

# Payment Initiation (Capability)

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## 1. Role Definition

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This service domain supports payment services for consumer and business customers. Payments are made to other accounts within the bank, other banks and possibly internationally using whatever payments mechanism is suited to the transaction (See Payments Order/Execution). The service domain can support single transactions, or manage repeating/scheduled payments if requested

## 2. Example of Use

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An established customer transfers an amount from their current account to an overseas account for a family member. As this is a recurring transaction, the details are maintained and updated as necessary

## 3. Executive Summary

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This service domain provides a customer payment service. It captures the payer and payee details and other key properties of the payment and orchestrates the transaction. It provides support for repeating/scheduled payments

4. Key Features

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- Capture payment instruction details
- Verify/validate payment transaction (check funds available)
- Initiation payment order processing
- Retain, apply and update repeating remittances

Documentation









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Properties

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Property	Value
Service Domain	
API BIAN Portal	Payment Initiation API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/PaymentInitiation/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/PaymentInitiation/12.0.0</a> )
BIAN Proposed ISO20022 Control Record Match	RemittanceOrderRemittanceTrade
Core Business Object	 Payment Instruction ( <a href="#">object_26.html?object=44763</a> )
Individual Analytics	paymentInitiationTransactionAccumulators paymentInitiationTransactionActivityAnalysis paymentInitiationTransactionPerformanceAnalysis paymentInitiationTransactionTrends&Events
Portfolio Analytics	paymentInitiationTransactionPortfolioActivityAnalysis paymentInitiationTransactionPortfolioMake-UpAnalysis paymentInitiationTransactionPortfolioPerformanceAnalysis

Scenarios

-  Handle Request for Outgoing Credit Transfer (views/view\_55383.html)
-  Handle Request for Outgoing FCY Credit Transfer via SWIFT (views/view\_55095.html)
-  Handle Request for Payment at Creditor Bank for External Account (views/view\_55356.html)
-  Handle Request for Internal Credit Transfer from Savings Account (views/view\_54764.html)
-  EXT Handle Request for Account Statement and Outgoing Credit Transfer (views/view\_54747.html)
-  Handle Request for Internal Credit Transfer Requiring Second Line Authorisation (views/view\_54643.html)
-  Handle Customer Request for Payment Order during Active Mobile Access Session (views/view\_55010.html)
-  Handle Request for Internal Credit Transfer between Corporate Current Accounts (views/view\_54802.html)

Service Role      Initiate the processing of a credit transfer. This will include validations that are required to determine if the request for a credit transfer is complete and valid.

BIAN Life Cycle

Registration Status      Registered

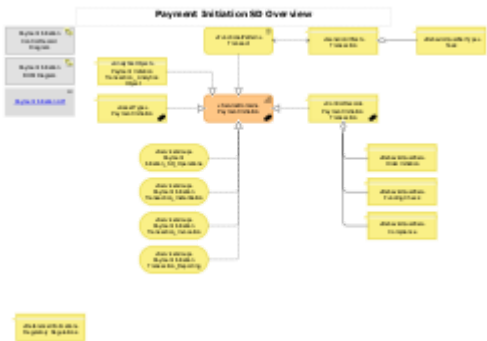
Stereotypes

stereotype      ServiceDomain

Appears on

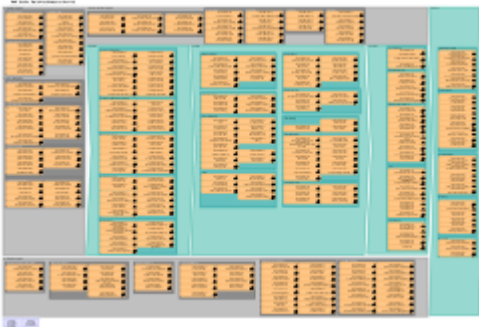


(views/view\_50962.html)



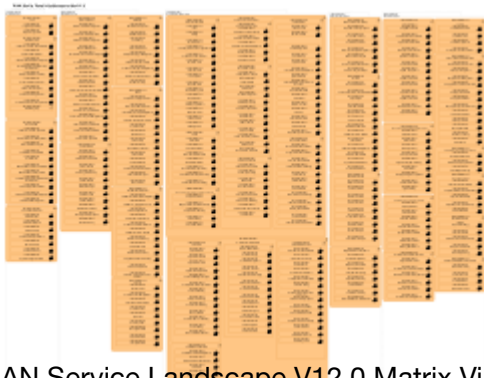
Payment Initiation SD Overview

(views/view\_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view\_51891.html)



BIAN Service Landscape V12.0 Matrix Vi...

## Relations



aggregated by



Consumer Services (object\_25.html?object=130111)

Wave 2 (object\_25.html?object=153742)

Wave 1 (object\_25.html?object=153747)

Consumer Banking (object\_25.html?object=171949)

gets input from



Correspondence (object\_20.html?object=32927)

Session Dialogue (object\_23.html?object=48273)

is associated  
with



Payment Initiation (object\_44.html?object=38631)

is equal to


























Payment Initiation (object\_36.html?object=29968)

is part of




Servicing (object\_25.html?object=130062)

realized by	<div>  Payment Initiation Transaction_ Analytics Object (object_25.html?object=111233) </div> <div>  Payment Initiation Transaction_Instantiation (object_18.html?object=218983) </div> <div>  Payment Initiation_SD_Operations (object_18.html?object=219000) </div> <div>  Payment Initiation Transaction_Reporting (object_18.html?object=219009) </div> <div>  Payment Initiation Transaction_Invocation (object_18.html?object=219014) </div> <div>  Payment Initiation_SD_Service Group (object_18.html?object=238560) </div> <div>  In CR Initiate a payment transaction (object_12.html?object=29514) </div> <div>  Re BQ Retrieve details about a payment transaction compliance check (object_12.html?object=29907) </div> <div>  Payment Initiation Transaction (object_24.html?object=30408) </div> <div>  Re BQ Retrieve details about the payment order initiation (object_13.html?object=32627) </div> <div>  Re BQ Retrieve details about a payment transaction funds available (object_14.html?object=37039) </div> <div>  Ec BQ Verify or accept the payment transaction (results in a payment order) (object_14.html?object=37601) </div> <div>  Re CR Retrieve details about a payment transaction (object_15.html?object=38764) </div> <div>  Up CR Update details of a payment transaction instruction (object_15.html?object=42770) </div> <div>  Instruction (object_26.html?object=45224) </div> <div>  Payment Initiation (object_24.html?object=46402) </div> <div>  Transact (object_28.html?object=55809) </div>
sends output to	<div>  Direct Debit (object_21.html?object=32677) </div> <div>  Customer Agreement (object_20.html?object=32862) </div>
serves	<div>  Payment Management (object_6.html?object=130270) </div>
triggered by	<div>  Payment Initiation (object_20.html?object=29967) </div> <div>  Correspondence (object_20.html?object=32927) </div> <div>  Session Dialogue (object_23.html?object=48273) </div>

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triggers

	Payment Initiation (object_20.html?object=29967)
	Direct Debit (object_21.html?object=32677)
	Customer Agreement (object_20.html?object=32862)
	Corporate Current Account (object_21.html?object=34221)
	Customer Workbench (object_21.html?object=34733)
	Payment Order (object_21.html?object=35550)
	Market Data Switch Operation (object_21.html?object=35659)
	Information Provider Operation (object_20.html?object=42204)
	Party Reference Data Directory (object_22.html?object=45230)
	Direct Debit Mandate (object_22.html?object=46204)
	Session Dialogue (object_23.html?object=48273)
	Transaction Authorization (object_23.html?object=48811)

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