"1234***********6789"
6.       },
7.       "debtorAccount":{
8.           "identification":{
9.               "iban":"CZ0720700000001019382023"
10.          },
11.          "currency":"CZK"
12.      },
13.      "authenticationMethod":"NPIN",
14.      "merchant":{
15.          "identification":"471 16 129",
16.          "shortName":"NEOLUXOR",
```

```
17.              "commonName":"Neoluxor s.r.o.",
18.              "address":"Hlavní 5, Praha 1",
19.              "countryCode":"CZ",
20.              "merchantCategoryCode":"5192"
21.          },
22.          "transactionDetails":{
23.              "currency":"CZK",
24.              "totalAmount":10050.15
25.          }
26.  }
```

7.1.3. RESPONSE CONTENTS

LEVEL	PARAMETER	OCCURRENCE	TYPE	DESCRIPTION
+	responseIdentification	[1..1]	int	Unique identification of response to query concerning sufficient funds (from ASPSP).
+	exchangeIdentification	[1..1]	string	Repeated identification of a payment transaction (query concerning sufficient funds) by the card issuer to which the query about sufficient funds in the account is linked. Max. 18 characters.
+	response	[1..1]	string	Permitted values • *APPR*: Sufficient funds in the account. • *DECL*: Insufficient funds in the account.

7.1.4. EXAMPLE

```
1.  {
2.          "responseIdentification":98765,
3.          "exchangeIdentification":123456,
4.          "response":"APPR"
5.  }
```

7.1.5. ERROR CODES

Expanding error codes compared to the error codes stated in Chapter 4.3 Error codes.

HTTP STATUS CODE	ERROR CODE	DESCRIPTION
400	AC02	[InvalidDebtorAccountNumber] Invalid account identifier in the request content.
400	AC09	[InvalidAccountCurrency] Stated an invalid currency for the requested account.
400	AC12	[InvalidAccountType] The account type does not match the permitted account types. E.g., it is a non-payment account.
403	AG01	[TransactionForbidden] Non-existent consent to access information about sufficient funds in the account.
400	AM11	[InvalidTransactionCurrency] The request specifies a non-traded/unsupported currency.

400	AM12	[InvalidAmount]
		Incorrectly entered amount. E.g. a too low or high amount or bad number format, including decimal places according to ISO 4217.
400	FF01	[Invalid File Format]
		Invalid JSON format, or other technical problem with processing query.
400	FIELD_INVALID	The field value is not valid.
400	FIELD_MISSING	The required array was not completed.
400	NARR	[Narrative]
		General reason for refusing payment, adding information about error.
400	RF01	[NotUniqueTransactionReference]
		Non-unique identifier of the request.
400	RR10	[InvalidCharacterSet]
		Invalid character set in the request
50X	NARR	[Narrative]
		General reason for refusing payment, adding information about error.