

# Payment Initiation APIs

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# 1. Overview

Draft Swagger specification for Payment Initiation

## 1.1. Version information

*Version* : v1.1.0

## 1.2. Contact information

*Contact* : Service Desk

*Contact Email* : [ServiceDesk@openbanking.org.uk](mailto: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	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Header	<b>x-idempotency-key</b> <i>required</i>	Every request will be processed only once per x-idempotency-key. The Idempotency Key will be valid for 24 hours.	string
Header	<b>x-jws-signature</b> <i>required</i>	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
<b>Data</b> <i>required</i>	<a href="#">PaymentSubmission</a>

Name	Schema
<b>Risk</b> <i>required</i>	<a href="#">Risk</a>

## PaymentSubmission

Name	Description	Schema
<b>Initiation</b> <i>required</i>	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.	<a href="#">Initiation</a>
<b>PaymentId</b> <i>required</i>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. <b>Length : 1 - 128</b>	string

## Initiation

Name	Description	Schema
<b>CreditorAccount</b> <i>required</i>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<a href="#">CreditorAccount</a>
<b>CreditorAgent</b> <i>optional</i>	Financial institution servicing an account for the creditor.	<a href="#">CreditorAgent</a>
<b>DebtorAccount</b> <i>optional</i>	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<a href="#">DebtorAccount</a>
<b>DebtorAgent</b> <i>optional</i>	Financial institution servicing an account for the debtor.	<a href="#">DebtorAgent</a>
<b>EndToEndIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>InstructedAmount</b> <i>required</i>	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.	<a href="#">InstructedAmount</a>

Name	Description	Schema
<b>InstructionIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>RemittanceInformation</b> <i>optional</i>	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.	<a href="#">RemittanceInformation</a>

#### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>required</i>	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. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### CreditorAgent

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

#### DebtorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length</b> : 1 - 34	string
<b>Name</b> <i>optional</i>	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. <b>Length</b> : 1 - 70	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length</b> : 1 - 34	string

#### DebtorAgent

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

#### InstructedAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : "^\\d{1,13}\\.\\d{1,5}\$"	string
<b>Currency</b> <i>required</i>	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. <b>Pattern</b> : "^[A-Z]{3,3}\$"	string

#### RemittanceInformation



Name	Description	Schema
<b>Reference</b> <i>optional</i>	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. <b>Length : 1 - 35</b>	string
<b>Unstructured</b> <i>optional</i>	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. <b>Length : 1 - 140</b>	string

## Risk

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

## DeliveryAddress

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

## 2.1.4. Responses

HTTP Code	Description	Schema
<b>201</b>	Payment submit resource successfully created <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Payment Submit POST 201 Response</a>
<b>400</b>	Bad Request	No Content
<b>401</b>	Unauthorized	No Content
<b>403</b>	Forbidden	No Content
<b>405</b>	Method Not Allowed	No Content
<b>406</b>	Not Acceptable	No Content
<b>429</b>	Too Many Requests	No Content
<b>500</b>	Internal Server Error	No Content

### Payment Submit POST 201 Response

Name	Description	Schema
<b>Data</b> <i>required</i>	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	<a href="#">PaymentSetupResponse</a>
<b>Links</b> <i>required</i>	Link URIs relevant to the payload	<a href="#">Links</a>

Name	Description	Schema
<b>Meta</b> <i>required</i>	Meta Data Relevant to the payload	<a href="#">Meta</a>

## PaymentSetupResponse

Name	Description	Schema
<b>CreationDateT</b> <b>ime</b> <i>required</i>	Date and time at which the resource was created.	string (date-time)
<b>PaymentId</b> <i>required</i>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. <b>Length : 1 - 40</b>	string
<b>PaymentSubm</b> <b>issionId</b> <i>required</i>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment submission resource. <b>Length : 1 - 40</b>	string
<b>Status</b> <i>optional</i>	Specifies the status of the payment resource.	enum (AcceptedSettlement Completed, AcceptedSettlementI nProcess, Pending, Rejected)

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## Meta

Name	Schema
<b>TotalPages</b> <i>optional</i>	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	<a href="#">PSUOAuth2Security</a>	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	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>PaymentSubmissionId</b> <i>required</i>	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 <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Payment Submit GET Response</a>
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	No Content
500	Internal Server Error	No Content

### Payment Submit GET Response

Name	Description	Schema
<b>Data required</b>	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	<a href="#">PaymentSetupResponse</a>
<b>Links required</b>	Link URIs relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data Relevant to the payload	<a href="#">Meta</a>

### PaymentSetupResponse

Name	Description	Schema
<b>CreationDateTime required</b>	Date and time at which the resource was created.	string (date-time)
<b>PaymentId required</b>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. <b>Length : 1 - 40</b>	string
<b>PaymentSubmissionId required</b>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment submission resource. <b>Length : 1 - 40</b>	string
<b>Status optional</b>	Specifies the status of the payment resource.	enum (AcceptedSettlementCompleted, AcceptedSettlementInProcess, Pending, Rejected)

### Links

Name	Schema
<b>First optional</b>	string (uri)
<b>Last optional</b>	string (uri)
<b>Next optional</b>	string (uri)

Name	Schema
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## Meta

Name	Schema
<b>TotalPages</b> <i>optional</i>	integer (int32)

## 2.2.4. Produces

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

## 2.2.5. Tags

- Payments

## 2.2.6. Security

Type	Name	Scopes
<b>oauth2</b>	<b>PSUOAuth2Security</b>	payments
<b>oauth2</b>	<b>TPPOAuth2Security</b>	tpp_client_credential

## 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	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Header	<b>x-idempotency-key</b> <i>required</i>	Every request will be processed only once per x-idempotency-key. The Idempotency Key will be valid for 24 hours.	string
Header	<b>x-jws-signature</b> <i>required</i>	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
<b>Data</b> <i>required</i>	<a href="#">PaymentSetup</a>



Name	Schema
<b>Risk</b> <i>required</i>	<a href="#">Risk</a>

## PaymentSetup

Name	Schema
<b>Initiation</b> <i>required</i>	<a href="#">Initiation</a>

## Initiation

Name	Description	Schema
<b>CreditorAccount</b> <i>required</i>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<a href="#">CreditorAccount</a>
<b>CreditorAgent</b> <i>optional</i>	Financial institution servicing an account for the creditor.	<a href="#">CreditorAgent</a>
<b>DebtorAccount</b> <i>optional</i>	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<a href="#">DebtorAccount</a>
<b>DebtorAgent</b> <i>optional</i>	Financial institution servicing an account for the debtor.	<a href="#">DebtorAgent</a>
<b>EndToEndIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>InstructedAmount</b> <i>required</i>	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.	<a href="#">InstructedAmount</a>
<b>InstructionIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>RemittanceInformation</b> <i>optional</i>	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.	<a href="#">RemittanceInformation</a>

## CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length</b> : 1 - 34	string
<b>Name</b> <i>required</i>	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. <b>Length</b> : 1 - 70	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length</b> : 1 - 34	string

## CreditorAgent

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

## DebtorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length</b> : 1 - 34	string
<b>Name</b> <i>optional</i>	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. <b>Length</b> : 1 - 70	string

Name	Description	Schema
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### DebtorAgent

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

#### InstructedAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern : "^\\d{1,13}\\.\\d{1,5}\$"</b>	string
<b>Currency</b> <i>required</i>	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. <b>Pattern : "[A-Z]{3,3}\$"</b>	string

#### RemittanceInformation

Name	Description	Schema
<b>Reference</b> <i>optional</i>	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. <b>Length : 1 - 35</b>	string

Name	Description	Schema
<b>Unstructured</b> <i>optional</i>	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. <b>Length : 1 - 140</b>	string

## Risk

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

## DeliveryAddress

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

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

## 2.3.4. Responses

HTTP Code	Description	Schema
<b>201</b>	Payment setup resource successfully created <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Payment setup POST response</a>
<b>400</b>	Bad Request	No Content
<b>401</b>	Unauthorized	No Content
<b>403</b>	Forbidden	No Content
<b>405</b>	Method Not Allowed	No Content
<b>406</b>	Not Acceptable	No Content
<b>429</b>	Too Many Requests	No Content
<b>500</b>	Internal Server Error	No Content

### Payment setup POST response

Name	Description	Schema
<b>Data</b> <i>required</i>	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	<a href="#">PaymentSetupResponse</a>
<b>Links</b> <i>required</i>	Link URIs relevant to the payload	<a href="#">Links</a>
<b>Meta</b> <i>required</i>	Meta Data Relevant to the payload	<a href="#">Meta</a>
<b>Risk</b> <i>required</i>	Reflection of POSTed Risk profile	<a href="#">Risk</a>

### PaymentSetupResponse

Name	Description	Schema
<b>CreationDateTime</b> <i>required</i>	Date and time at which the resource was created.	string (date-time)
<b>Initiation</b> <i>required</i>	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.	<a href="#">Initiation</a>

Name	Description	Schema
<b>PaymentId</b> <i>required</i>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. <b>Length : 1 - 128</b>	string
<b>Status</b> <i>optional</i>	Specifies the status of the payment resource.	enum (AcceptedCustomerProfile, AcceptedTechnicalValidation, Pending, Rejected)

## Initiation

Name	Description	Schema
<b>CreditorAccount</b> <i>required</i>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<a href="#">CreditorAccount</a>
<b>CreditorAgent</b> <i>optional</i>	Financial institution servicing an account for the creditor.	<a href="#">CreditorAgent</a>
<b>DebtorAccount</b> <i>optional</i>	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<a href="#">DebtorAccount</a>
<b>DebtorAgent</b> <i>optional</i>	Financial institution servicing an account for the debtor.	<a href="#">DebtorAgent</a>
<b>EndToEndIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>InstructedAmount</b> <i>required</i>	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.	<a href="#">InstructedAmount</a>
<b>InstructionIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string

Name	Description	Schema
<b>RemittanceInformation</b> <i>optional</i>	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.	<a href="#">RemittanceInformation</a>

#### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>required</i>	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. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### CreditorAgent

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

#### DebtorAccount

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

Name	Description	Schema
<b>Name</b> <i>optional</i>	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. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### DebtorAgent

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

#### InstructedAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern : "<code>^\d{1,13}\.\d{1,5}\$</code>"</b>	string
<b>Currency</b> <i>required</i>	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. <b>Pattern : "<code>^[A-Z]{3,3}\$</code>"</b>	string

#### RemittanceInformation



Name	Description	Schema
<b>Reference</b> <i>optional</i>	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. <b>Length : 1 - 35</b>	string
<b>Unstructured</b> <i>optional</i>	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. <b>Length : 1 - 140</b>	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## Meta

Name	Schema
<b>TotalPages</b> <i>optional</i>	integer (int32)

## Risk

Name	Description	Schema
<b>DeliveryAddress</b> <i>optional</i>	Information that locates and identifies a specific address, as defined by postal services or in free format text.	<a href="#">DeliveryAddress</a>

Name	Description	Schema
<b>MerchantCategoryCode</b> <i>optional</i>	Category code conforms to ISO 18245, related to the type of services or goods the merchant provides for the transaction <b>Length</b> : 3 - 4	string
<b>MerchantCustomerIdentification</b> <i>optional</i>	The unique customer identifier of the PSU with the merchant. <b>Length</b> : 1 - 70	string
<b>PaymentContextCode</b> <i>optional</i>	Specifies the payment context	enum (BillPayment, EcommerceGoods, EcommerceServices, Other, PersonToPerson)

### DeliveryAddress

Name	Description	Schema
<b>AddressLine</b> <i>optional</i>	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	< string > array
<b>BuildingNumber</b> <i>optional</i>	Number that identifies the position of a building on a street. <b>Length</b> : 1 - 16	string
<b>Country</b> <i>required</i>	Nation with its own government, occupying a particular territory. <b>Pattern</b> : "[A-Z]{2,2}\$"	string
<b>CountrySubDivision</b> <i>optional</i>	Identifies a subdivision of a country, for instance state, region, county.	< string > array
<b>PostCode</b> <i>optional</i>	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <b>Length</b> : 1 - 16	string
<b>StreetName</b> <i>optional</i>	Name of a street or thoroughfare <b>Length</b> : 1 - 70	string
<b>TownName</b> <i>required</i>	Name of a built-up area, with defined boundaries, and a local government. <b>Length</b> : 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	<a href="#">TPPOAuth2Security</a>	tpp_client_credential

## 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	<b>authorization</b> <i>required</i>	An Authorisation Token as per <a href="https://tools.ietf.org/html/rfc6750">https://tools.ietf.org/html/rfc6750</a>	string
Header	<b>x-fapi-customer-ip-address</b> <i>optional</i>	The PSU's IP address if the PSU is currently logged in with the TPP.	string
Header	<b>x-fapi-customer-last-logged-time</b> <i>optional</i>	The time when the PSU last logged in with the TPP.	string
Header	<b>x-fapi-financial-id</b> <i>required</i>	The unique id of the ASPSP to which the request is issued. The unique id will be issued by OB.	string
Header	<b>x-fapi-interaction-id</b> <i>optional</i>	An RFC4122 UID used as a correlation id.	string
Path	<b>PaymentId</b> <i>required</i>	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 <b>Headers :</b> <b>x-jws-signature</b> (string) : Header containing a detached JWS signature of the body of the payload. <b>x-fapi-interaction-id</b> (string) : An RFC4122 UID used as a correlation id.	<a href="#">Payment setup GET response</a>
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	No Content
500	Internal Server Error	No Content

### Payment setup GET response

Name	Description	Schema
<b>Data required</b>	Reflection of The Main Data Payload, with Created Resource ID, Status and Timestamp	<a href="#">PaymentSetupResponse</a>
<b>Links required</b>	Link URIs relevant to the payload	<a href="#">Links</a>
<b>Meta required</b>	Meta Data Relevant to the payload	<a href="#">Meta</a>
<b>Risk required</b>	Reflection of POSTed Risk profile	<a href="#">Risk</a>

### PaymentSetupResponse

Name	Description	Schema
<b>CreationDateTime required</b>	Date and time at which the resource was created.	string (date-time)
<b>Initiation required</b>	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.	<a href="#">Initiation</a>
<b>PaymentId required</b>	OB: Unique identification as assigned by the ASPSP to uniquely identify the payment setup resource. <b>Length : 1 - 128</b>	string
<b>Status optional</b>	Specifies the status of the payment resource.	enum (AcceptedCustomerProfile, AcceptedTechnicalValidation, Pending, Rejected)

### Initiation

Name	Description	Schema
<b>CreditorAccount required</b>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<a href="#">CreditorAccount</a>
<b>CreditorAgent optional</b>	Financial institution servicing an account for the creditor.	<a href="#">CreditorAgent</a>

Name	Description	Schema
<b>DebtorAccount</b> <i>optional</i>	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<a href="#">DebtorAccount</a>
<b>DebtorAgent</b> <i>optional</i>	Financial institution servicing an account for the debtor.	<a href="#">DebtorAgent</a>
<b>EndToEndIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>InstructedAmount</b> <i>required</i>	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.	<a href="#">InstructedAmount</a>
<b>InstructionIdentification</b> <i>required</i>	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. <b>Length : 1 - 35</b>	string
<b>RemittanceInformation</b> <i>optional</i>	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.	<a href="#">RemittanceInformation</a>

### CreditorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>required</i>	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. <b>Length : 1 - 70</b>	string

Name	Description	Schema
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### CreditorAgent

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

#### DebtorAccount

Name	Description	Schema
<b>Identification</b> <i>required</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string
<b>Name</b> <i>optional</i>	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. <b>Length : 1 - 70</b>	string
<b>SchemeName</b> <i>required</i>	Name of the identification scheme, in a coded form as published in an external list.	enum (IBAN, SortCodeAccountNumber)
<b>SecondaryIdentification</b> <i>optional</i>	Identification assigned by an institution to identify an account. This identification is known by the account owner. <b>Length : 1 - 34</b>	string

#### DebtorAgent

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

#### InstructedAmount

Name	Description	Schema
<b>Amount</b> <i>required</i>	<b>Pattern</b> : " <code>^\d{1,13}\.\d{1,5}\$</code> "	string
<b>Currency</b> <i>required</i>	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. <b>Pattern</b> : " <code>^[A-Z]{3,3}\$</code> "	string

## RemittanceInformation

Name	Description	Schema
<b>Reference</b> <i>optional</i>	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. <b>Length</b> : 1 - 35	string
<b>Unstructured</b> <i>optional</i>	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. <b>Length</b> : 1 - 140	string

## Links

Name	Schema
<b>First</b> <i>optional</i>	string (uri)
<b>Last</b> <i>optional</i>	string (uri)
<b>Next</b> <i>optional</i>	string (uri)
<b>Prev</b> <i>optional</i>	string (uri)
<b>Self</b> <i>required</i>	string (uri)

## Meta



Name	Schema
<b>TotalPages</b> <i>optional</i>	integer (int32)

## Risk

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

## DeliveryAddress

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

#### 2.4.4. Produces

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

#### 2.4.5. Tags

- Payments

#### 2.4.6. Security

Type	Name	Scopes
oauth2	<a href="#">PSUOAuth2Security</a>	payments
oauth2	<a href="#">TPPOAuth2Security</a>	tpp_client_credential

## 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
tpp_client_credential	TPP Client Credential 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