Payment Initiation API Specification

Table of Contents

1. Overview

Swagger for Payment Initiation API Specification

1.1. Version information

Version : v1.1.1

1.2. Contact information

Contact : Service Desk
Contact Email : ServiceDesk@openbanking.org.uk

1.3. License information

License : open-licence
License URL : https://www.openbanking.org.uk/open-licence
Terms of service : https://www.openbanking.org.uk/terms

1.4. URI scheme

BasePath : /open-banking/v1.1
Schemes : HTTPS

1.5. Tags

- Payments : Payments endpoints

1.6. Produces

- `application/json; charset=utf-8`

2. Paths

2.1. Create a payment submission

```
POST /payment-submissions
```

2.1.1. Description

Submit a previously setup payment

2.1.2. Parameters

Type	Name	Description	Schema
Header	**Authorization** *required*	An Authorisation Token as per https://tools.ietf.org/html/rfc6750	string
Header	**x-fapi-customer-ip-address** *optional*	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	**x-fapi-customer-last-logged-time** *optional*	The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC	string
Header	**x-fapi-financial-id** *required*	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	**x-fapi-interaction-id** *optional*	An RFC4122 UID used as a correlation id.	string
Header	**x-idempotency-key** *required*	Every request will be processed only once per x-idempotency-key. The Idempotency Key will be valid for 24 hours.	string
Header	**x-jws-signature** *optional*	DO NOT USE. Header containing a detached JWS signature of the body of the payload.	string

2.1.3. Body parameter

Setup a single immediate payment

Name : body
Flags : required

Name	Schema
Data *required*	PaymentSubmission

Name	Schema
Risk *required*	Risk

PaymentSubmission

Name	Description	Schema
Initiation *required*	The Initiation payload is sent by the initiating party to the ASPSP. It is used to request movement of funds from the debtor account to a creditor.	Initiation
PaymentId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. **Length** : 1 - 128	string

Initiation

Name	Description	Schema
CreditorAccount *required*	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CreditorAccount
CreditorAgent *optional*	Financial institution servicing an account for the creditor.	CreditorAgent
DebtorAccount *optional*	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	DebtorAccount
DebtorAgent *optional*	Financial institution servicing an account for the debtor.	DebtorAgent
EndToEndIdentification *required*	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. OB: The Faster Payments Scheme can only access 31 characters for the EndToEndIdentification field. **Length** : 1 - 35	string
InstructedAmount *required*	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.	InstructedAmount

Name	Description	Schema
InstructionIde ntification *required*	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. **Length** : 1 - 35	string
RemittanceInf ormation *optional*	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.	RemittanceInformati on

CreditorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *required*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. ASPSPs may carry out name validation for Confirmation of Payee, but it is not mandatory. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNu mber)
SecondaryIde ntification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

CreditorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

DebtorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *optional*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

DebtorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

InstructedAmount

Name	Description	Schema
Amount *required*	**Pattern** : "^\\d{1,13}\\.\\d{1,5}$"	string
Currency *required*	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 - Codes for the representation of currencies and funds. **Pattern** : "^[A-Z]{3,3}$"	string

RemittanceInformation

Name	Description	Schema
Reference *optional*	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. OB: The Faster Payments Scheme can only accept 18 characters for the ReferenceInformation field - which is where this ISO field will be mapped. **Length** : 1 - 35	string
Unstructured *optional*	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. **Length** : 1 - 140	string

Risk

Name	Description	Schema
DeliveryAddress *optional*	Information that locates and identifies a specific address, as defined by postal services or in free format text.	DeliveryAddress
MerchantCategoryCode *optional*	Category code conforms to ISO 18245, related to the type of services or goods the merchant provides for the transaction **Length** : 3 - 4	string
MerchantCustomerIdentification *optional*	The unique customer identifier of the PSU with the merchant. **Length** : 1 - 70	string
PaymentContextCode *optional*	Specifies the payment context	enum (BillPayment, EcommerceGoods, EcommerceServices, Other, PersonToPerson)

DeliveryAddress

Name	Description	Schema
AddressLine *optional*	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	< string > array

Name	Description	Schema
BuildingNumber *optional*	Number that identifies the position of a building on a street. **Length** : 1 - 16	string
Country *required*	Nation with its own government, occupying a particular territory. **Pattern** : "^[A-Z]{2,2}$"	string
CountrySubDivision *optional*	Identifies a subdivision of a country, for instance state, region, county.	< string > array
PostCode *optional*	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail **Length** : 1 - 16	string
StreetName *optional*	Name of a street or thoroughfare **Length** : 1 - 70	string
TownName *required*	Name of a built-up area, with defined boundaries, and a local government. **Length** : 1 - 35	string

2.1.4. Responses

HTTP Code	Description	Schema
201	Payment submit resource successfully created **Headers** : x-jws-signature (string) : DO NOT USE. Header containing a detached JWS signature of the body of the payload. x-fapi-interaction-id (string) : An RFC4122 UID used as a correlation id.	Payment Submit POST 201 Response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests **Headers** : Retry-After (integer) : Number in seconds to wait.	No Content
500	Internal Server Error	No Content

Payment Submit POST 201 Response

Name	Description	Schema
Data *required*	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	PaymentSetupResponse

Name	Description	Schema
Links *required*	Link URIs relevant to the payload	Links
Meta *required*	Meta Data Relevant to the payload	Meta

PaymentSetupResponse

Name	Description	Schema
CreationDateTime *required*	Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00	string (date-time)
PaymentId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. **Length** : 1 - 128	string
PaymentSubmissionId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment submission resource. **Length** : 1 - 40	string
Status *optional*	Specifies the status of the payment resource.	enum (AcceptedSettlementCompleted, AcceptedSettlementInProcess, Pending, Rejected)

Links

Name	Schema
First *optional*	string (uri)
Last *optional*	string (uri)
Next *optional*	string (uri)
Prev *optional*	string (uri)
Self *required*	string (uri)

Meta

Name	Schema
TotalPages *optional*	integer (int32)

2.1.5. Consumes

- application/json; charset=utf-8

2.1.6. Produces

- application/json; charset=utf-8

2.1.7. Tags

- Payments

2.1.8. Security

Type	Name	Scopes
oauth2	**PSUOAuth2Security**	payments

2.2. Get a payment submission

```
GET /payment-submissions/{PaymentSubmissionId}
```

2.2.1. Description

Get payment submission

2.2.2. Parameters

Type	Name	Description	Schema
Header	**Authorization** *required*	An Authorisation Token as per https://tools.ietf.org/html/rfc6750	string
Header	**x-fapi-customer-ip-address** *optional*	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	**x-fapi-customer-last-logged-time** *optional*	The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC	string
Header	**x-fapi-financial-id** *required*	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	**x-fapi-interaction-id** *optional*	An RFC4122 UID used as a correlation id.	string
Path	**PaymentSubmissionId** *required*	Unique identification as assigned by the ASPSP to uniquely identify the payment submission resource.	string

2.2.3. Responses

HTTP Code	Description	Schema
200	Payment resource successfully retrieved **Headers** : `x-jws-signature` (string) : DO NOT USE. Header containing a detached JWS signature of the body of the payload. `x-fapi-interaction-id` (string) : An RFC4122 UID used as a correlation id.	Payment Submit GET Response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content

HTTP Code	Description	Schema
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests **Headers** : `Retry-After` (integer) : Number in seconds to wait.	No Content
500	Internal Server Error	No Content

Payment Submit GET Response

Name	Description	Schema
Data *required*	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	PaymentSetupResponse
Links *required*	Link URIs relevant to the payload	Links
Meta *required*	Meta Data Relevant to the payload	Meta

PaymentSetupResponse

Name	Description	Schema
CreationDateTime *required*	Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00	string (date-time)
PaymentId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. **Length** : `1 - 128`	string
PaymentSubmissionId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment submission resource. **Length** : `1 - 40`	string
Status *optional*	Specifies the status of the payment resource.	enum (AcceptedSettlementCompleted, AcceptedSettlementInProcess, Pending, Rejected)

Links

Name	Schema
First *optional*	string (uri)
Last *optional*	string (uri)

Name	Schema
Next *optional*	string (uri)
Prev *optional*	string (uri)
Self *required*	string (uri)

Meta

Name	Schema
TotalPages *optional*	integer (int32)

2.2.4. Produces

- `application/json; charset=utf-8`

2.2.5. Tags

- Payments

2.2.6. Security

Type	Name	Scopes
oauth2	**PSUOAuth2Security**	payments
oauth2	**TPPOAuth2Security**	payments

2.3. Create a single immediate payment

```
POST /payments
```

2.3.1. Description

Create a single immediate payment

2.3.2. Parameters

Type	Name	Description	Schema
Header	**Authorization** *required*	An Authorisation Token as per https://tools.ietf.org/html/rfc6750	string
Header	**x-fapi-customer-ip-address** *optional*	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	**x-fapi-customer-last-logged-time** *optional*	The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC	string
Header	**x-fapi-financial-id** *required*	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	**x-fapi-interaction-id** *optional*	An RFC4122 UID used as a correlation id.	string
Header	**x-idempotency-key** *required*	Every request will be processed only once per x-idempotency-key. The Idempotency Key will be valid for 24 hours.	string
Header	**x-jws-signature** *optional*	DO NOT USE. Header containing a detached JWS signature of the body of the payload.	string

2.3.3. Body parameter

Setup a single immediate payment

Name : body
Flags : required

Name	Schema
Data *required*	PaymentSetup

Name	Schema
Risk *required*	Risk

PaymentSetup

Name	Schema
Initiation *required*	Initiation

Initiation

Name	Description	Schema
CreditorAccount *required*	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CreditorAccount
CreditorAgent *optional*	Financial institution servicing an account for the creditor.	CreditorAgent
DebtorAccount *optional*	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	DebtorAccount
DebtorAgent *optional*	Financial institution servicing an account for the debtor.	DebtorAgent
EndToEndIdentification *required*	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. OB: The Faster Payments Scheme can only access 31 characters for the EndToEndIdentification field. **Length** : 1 - 35	string
InstructedAmount *required*	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.	InstructedAmount
InstructionIdentification *required*	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. **Length** : 1 - 35	string
RemittanceInformation *optional*	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.	RemittanceInformation

CreditorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *required*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. ASPSPs may carry out name validation for Confirmation of Payee, but it is not mandatory. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

CreditorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

DebtorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string

Name	Description	Schema
Name *optional*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

DebtorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

InstructedAmount

Name	Description	Schema
Amount *required*	**Pattern** : "^\\d{1,13}\\.\\d{1,5}$"	string
Currency *required*	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 - Codes for the representation of currencies and funds. **Pattern** : "^[A-Z]{3,3}$"	string

RemittanceInformation

Name	Description	Schema
Reference *optional*	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. OB: The Faster Payments Scheme can only accept 18 characters for the ReferenceInformation field - which is where this ISO field will be mapped. **Length** : 1 - 35	string
Unstructured *optional*	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. **Length** : 1 - 140	string

Risk

Name	Description	Schema
DeliveryAddress *optional*	Information that locates and identifies a specific address, as defined by postal services or in free format text.	DeliveryAddress
MerchantCategoryCode *optional*	Category code conforms to ISO 18245, related to the type of services or goods the merchant provides for the transaction **Length** : 3 - 4	string
MerchantCustomerIdentification *optional*	The unique customer identifier of the PSU with the merchant. **Length** : 1 - 70	string
PaymentContextCode *optional*	Specifies the payment context	enum (BillPayment, EcommerceGoods, EcommerceServices, Other, PersonToPerson)

DeliveryAddress

Name	Description	Schema
AddressLine *optional*	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	< string > array

Name	Description	Schema
BuildingNumber *optional*	Number that identifies the position of a building on a street. **Length** : `1 - 16`	string
Country *required*	Nation with its own government, occupying a particular territory. **Pattern** : `"^[A-Z]{2,2}$"`	string
CountrySubDivision *optional*	Identifies a subdivision of a country, for instance state, region, county.	< string > array
PostCode *optional*	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail **Length** : `1 - 16`	string
StreetName *optional*	Name of a street or thoroughfare **Length** : `1 - 70`	string
TownName *required*	Name of a built-up area, with defined boundaries, and a local government. **Length** : `1 - 35`	string

2.3.4. Responses

HTTP Code	Description	Schema
201	Payment setup resource successfully created **Headers** : `x-jws-signature` (string) : DO NOT USE. Header containing a detached JWS signature of the body of the payload. `x-fapi-interaction-id` (string) : An RFC4122 UID used as a correlation id.	Payment setup POST response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content
406	Not Acceptable	No Content
429	Too Many Requests **Headers** : `Retry-After` (integer) : Number in seconds to wait.	No Content
500	Internal Server Error	No Content

Payment setup POST response

Name	Description	Schema
Data *required*	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	PaymentSetupResponse

Name	Description	Schema
Links *required*	Link URIs relevant to the payload	Links
Meta *required*	Meta Data Relevant to the payload	Meta
Risk *required*	Reflection of POSTed Risk profile	Risk

PaymentSetupResponse

Name	Description	Schema
CreationDateTime *required*	Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00	string (date-time)
Initiation *required*	The Initiation payload is sent by the initiating party to the ASPSP. It is used to request movement of funds from the debtor account to a creditor.	Initiation
PaymentId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. **Length** : 1 - 128	string
Status *optional*	Specifies the status of the payment resource.	enum (AcceptedCustomerProfile, AcceptedTechnicalValidation, Pending, Rejected)

Initiation

Name	Description	Schema
CreditorAccount *required*	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CreditorAccount
CreditorAgent *optional*	Financial institution servicing an account for the creditor.	CreditorAgent
DebtorAccount *optional*	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	DebtorAccount
DebtorAgent *optional*	Financial institution servicing an account for the debtor.	DebtorAgent

Name	Description	Schema
EndToEndIde ntification *required*	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. OB: The Faster Payments Scheme can only access 31 characters for the EndToEndIdentification field. **Length** : 1 - 35	string
InstructedAm ount *required*	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.	InstructedAmount
InstructionIde ntification *required*	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. **Length** : 1 - 35	string
RemittanceInf ormation *optional*	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.	RemittanceInformati on

CreditorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *required*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. ASPSPs may carry out name validation for Confirmation of Payee, but it is not mandatory. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNu mber)

Name	Description	Schema
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

CreditorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

DebtorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *optional*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

DebtorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

InstructedAmount

Name	Description	Schema
Amount *required*	**Pattern** : `"^\\d{1,13}\\.\\d{1,5}$"`	string
Currency *required*	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 - Codes for the representation of currencies and funds. **Pattern** : `"^[A-Z]{3,3}$"`	string

RemittanceInformation

Name	Description	Schema
Reference *optional*	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. OB: The Faster Payments Scheme can only accept 18 characters for the ReferenceInformation field - which is where this ISO field will be mapped. **Length** : `1 - 35`	string
Unstructured *optional*	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. **Length** : `1 - 140`	string

Links

Name	Schema
First *optional*	string (uri)
Last *optional*	string (uri)
Next *optional*	string (uri)
Prev *optional*	string (uri)
Self *required*	string (uri)

Meta

Name	Schema
TotalPages *optional*	integer (int32)

Risk

Name	Description	Schema
DeliveryAddress *optional*	Information that locates and identifies a specific address, as defined by postal services or in free format text.	DeliveryAddress
MerchantCategoryCode *optional*	Category code conforms to ISO 18245, related to the type of services or goods the merchant provides for the transaction **Length** : 3 - 4	string
MerchantCustomerIdentification *optional*	The unique customer identifier of the PSU with the merchant. **Length** : 1 - 70	string
PaymentContextCode *optional*	Specifies the payment context	enum (BillPayment, EcommerceGoods, EcommerceServices, Other, PersonToPerson)

DeliveryAddress

Name	Description	Schema
AddressLine *optional*	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	< string > array
BuildingNumber *optional*	Number that identifies the position of a building on a street. **Length** : 1 - 16	string
Country *required*	Nation with its own government, occupying a particular territory. **Pattern** : "^[A-Z]{2,2}$"	string
CountrySubDivision *optional*	Identifies a subdivision of a country, for instance state, region, county.	< string > array
PostCode *optional*	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail **Length** : 1 - 16	string
StreetName *optional*	Name of a street or thoroughfare **Length** : 1 - 70	string

Name	Description	Schema
TownName *required*	Name of a built-up area, with defined boundaries, and a local government. **Length** : 1 - 35	string

2.3.5. Consumes

- application/json; charset=utf-8

2.3.6. Produces

- application/json; charset=utf-8

2.3.7. Tags

- Payments

2.3.8. Security

Type	Name	Scopes
oauth2	**TPPOAuth2Security**	payments

2.4. Get a single immediate payment

```
GET /payments/{PaymentId}
```

2.4.1. Description

Get a single immediate payment

2.4.2. Parameters

Type	Name	Description	Schema
Header	**Authorization** *required*	An Authorisation Token as per https://tools.ietf.org/html/rfc6750	string
Header	**x-fapi-customer-ip-address** *optional*	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	**x-fapi-customer-last-logged-time** *optional*	The time when the PSU last logged in with the TPP. All dates in the HTTP headers are represented as RFC 7231 Full Dates. An example is below: Sun, 10 Sep 2017 19:43:31 UTC	string
Header	**x-fapi-financial-id** *required*	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	**x-fapi-interaction-id** *optional*	An RFC4122 UID used as a correlation id.	string
Path	**PaymentId** *required*	Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource.	string

2.4.3. Responses

HTTP Code	Description	Schema
200	Payment resource successfully retrieved **Headers** : `x-jws-signature` (string) : DO NOT USE. Header containing a detached JWS signature of the body of the payload. `x-fapi-interaction-id` (string) : An RFC4122 UID used as a correlation id.	Payment setup GET response
400	Bad Request	No Content
401	Unauthorized	No Content
403	Forbidden	No Content
405	Method Not Allowed	No Content

HTTP Code	Description	Schema
406	Not Acceptable	No Content
429	Too Many Requests **Headers** : `Retry-After` (integer) : Number in seconds to wait.	No Content
500	Internal Server Error	No Content

Payment setup GET response

Name	Description	Schema
Data *required*	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	PaymentSetupResponse
Links *required*	Link URIs relevant to the payload	Links
Meta *required*	Meta Data Relevant to the payload	Meta
Risk *required*	Reflection of POSTed Risk profile	Risk

PaymentSetupResponse

Name	Description	Schema
CreationDateTime *required*	Date and time at which the resource was created. All dates in the JSON payloads are represented in ISO 8601 date-time format. All date-time fields in responses must include the timezone. An example is below: 2017-04-05T10:43:07+00:00	string (date-time)
Initiation *required*	The Initiation payload is sent by the initiating party to the ASPSP. It is used to request movement of funds from the debtor account to a creditor.	Initiation
PaymentId *required*	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. **Length** : `1 - 128`	string
Status *optional*	Specifies the status of the payment resource.	enum (AcceptedCustomerProfile, AcceptedTechnicalValidation, Pending, Rejected)

Initiation

Name	Description	Schema
CreditorAccount *required*	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CreditorAccount

Name	Description	Schema
CreditorAgent *optional*	Financial institution servicing an account for the creditor.	CreditorAgent
DebtorAccount *optional*	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	DebtorAccount
DebtorAgent *optional*	Financial institution servicing an account for the debtor.	DebtorAgent
EndToEndIdentification *required*	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. OB: The Faster Payments Scheme can only access 31 characters for the EndToEndIdentification field. **Length** : 1 - 35	string
InstructedAmount *required*	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.	InstructedAmount
InstructionIdentification *required*	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. **Length** : 1 - 35	string
RemittanceInformation *optional*	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.	RemittanceInformation

CreditorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string

Name	Description	Schema
Name *required*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. ASPSPs may carry out name validation for Confirmation of Payee, but it is not mandatory. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
SecondaryIdentification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

CreditorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

DebtorAccount

Name	Description	Schema
Identification *required*	Identification assigned by an institution to identify an account. This identification is known by the account owner. **Length** : 1 - 34	string
Name *optional*	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. **Length** : 1 - 70	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)

Name	Description	Schema
SecondaryIde ntification *optional*	This is secondary identification of the account, as assigned by the account servicing institution. This can be used by building societies to additionally identify accounts with a roll number (in addition to a sort code and account number combination). **Length** : 1 - 34	string

DebtorAgent

Name	Description	Schema
Identification *required*	Unique and unambiguous identification of a person. **Length** : 1 - 35	string
SchemeName *required*	Name of the identification scheme, in a coded form as published in an external list.	enum (BICFI)

InstructedAmount

Name	Description	Schema
Amount *required*	**Pattern** : "^\\d{1,13}\\.\\d{1,5}$"	string
Currency *required*	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 - Codes for the representation of currencies and funds. **Pattern** : "^[A-Z]{3,3}$"	string

RemittanceInformation

Name	Description	Schema
Reference *optional*	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. OB: The Faster Payments Scheme can only accept 18 characters for the ReferenceInformation field - which is where this ISO field will be mapped. **Length** : 1 - 35	string
Unstructured *optional*	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. **Length** : 1 - 140	string

Links

Name	Schema
First *optional*	string (uri)
Last *optional*	string (uri)
Next *optional*	string (uri)
Prev *optional*	string (uri)
Self *required*	string (uri)

Meta

Name	Schema
TotalPages *optional*	integer (int32)

Risk

Name	Description	Schema
DeliveryAddress *optional*	Information that locates and identifies a specific address, as defined by postal services or in free format text.	DeliveryAddress
MerchantCategoryCode *optional*	Category code conforms to ISO 18245, related to the type of services or goods the merchant provides for the transaction **Length** : `3 - 4`	string
MerchantCustomerIdentification *optional*	The unique customer identifier of the PSU with the merchant. **Length** : `1 - 70`	string
PaymentContextCode *optional*	Specifies the payment context	enum (BillPayment, EcommerceGoods, EcommerceServices, Other, PersonToPerson)

DeliveryAddress

Name	Description	Schema
AddressLine *optional*	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	< string > array

Name	Description	Schema
BuildingNumber *optional*	Number that identifies the position of a building on a street. **Length** : `1 - 16`	string
Country *required*	Nation with its own government, occupying a particular territory. **Pattern** : `"^[A-Z]{2,2}$"`	string
CountrySubDivision *optional*	Identifies a subdivision of a country, for instance state, region, county.	< string > array
PostCode *optional*	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail **Length** : `1 - 16`	string
StreetName *optional*	Name of a street or thoroughfare **Length** : `1 - 70`	string
TownName *required*	Name of a built-up area, with defined boundaries, and a local government. **Length** : `1 - 35`	string

2.4.4. Produces

- `application/json; charset=utf-8`

2.4.5. Tags

- Payments

2.4.6. Security

Type	Name	Scopes
oauth2	**PSUOAuth2Security**	payments
oauth2	**TPPOAuth2Security**	payments

3. Security

3.1. TPPOAuth2Security

TPP client credential authorisation flow with the ASPSP

Type : oauth2
Flow : application
Token URL : https://authserver.example/token

Name	Description
payments	Generic payment scope

3.2. PSUOAuth2Security

OAuth flow, it is required when the PSU needs to perform SCA with the ASPSP when a TPP wants to access an ASPSP resource owned by the PSU

Type : oauth2
Flow : accessCode
Token URL : https://authserver.example/authorization
Token URL : https://authserver.example/token

Name	Description
payments	Generic payment scope