PISP API Specification

# Revision history

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| Version | Description | Modified By | Date |
| 1.0 | Initial version | M. Richards | 4 November 2020 |
| 1.1 | Following review by Henrik Karlsson | M. Richards | 9 November 2020 |
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|  |  |  |  |

# References

The following references are used in this specification:

|  |  |  |  |
| --- | --- | --- | --- |
| Reference | Description | Version | URL |
|  | Open API for FSP Interoperability | 1.1 | https://github.com/mojaloop/mojaloop-specification/blob/master/documents/v1.1-document-set/API%20Definition\_v1.1.pdf |

# PISP API

This section describes the content of the API which will be used by PISPs.

The content of the API falls into two sections. The first section manages the process for linking customer accounts and providing a general permission mechanism for PISPs to perform operations on those accounts. The second section manages the transfer of funds at the instigation of a PISP.

The content of the account linking section consists of the following operations:

* The PISP requests association with a customer account on behalf of the customer.
* The owner of the customer’s account satisfies itself that association really was requested by their customer, and the customer has a chance to confirm or modify directly with the account owning DFSP the types of access and the accounts for which the PISP will have permission. The DFSP then notifies the PISP that the customer has authorized access, and provides a token which the PISP can use to continue the process. This part of the process is performed via direct communication between the PISP application and the DFSP, and does not use the API.
* The DFSP requests confirmation from the PISP that the DFSP’s customer has confirmed with the PISP that they authorize the PISP to perform operations on their account. Confirmation requires the PISP to provide the bearer token that the DFSP sent the PISP as confirmation of the successful completion of the out-of-band customer authorization described in the previous step.
* The DFSP confirms to the PISP the accounts which it will allow the PISP to access and the access types available to the PISP on each account. It also confirms the following items of information:
  + For each account to which the DFSP grants access, the Mojaloop identifier which the PISP should use in subsequent access requests to identify the account on which the operation should be performed.
* For each association to be made, the PISP asks the user’s handset to register a keypair to be used to confirm transfer requests in the future. The public key belonging to this keypair is returned to the DFSP, together with the account identifier provided by the DFSP.
* If the DFSP is not using a local FIDO server to verify the challenges it uses to authenticate transfer requests, it asks the scheme’s FIDO server to register the public key and associate it with the account ID it provides.
* For each association to be made, the DFSP provides a challenge to the PISP. The PISP asks the customer to sign the challenge, and returns the signed challenge to the DFSP.
* The DFSP verifies that the signed challenge matches the value that it holds for the association, using either its own FIDO server or the scheme FIDO server.

The API is used by the following different types of participant, as follows:

1. PISPs.
2. DFSPs who offer services to their customer which allow the customer to access their account via one or more PISPs.
3. FIDO authorization servers.
4. The Mojaloop switch

Each resource in the API definition is accompanied by a definition of the type(s) of participant ­­­allowed to access it.

## Resources

The PISP API will contain the following resources:

### authentications

The **/authentications** resource is used to ask a FIDO server to verify that a signed challenge from a PISP is correct. The information relating to the challenge is collated by the participant who wants the signed challenge authenticated (in this case, the Payer DFSP:) that is to say, the caller provides all the information required to test the challenge, apart from the registered public key:

* The account against which the public key is registered.
* The text of the challenge in canonical form.
* The signature of the challenge using the target’s private key.

Any authorized user of Mojaloop system can request a verification from a FIDO server. The identities of entities providing a FIDO authentication service can be obtained by calling the **/services** endpoint (see Section 2.1.7 below.)

The **/authentications** resource supports the endpoints described below.

#### Requests

This section describes the services that a client can request on the **/ authentications** resource.

##### GET / authentications /<ID>

Used by: DFSP

The HTTP request **GET / authentications** **/**<ID> is used to get information relating to a previously issued authentication request. The <ID> in the request should match the **authenticationRequestId** which was given when the authentication request was created.

Callback and data model information for **GET / authentications** **/***<ID>*:

* Callback - [**PUT / authentications** **/***<ID>*](#_bookmark139)
* Error Callback - [**PUT / authentications** **/***<ID>***/error**](#_bookmark141)
* Data Model – Empty body

##### POST /authentications

Used by: DFSP

The HTTP request **POST /authentications** is used to request the authentication of a signed challenge as described in the request on the authentication server.

Callback and data model information for **POST /authentications**:

* Callback - **PUT /authentications** **/**<ID>
* Error Callback - **PUT /authentications** **/**<ID>**/error**
* Data Model – See Table below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authenticationRequestId** | 1 | [CorrelationId](#_CorrelationId_1) | Common ID between the PISP and the Payer DFSP for the authentication request object. The ID should be reused for resends of the same authentication request. A new ID should be generated for each new authentication request. |
| **consentId** | 1 | [CorrelationId](#_CorrelationId_1) | Common Id between the DFSP and the FIDO server for the consent object. Represents the agreement between the DFSP and the PISP in relation to a specific customer. |
| **accountAddress** | 1 | [AccountAddress](#_AccountAddress) | The account address, as defined by the DFSP, for an account on which permissions have been granted by the DFSP. |
| **challenge** | 1 | [BinaryString](#_BinaryString) | A Base64-encoded binary string containing the original challenge. |
| **response** | 1 | [BinaryString](#_BinaryString) | The challenge signed by the PISP. |

#### Callbacks

The responses for the **/authentications** resource are as follows:

##### PUT /authentications/<ID>

Used by: FIDO

The **PUT /authentications/**<ID> response is used to inform the requester of the result of an authentication request. The ID given in the call is the authenticationRequestId given in the original request (see Section 2.1.1.1.2 above.)

The data content of the message is given below.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authenticationResponse** | 1 | [AuthenticationResponse](#_CorrelationId) | The result of the authentication check carried out by the FIDO server. |

##### PUT /authentications/<ID>/error

Used by: FIDO

The **PUT /authentications/**<ID>**/error** response is used to inform the requester that an authentication request has given rise to an error. The ID given in the call is the *authenticationRequestId* given in the original request (see Section 2.1.1.1.2 above.)

The data content of the message is given below.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **errorInformation** | 1 | [ErrorInformation](#_ErrorInformation) | The result of the authentication check carried out by the FIDO server. |

### authorizations

This resource is an extension of the **/authorizations** resource described in Section 6.6 of Ref. 1 above. In addition to the content of the current **/authorizations** resource, it includes:

1. A new POST service, which allows a DFSP to request authorization from a PISP device and include information to be signed by the PISP device to assert that consent has been received.

#### Requests

This section describes the services that can be requested by a client on the API resource **/authorizations**.

##### POST /authorizations

Used by: DFSP

This resource will allow the DFSP which owns an account from which the PISP has requested that funds be transferred to ask for authorization from the PISP. In the PISP interface, authorization is expected to be provided by the PISP application showing the customer the terms on which the transfer will be done, and obtaining confirmation from the user (e.g. via fingerprint authentication) that the user wants the request to be honored. The PISP will then confirm this by returning a signed version of the terms of the transfer, which can be confirmed by a FIDO server. The content of the POST message will be as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authorizationId** | 1 | [CorrelationId](#_CorrelationId_2) | Common ID between the PISP and the Payer DFSP for the authorization request object. The ID should be reused for resends of the same authorization request. A new ID should be generated for each new authorization request |
| **authenticationType** | 1 | [AuthenticationType](#_AuthenticationType_1) | The type of authorization requested. |
| **retriesLeft** | 1 | [Integer](#_Integer) | The number of retries still permitted in the authorization cycle |
| **transaction** | 1 | [Transaction](#_Transaction) | The terms of the transfer |
| **condition** | 1 | [IlpCondition](#_ilpPacket) | The condition that must be attached to the transfer by the Payer. |
| **challenge** | 1 | [BinaryString](#_BinaryString) | An encoded binary string containing the value to be signed by the PISP. |

##### GET /authorizations/<ID>

Used by: DFSP

This resource may be used to obtain information about an authorization request previously issued by a DFSP. The <ID> given in the query request should be the *authorizationID* set by the sender when the authorization was originally created (see Section 2.1.2.1.1 above.) The query parameters described in Section 6.6.3.1 of Ref. 1 above are not supported by the PISP API and should not be used.

#### Callbacks

This section describes the callbacks that are used by the server for services provided by the resource **/authorizations**.

##### **PUT /authorizations/**<ID>

Used by: PISP

When a PISP has shown the terms of a transfer to its customer and obtained the customer’s consent to or rejection of those terms, it will return this callback to the DFSP. The content of this callback will be as described in Section 6.6.4.1 of Ref. 1 above.

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/authorizations.**

##### **PUT /authorizations/**<ID>**/error**

Used by: PISP

The circumstances and content of this callback are as described in Section 6.6.4.1 of Ref. 1 above.

### **consentRequests**

The **/consentRequests** resource is used by a PISP to initiate the process of linking with a DFSP’s account on behalf of a user. The PISP contacts the DFSP and sends a list of the permissions that it wants to obtain and the accounts for which it wants permission.

#### Requests

This section describes the services that can be requested by a client on the API resource **/consentRequests**.

##### **GET /consentRequests/**<ID>

Used by: PISP

The HTTP request **GET /consentRequests/**<ID> is used to get information about a previously requested consent. The <ID> in the URI should contain the **requestId** that was assigned to the request by the PISP when the PISP originated the request.

Callback and data model information for **GET /consentRequests/***<ID>*:

* Callback – [**PUT /consentRequests /***<ID>*](#_bookmark176)
* Error Callback – [**PUT /consentRequests /***<ID>***/error**](#_bookmark178)
* Data Model – Empty body

##### POST /consentRequests

Used by: PISP

The HTTP request **POST /consentRequests** is used to request a DFSP to grant access for the sending PISP to one or more accounts owned by a customer of the DFSP who uses the PISP.

Callback and data model for **POST /consentRequests**:

* Callback: **PUT /consentRequests/**<ID>
* Error callback: **PUT /consentRequests/**<ID>**/error**
* Data model – see below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **consentRequestId** | 1 | [CorrelationId](#_CorrelationId_1) | Common ID between the PISP and the Payer DFSP for the consent request object. The ID should be reused for resends of the same consent request. A new ID should be generated for each new consent request. |
| **scopes** | 1..n | [Scope](#_Scope) | One or more requests for access to a particular account. In each case, the address of the account and the types of access required are given. |
| **authChannels** | 1..n | [ConsentRequestChannelType](#_ConsentRequestChannelType) | A collection of the types of authentication that the DFSP may use to verify that its customer has in fact requested access for the PISP to the accounts requested.. |
| **callbackUri** | 0..1 | [URI](#_URL) | The callback URI that the user will be redirected to after completing verification via the WEB authorization channel |

#### Callbacks

This section describes the callbacks that are used by the server under the resource**/consentRequests**.

##### **PUT** **/consentRequests/**<ID>

Used by: DFSP

When a PISP requests a series of permissions from a DFSP on behalf of a DFSP’s customer, not all the permissions requested may be granted by the DFSP. Conversely, the out-of-loop authorization process may result in additional privileges being granted by the account holder to the PISP. The **PUT** **/consentRequests/**<ID> resource returns the current state of the permissions relating to a particular condition request. The data model for this call is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **consentRequestId** | 1 | [CorrelationId](#_CorrelationId_1) | Common ID between the PISP and the Payer DFSP for the consent request object. The ID should be reused for resends of the same consent request. A new ID should be generated for each new consent request. |
| **scopes** | 1..n | [Scope](#_Scope) | One or more requests for access to a particular account. In each case, the address of the account and the types of access required are given. |
| **authChannels** | 1..n | [ConsentRequestChannelType](#_ConsentRequestChannelType) | A collection of the types of authentication that the DFSP may use to verify that its customer has in fact requested access for the PISP to the accounts requested.. |
| **callbackUri** | 0..1 | [Uri](#_URL) | The callback URI that the user will be redirected to after completing verification via the WEB authorization channel |
| **authUri** | 0..1 | [Uri](#_URL) | The URI that the PISP should call to complete the linking procedure, if completion is required. |
| **authToken** | 0..1 | [BinaryString](#_BinaryString) | The bearer token given to the PISP by the DFSP as part of the out-of-loop authentication process |

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/consentRequests**.

##### **PUT** **/consentRequests/**<ID>**/error**

Used by: DFSP

If the server is unable to complete the consent request, or if an out-of-loop processing error or another processing error occurs, the error callback **PUT** **/consentRequests/**<ID>**/error** is used. The <ID> in the URI should contain the <ID> that was used in the **GET** **/consentRequests/**<ID> request or the **POST** **/consentRequests** request. The data model for this resource is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **errorInformation** | 1 | [ErrorInformation](#_ErrorInformation) | Error code, category description. |

### consents

the **/consents** resource is used to negotiate a series of permissions between the PISP and the DFSP which owns the account(s) on behalf of which the PISP wants to transact.

The **/consents** request is originally sent to the PISP by the DFSP following the original consent request process described in Section 2.1.4 above. At the close of this process, the DFSP which owns the customer’s account(s) will have satisfied itself that its customer really has requested that the PISP be allowed access to their accounts, and will have defined the accounts in question and the type of access which is to be granted.

#### Requests

The **/consents** resource will support the following requests.

##### **GET /consents/**<ID>

Used by: DFSP

The **GET consents/**<ID> resource allows a party to enquire after the status of a consent. The <ID> used in the query string of the request should be the consent request ID which was used to identify the consent when it was created.

Callback and data model information for **GET /consents/**<ID>:

* Callback – **PUT /consents/**<ID>
* Error Callback – **PUT /consents/**<ID>**/error**
* Data Model – Empty body

##### **POST /consents**

Used by: DFSP

The **POST /consents** request is used to request the creation of a consent for interactions between a PISP and the DFSP who owns the account which a PISP’s customer wants to allow the PISP access to.

Callback and data model information for **POST /consents/**<ID>:

* Callback – **PUT /consents/**<ID>
* Error Callback – **PUT /consents/**<ID>**/error**

Data Model – defined below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **consentId** | 1 | [CorrelationId](#_CorrelationId) | Common ID between the PISP and the Payer DFSP for the consent object. The ID should be reused for resends of the same consent. A new ID should be generated for each new consent. |
| **consentRequestId** | 1 | [CorrelationId](#_CorrelationId) | The ID given to the original consent request on which this consent is based.. |
| **scopes** | 1..n | [Scope](#_Scope_1) | One or more accounts on which the DFSP is prepared to grant specified permissions to the PISP. |
| **extensionList** | 0..1 | [ExtensionList](#_ExtensionList) | Optional extension, specific to deployment |

#### Callbacks

The **/consents** resource will support the following callbacks:

##### **PUT /consents/**<ID>

Used by: PISP

The **PUT /consents/**<ID> resource is used to return information relating to the *consent* object whose *consentId* is given in the query. The data returned by the call is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **scopes** | 1..n | [Scope](#_Scope) | The scopes covered by the consent. |
| **consentState** | 1 | [CredentialState](#_CredentialState_1) | State of the consent |
| **extensionList** | 0..1 | [ExtensionList](#_ExtensionList) | Optional extension, specific to deployment |

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/consents**.

##### **PUT** **/consents/**<ID>**/error**

Used by: PISP

If the server is unable to complete the consent, or if an out-of-loop processing error or another processing error occurs, the error callback **PUT** **/consents/**<ID>**/error** is used. The <ID> in the URI should contain the <ID> that was used in the **GET** **/consents/**<ID> request or the **POST** **/consents** request. The data model for this resource is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **errorInformation** | 1 | [ErrorInformation](#_ErrorInformation) | Error code, category description. |

### parties

The **parties** resource will be used by the PISP for three purposes. The first is to obtain from a DFSP a list of the accounts registered by the DFSP against the identifier used to query the DFSP. This will take the same form as the existing GET /parties resource described in Section 6.3.3 of Ref. 1 above; but it will expect a response of a new type, which is described in Section 2.2.1.5 below.

The second is the standard GET /parties request used to identify a party to a transfer. This will be used by the PISP to identify the payee DFSP when it requests a transfer.

The PISP will be permitted to issue a PUT /parties response. Although it does not own any transaction accounts, there are circumstances in which another party may want to pay a customer via their PISP identification: for instance, where the customer is at a merchant’s premises and tells the merchant that they would like to pay via their PISP app. In these circumstances, the PISP will need to be able to confirm that it does act for the customer.

#### Requests

The **parties** resource will support the following requests.

##### GET /parties

Used by: PISP

The **GET /parties** resource will use the same form as the resource described in Section 6.3.3.1 of Ref. 1 above.

#### Callbacks

The **parties** resource will support the following callbacks.

##### PUT /parties

Used by: DFSP

The **PUT /parties** resource will use the same form as the resource described in Section 6.3.4.1 of Ref. 1 above.

It should be noted, however, that the **Party** object returned from this resource has a different format from the **Party** object described in Section 7.4.11 of Ref. 1 above. The structure of this object is described in Section 2.2.1.21 below.

### services

The **services** resource is a new resource which enables a participant to query for other participants who offer a particular service. The requester will issue a **GET** request, specifying the type of service for which information is required as part of the query string. The switch will respond with a list of the current DFSPs in the scheme which are registered as providing that service.

#### Requests

The **services** resource will support the following requests.

#### **GET /services/**<Type>

Used by: DFSP, PISP

The HTTP request **GET /services/**<Type> is used to find out the names of the participants in a scheme which provide the type of service defined in the <Type> parameter. The <Type> parameter should specify a value from the [ServiceType](#_ServiceType) enumeration. If it does not, the request will be rejected with an error.

Callback and data model information for GET /services/<Type>:

• Callback - PUT /services/<Type>

• Error Callback - PUT /services/<Type>/error

• Data Model – Empty body

#### Callbacks

This section describes the callbacks that are used by the server for services provided by the resource **/services**.

##### PUT /services/<Type>

Used by: Switch

The callback **PUT /services/**<Type> is used to inform the client of a successful result of the service information lookup. The information is returned in the following form:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **serviceProviders** | 1…n | [FspId](#_Integer) | A list of the Ids of the participants who provide the service requested. |

##### PUT /services/<Type>/error

Used by: Switch

If the server encounters an error in fulfilling a request for a list of participants who provide a service, the error callback **PUT /services/**<Type>**/error** is used to inform the client that an error has occurred.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **errorInformation** | 1 | [ErrorInformation](#_ErrorInformation) | Error code, category description. |

### thirdpartyRequests/authorizations

The **/thirdpartyRequests/authorizations** resource is analogous to the **/authorizations** resource described in Section 6.6 of Ref. 1 above. The DFSP uses it to request the PISP to:

1. Display the information defining the terms of a proposed transfer to its customer;
2. Obtain the customer’s confirmation that they want the transfer to proceed;
3. Return a signed version of the terms which the DFSP can use to verify the consent

The **/thirdpartyRequests/authorizations** resource supports the endpoints described below.

#### Requests

This section describes the services that a client can request on the **/thirdpartyRequests/authorizations** resource.

##### **GET /thirdpartyRequests/authorizations/**<ID>

Used by: DFSP

The HTTP request **GET /thirdpartyRequests/authorizations /**<ID> is used to get information relating to a previously issued authorization request. The <ID> in the request should match the authorizationRequestId which was given when the authorization request was created.

Callback and data model information for **GET /thirdpartyRequests/authorizations/***<ID>*:

* Callback - [**PUT /thirdpartyRequests/authorizations /***<ID>*](#_bookmark139)
* Error Callback - [**PUT /thirdpartyRequests/authorizations /***<ID>***/error**](#_bookmark141)
* Data Model – Empty body

##### **POST /thirdpartyRequests/authorizations**

Used by: DFSP

The HTTP request **POST /thirdpartyRequests/authorizations** is used to request the validation by a customer for the transfer described in the request.

Callback and data model information for **POST /thirdpartyRequests/authorizations**:

* Callback - **PUT /thirdpartyRequests/authorizations /**<ID>
* Error Callback - **PUT /thirdpartyRequests/authorizations /**<ID>**/error**
* Data Model – See Table below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authorizationRequestId** | 1 | [CorrelationId](#_CorrelationId) | Common ID between the PISP and the Payer DFSP for the transaction request object. The ID should be reused for resends of the same transaction request. A new ID should be generated for each new transaction request. |
| **challenge** | 1 | [BinaryString](#_BinaryString) | The challenge that the PISP’s client is to sign. |
| **quote** | 1 | [PartyIdInfo](#_PartyIdInfo) | Information about the Payer type, id, sub-type/id, FSP Id in the proposed financial transaction. |
| **amount** | 1 | [Money](#_Money) | Requested amount to be transferred from the Payer to Payee. |
| **quote** | 1 | [Quote](#_Quote) | The terms of the transfer, for the PISP to display to its customer. |
| **transactionType** | 1 | [TransactionType](#_TransactionType) | Type of transaction |
| **note** | 0..1 | [Note](#_Note) | Reason for the transaction request, intended for the Payer. |
| **geoCode** | 0..1 | [GeoCode](#_bookmark335) | Longitude and Latitude of the initiating Party. Can be used to detect fraud. |
| **authenticationType** | 0..1 | [AuthenticationType](#_AuthenticationType) | OTP or QR Code, otherwise empty. |
| **expiration** | 0..1 | [DateTime](#_bookmark237) | Can be set to get a quick failure in case the peer FSP takes too long to respond. Also, it may be beneficial for Consumer, Agent, Merchant to know that their request has a time limit. |
| **extensionList** | 0..1 | [ExtensionList](#_bookmark326) | Optional extension, specific to deployment. |

#### Callbacks

The following callbacks are supported for the **/thirdpartyRequests/authorizations** resource

##### **PUT /thirdpartyRequests/authorizations/**<ID>

Used by: DFSP

The **PUT /thirdpartyRequests/authorizations/**<ID> resource will have the same content as the **PUT /authorizations/**<ID>resource described in Section 6.6.4.1 of Ref. 1 above.

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/thirdpartyRequests/authorizations**.

##### **PUT /thirdpartyRequests/authorizations/**<ID>**/error**

Used by: DFSP

The **PUT /thirdpartyRequests/authorizations/**<ID>**/error** resource will have the same content as the **PUT /authorizations/**<ID>**/error** resource described in Section 6.6.5.1 of Ref. 1 above.

### **thirdpartyRequests/transactions**

The **/thirdpartyRequests/transactions** resource is analogous to the **/transactionRequests** resource described in Section 6.4 of Ref. 1 above. The PISP uses it to request the owner of the PISP’s customer’s account to transfer a specified amount from the customer’s account with the DFSP to a named recipient.

The **/thirdpartyRequests/transactions** resource supports the endpoints described below.

#### Requests

This section describes the services that a client can request on the **/thirdpartyRequests/transactions** resource.

##### **GET /thirdpartyRequests/transactions/**<ID>

Used by: PISP

The HTTP request **GET /thirdpartyRequests/transactions/**<ID> is used to get information relating to a previously issued transaction request. The <ID> in the request should match the transactionRequestId which was given when the transaction request was created.

Callback and data model information for **GET /thirdpartyRequests/transactions/***<ID>*:

* Callback - [**PUT /thirdpartyRequests/transactions /***<ID>*](#_bookmark139)
* Error Callback - [**PUT /thirdpartyRequests/transactions /***<ID>***/error**](#_bookmark141)
* Data Model – Empty body

##### **POST /thirdpartyRequests/transactions**

Used by: PISP

The HTTP request **POST /thirdpartyRequests/transactions** is used to request the creation of a transaction request on the server for the transfer described in the request.

Callback and data model information for **POST /thirdpartyRequests/transactions**:

* Callback - **PUT /thirdpartyRequests/transactions /**<ID>
* Error Callback - **PUT /thirdpartyRequests/transactions /**<ID>**/error**
* Data Model – See Table below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **transactionRequestId** | 1 | [CorrelationId](#_CorrelationId) | Common ID between the PISP and the Payer DFSP for the transaction request object. The ID should be reused for resends of the same transaction request. A new ID should be generated for each new transaction request. |
| **payee** | 1 | [Party](#_Revised_Party_definition) | Information about the Payee in the proposed financial transaction. |
| **payer** | 1 | [PartyIdInfo](#_PartyIdInfo) | Information about the Payer type, id, sub-type/id, FSP Id in the proposed financial transaction. |
| **amount** | 1 | [Money](#_Money) | Requested amount to be transferred from the Payer to Payee. |
| **quote** | 1 | [Quote](#_Quote) | Information relating to transfer amounts, fees etc. |
| **transactionType** | 1 | [TransactionType](#_TransactionType) | Type of transaction |
| **note** | 0..1 | [Note](#_Note) | Reason for the transaction request, intended for the Payer. |
| **geoCode** | 0..1 | [GeoCode](#_bookmark335) | Longitude and Latitude of the initiating Party. Can be used to detect fraud. |
| **authenticationType** | 0..1 | [AuthenticationType](#_AuthenticationType) | OTP or QR Code, otherwise empty. |
| **expiration** | 0..1 | [DateTime](#_bookmark237) | Can be set to get a quick failure in case the peer FSP takes too long to respond. Also, it may be beneficial for Consumer, Agent, Merchant to know that their request has a time limit. |
| **extensionList** | 0..1 | [ExtensionList](#_bookmark326) | Optional extension, specific to deployment. |

#### Callbacks

The following callbacks are supported for the **/thirdpartyRequests/transactions** resource

##### **PUT /thirdpartyRequests/transactions/**<ID>

Used by: DFSP

The **PUT /thirdpartyRequests/transactions/**<ID> resource will have the same content as the **PUT /transactionRequests/**<ID>resource described in Section 6.4.4.1 of Ref. 1 above.

##### **PATCH /thirdpartyRequests/transactions/**<ID>

Logical API service: **Report on finalised state of transaction request**

Used by: DFSP

The issuing PISP will expect a response to their request for a transfer which describes the finalised state of the requested transfer. This response will be given by a **PATCH** call on the **/thirdpartyRequests/transactions/**<ID**>** resource. The <ID> given in the query string should be the *transactionRequestId* which was originally used by the PISP to identify the transaction request (see Section 2.1.7.1.2 above.)

The data model for this endpoint is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **completedTimestamp** | 0..1 | [DateTime](#_bookmark237) | Time and date when the transaction was completed |
| **transferState** | 1 | [TransferState](#_bookmark317) | State of the transfer |
| **extensionList** | 0..1 | [ExtensionList](#_bookmark326) | Optional extension, specific to deployment |

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/thirdpartyRequests/transactions.**

##### **PUT /thirdpartyRequests/transactions/**<ID>**/error**

Used by: DFSP

The **PUT /thirdpartyRequests/transactions/**<ID>**/error** resource will have the same content as the **PUT /transactionRequests/**<ID>**/error** resource described in Section 6.4.5.1 of Ref. 1 above.

##### **PATCH /thirdpartyRequests/transactions/**<ID>**/error**

Used by: DFSP

The issuing PISP will expect a response to their request for a transfer which describes the finalized state of the requested transfer. This response will be given by a **PATCH** call on the **/thirdpartyRequests/transactions/**<ID>**/error** resource. The content of this resource will be the same as the data model described in Table 24 of Ref. 1 above, in the section describing the **PUT** command on the **/transfers/**<ID>**/error** resource shown in Section 6.7.5.1 of Ref. 1 above.

### **thirdPartyRequests/verifications**

The **/thirdPartyRequests/verifications** resource is used by a Payer DFSP to verify that an authorization response received from a PISP was signed using the correct key, in cases where the FIDO server to be used is implemented by the switch and not internally by the DFSP. The DFSP sends the original challenge and the signed response to the FIDO server, together with the consent ID to be used for the verification. The FIDO server compares the response with the result of signing the challenge with the private key associated with the consent ID, and, if the two match, it returns a positive result. Otherwise, it returns an error.

The **/thirdPartyRequests/verifications** resource supports the endpoints described below.

#### Requests

This section describes the services that a client can request on the **/thirdPartyRequests/verifications** resource.

##### **GET /thirdPartyRequests/verifications/<ID>**

Used by: DFSP

The HTTP request **/thirdPartyRequests/verifications** <ID> is used to get information regarding a previously created or requested authorization. The <ID> in the URI should contain the verification request ID (see Section 2.1.8.1.2 below) that was used for the creation of the transfer.Callback and data model information for GET **/thirdPartyRequests/verifications/**<ID>:

Callback – PUT **/thirdPartyRequests/verifications/**<ID>

Error Callback – PUT **/thirdPartyRequests/verifications/**<ID>/error

Data Model – Empty body

##### **POST /thirdPartyRequests/verifications**

Used by: DFSP

The **POST /thirdPartyRequests/verifications** resource is used to request confirmation from a FIDO server that a challenge has been signed using the correct private key.

Callback and data model information for **POST /thirdpartyRequests/verifications**:

* Callback - **PUT /thirdpartyRequests/verifications /**<ID>
* Error Callback - **PUT /thirdpartyRequests/verifications /**<ID>**/error**
* Data Model – See Table below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **verificationRequestId** | 1 | [CorrelationId](#_CorrelationId) | Common ID between the DFSP and FIDO server for the verification request object. The ID should be reused for resends of the same authorization request. A new ID should be generated for each new authorization request. |
| **challenge** | 1 | string | The challenge originally sent to the PISP |
| **value** | 1 | [authenticationValue](#_AuthenticationValue) | The signed challenge returned by the PISP. |
| **consentId** | 1 | [CorrelationId](#_CorrelationId_1) | Common Id between the DFSP and the FIDO server for the agreement against which the FIDO server is to evaluate the signature |

#### Callbacks

This section describes the callbacks that are used by the server under the resource **/thirdPartyRequests/verifications/**

##### **PUT /thirdPartyRequests/verifications/**<ID>

Used by: FIDO

The callback **PUT /thirdPartyRequests/verifications/**<ID> is used to inform the client of the result of an authorization check. The <ID> in the URI should contain the authorizationRequestId (see Section 2.1.8.1.2 above) which was used to request the check, or the <ID> that was used in the **GET** **/thirdPartyRequests/verifications/**<ID>. The data model for this resource is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authorizationResponse** | 1 | [AuthenticationResponse](#_AuthenticationResponse_1) | The result of the authorization check. |

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/thirdPartyRequests/verifications**.

##### **PUT /thirdPartyRequests/verifications/**<ID>**/error**

Used by: FIDO

If the server is unable to complete the authorization request, or another processing error occurs, the error callback **PUT /thirdPartyRequests/verifications/**<ID>**/error** is used. The <ID> in the URI should contain the <ID> that was used in the call which requested the authorization. The data model for this resource is as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Cardinality** | **Type** | **Description** |
| **errorInformation** | 1 | [ErrorInformation](#_bookmark322) | Error code, category description. |

### **validations**

The **/validations** resource is used to create a link between an ID which the PISP is to use to reference a customer’s account (which is originally generated by the payer DFSP) and a public key which the Payer DFSP or its proxies (such as the FIDO server) can use to verify that a challenge issued by a DFSP has in fact been signed by the private key which corresponds to the public key in the link.

The **/validations** resource supports the endpoints described below.

#### Requests

This section describes the services that a client can request on the **/validations** resource.

##### **GET /validations /**<type>/<ID>

Used by: PISP, DFSP

The HTTP request **/ validations**/<type>/<ID> is used to get information regarding a previously created or requested validation. The <type> in the URI request should specify the type of identifier for which the PISP generated a keypair, and the <ID> in the URI should contain the identifier itself

Callback and data model information for **GET** **/validations/**<type>/<ID>:

* Callback – **PUT** **/validations/**<type>/<ID>
* Error Callback – **PUT** **/validations/**<type>/<ID>**/error**
* Data Model – Empty body

##### **POST /validations**

Used by: PISP, DFSP

The **POST /validations** resource is used to publish the public key which other parties should use to validate that a challenge for a given account has been correctly signed by the PISP.

Callback and data model information for **POST /validations**:

* Callback - **PUT /validations /**<type>/<ID>
* Error Callback - **PUT /validations/**<type>/<ID>**/error**
* Data Model – See Table below

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **identification** | 1 | [PartyIdInfo](#_PartyIdInfo_1) | The account for which a validation public key is being created. |
| **validator** | 1 | [BinaryString](#_BinaryString) | The public key to use to validate information for the given identifier |

#### Callbacks

This section describes the callbacks that are used by the server under the resource **/validations/**

##### **PUT /validations/**<type>**/**<ID>

Used by: DFSP, FIDO

The callback **PUT /thirdPartyRequests/validations/**<type>**/**ID> is used to inform the client of the result of a validation association. The <type> in the URI request should specify the type of identifier for which the PISP generated a keypair, and the <ID> in the URI should contain the identifier itself. The data model for this resource is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **authorizationState** | 1 | [CredentialState](#_DateTime) | The current status of the validation association. |
| **validator** | 1 | [BinaryString](#_BinaryString) | The public key in use to validate information for the given identifier |

#### Error callbacks

This section describes the error callbacks that are used by the server under the resource **/thirdPartyRequests/validations**.

##### **PUT /thirdPartyRequests/validations/**<type>**/**<ID>**/error**

Used by: DFSP, FIDO

If the server is unable to complete the authorization request, or another processing error occurs, the error callback **PUT /validations/**<type>**/**<ID>**/error** is used. The <type> in the URI request should specify the type of identifier for which the PISP generated a keypair, and the <ID> in the URI should contain the identifier itself. The data model for this resource is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **errorInformation** | 1 | [ErrorInformation](#_bookmark322) | Error code, category description. |

## Data Models

The following additional data models will be required to support the PISP API

### Element definitions

#### Account

The Account data model contains information relating to an account

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **address** | 0..1 | [AccountAddress](#_bookmark289) | An address which can be used to identify the account |
| **currency** | 1 | [Currency](#_bookmark343) | The currency in which the account is denominated |
| **description** | 0..1 | [Name](#_bookmark299) | Display name of the account, as set by the account owning DFSP. This will normally be a type name, such as “Transaction Account” or “Savings Account” |

#### AccountAddress

The `AccountAddress` data type is a variable length string with a maximum size of 1023 characters and consists of:

* Alphanumeric characters, upper or lower case. (Addresses are case-sensitive so that they can contain data encoded in formats such as base64url.)
* Underscore (\\_)
* Tilde (~)
* Hyphen (-)
* Period (.) Addresses MUST NOT end in a period (.) character

An entity providing accounts to parties (i.e. a participant) can provide any value for an `AccountAddress` that is **routable** to that entity. It does not need to provide an address that makes the account identifiable outside the entity’s domain. i.e. This is an address not an identifier

For example, a participant (Blue DFSP) that has been allocated the address space `moja.blue` might allocate a random UUID to the account and return the value:

```json

{

"address": "moja.blue.8f027046-b82a-4fa9-838b-70210fcf8137",

"currency": "ZAR"

}

```

*This address is* ***routable*** *to Blue DFSP because it uses the prefix `moja.blue`*

Blue DFSP may also simply use their own address if that is sufficient (in combination with the remainder of the `PartyIdInfo`) to uniquely identify the payee and the destination account.

```json

{

"address": "moja.blue",

"currency": "ZAR"

}

```

*This address is also* ***routable*** *to Blue DFSP because it uses the prefix `moja.blue*`

**IMPORTANT**: The policy for defining addresses and the life-cycle of these is at the discretion of the address space owner (the payee DFSP in this case).

#### AccountList

The AccountList data model is used to hold information about the accounts that a party controls.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **account** | 1..32 | [Account](#_bookmark343) | Information relating to an account that a party controls. |

#### AuthenticationChannel

The *AuthenticationChannel* data model is used to specify the type of out-of-loop authentication to use in verifying a customer’s wish to grant permissions to a PISP.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **AuthenticationChannel** | 1 | [Enum](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark212) of [String](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark211)(1..32) | See Section 2.2.2.2 below for more information on allowed values. |

#### AuthenticationInfo

The **AuthenticationInfo** data type used in these definitions is as defined in Section 7.4.1 of Ref. 1 above.

#### AuthenticationResponse

The **AuthenticationResponse** data type is an enumeration of type [AuthenticationResponse](#_AuthenticationResponse).

#### AuthenticationType

The **AuthenticationType** data type used in these definitions is as defined in Section 7.5.2 of Ref. 1 above. It is enumerated by the [AuthorizationChannelType](#_AuthorizationChannelType_1) enumeration.

#### AuthenticationValue

The AuthenticationValue data element contains a response returned by the recipient of an authorization request. It is described in Section 7.3.3 of Ref. 1 above, and is extended to support the new authentication type used for PISP. The data model is as follows:

| **Name** | **Cardinality** | **Format** | **Description** |
| --- | --- | --- | --- |
| **AuthenticationValue** | 1 | Depending on [AuthenticationType](#_AuthenticationType_1): If OTP: [OtpValue](#_bookmark219);  If QRCODE: [String](#_bookmark211)(1..64);  If U2F: [BinaryString](#_BinaryString) | Contains the authentication value. The format depends on the authentication type used in the [AuthenticationInfo](#_bookmark320) complex type. |

#### BinaryString

The **BinaryString** type used in these definitions is as defined in Section 7.2.17 of Ref. 1 above

#### Challenge

The Challenge object is used to hold a FIDO challenge and its associated signature.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **payload** | 1 | String | The value to be signed by the PISP |
| **signature** | 0..1 | [BinaryString](#_BinaryString)(256) | The signature produced by the application of the PISP’s private key to the payload. |

#### ConsentRequestChannelType

The **ConsentRequestChannelType** is used to hold an instance of the ConsentRequestChannelType enumeration. Its data model is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **ConsentRequestChannelType** | 1 | [Enum](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark212) of [String](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark211)(1..32) | See Sectio[n 2.2.2.4 below](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365) [( ConsentRequestChannelType](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365)) for more information on allowed values. |

#### CorrelationId

The **CorrelationId** type used in these definitions is as defined in Section 7.3.8 of Ref. 1 above.

#### Credential

The Credential object is used to store information about a challenge which is exchanged with a FIDO server. The data model is as follows:

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **credentialId** | 1 | [CorrelationId](#_CorrelationId_2) | A unique identifier for the credential. |
| **type** | 1 | [AuthenticationChannel](#_AuthorizationChannelType_1) | The type of credential this is |
| **status** | 0..1 | [CredentialState](#_CredentialState) | The current status of the credential. |
| **challenge** | 1 | [Challenge](#_Challenge) | The challenge issued in the creation of the credential, supplemented by a signature when the PISP has processed the challenge. |

#### CredentialState

The **CredentialState** data type stores the state of a credential request. Its data model is as follows.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **CredentialState** | 1 | [Enum](#_bookmark212) of [String](#_bookmark211)(1..32) | See Sectio[n 2.2.2.5 below (CredentialState](#_bookmark379)) for more information on allowed values. |

#### DateTime

The **DateTime** data type used in these definitions is as defined in Section 7.2.14 of Ref. 1 above.

#### ErrorInformation

The **ErrorInformation** data type used in these definitions is as defined in Section 7.4.2 of Ref. 1 above

#### ExtensionList

The **ExtensionList** data type used in these definitions is as defined in Section 7.4.4 of Ref. 1 above.

#### FspId

The **FspId** data type used in these definitions is as defined in Section 7.3.16 of Ref. 1 above.

#### GeoCode

The **GeoCode** data type used in these definitions is as defined in Section 7.4.9 of Ref. 1 above.

#### ilpCondition

The **ilpCondition** type used in these definitions is as defined in Section 7.3.17 of Ref. 1 above.

#### Integer

The **Integer** type used in these definitions is as defined in Section 7.2.5 of Ref. 1 above.

#### Money

The **Money** type used in these definitions is a defined in Section 7.4.10 of Ref. 1 above.

#### Note

The **Note** data type used in these definitions is as defined in Section 7.3.23 of Ref. 1 above.

#### PartyIdInfo

The **PartyIdInfo** data type used in these definitions is as defined in Section 7.4.13 of Ref. 1 above.

#### Quote

The **Quote** object is used to collect the information on the terms of a transfer which a Payee DFSP returns as part of the positive response to a quotation. This information is forwarded to the PISP by the Payer DFSP so that the PISP’s customer can make an informed consent to the transfer, and is forwarded to the FIDO server (if one is used) to confirm the *bona fides* of the authorization received from the PISP.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **transferAmount** | 1 | [Money](#_Money) | The amount that the sender’s account will be debited |
| **payeeReceiveAmount** | 1 | [Money](#_Money) | The amount o[f Money](#_bookmark356) that the Payee should receive in the end-to-end transaction |
| **fees** | 0..1 | [Money](#_Money) | The fees that the sender will pay as part of the transfer. |
| **payee** | 1 | [Party](#_Party) | The customer who will receive the funds transferred |
| **expiration** | 0..1 | [DateTime](#_DateTime) | Date and time until when the quotation is valid and can be honored when used in the subsequent transaction. |
| **transactionType** | 1 | [TransactionType](#_TransactionType) | Type of the transaction. |
| **note** | 0..1 | [Note](#_PartyIdInfo) | Memo associated to the transaction, intended to the Payee. |
| **extensionList** | 0..1 | [ExtensionList](#_PartyIdInfo) | Optional extension, specific to deployment. |

#### Party

The following shows a proposed revision of the Party data element to support the additional information required to support PISP interactions.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **partyIdInfo** | 1 | [PartyIdInfo](#_bookmark343) | Party Id type, id, sub ID or type, and FSP Id. |
| **merchantClassificationCode** | 0..1 | [MerchantClassificationCode](#_bookmark289) | Used in the context of Payee Information, where the Payee happens to be a merchant accepting merchant payments. |
| **name** | 0..1 | [PartyName](#_bookmark299) | Display name of the Party, could be a real name or a nick name. |
| **personalInfo** | 0..1 | [PartyPersonalInfo](#_bookmark345) | Personal information used to verify identity of Party such as first, middle, last name and date of birth. |
| **accounts** | 0..1 | AccountList | A list of the accounts that the party has. |

#### PartyIdInfo

The PartyIdInfo element used in this definition is as defined in Section 7.4.13 of Ref. 1 above.

#### Scope

The Scope element contains an access type which a PISP can request from a DFSP. It must be a member of the appropriate enumeration.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **accountId** | 1 | [AccountAddress](#_AccountAddress) | The address of the account to which the PISP wishes to be permitted access, or is being granted access |
| **actions** | 1..n | [ScopeAction](#_ScopeAction) | The action that the PISP wants permission to take in relation to the customer’s account, or that it has been granted in relation to the customer’s account |
| **credential** | 0..1 | [Credential](#_Credential) | The credential which is to be applied to the scope. |
| **partyIdInfo** | 0..1 | [PartyIdInfo](#_Scope) | The identifier which the PISP should use to access the account. |

#### ScopeAction

The ScopeAction element contains an access type which a PISP can request from a DFSP. It must be a member of the appropriate enumeration.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **scopeAction** | 1 | [Enum](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark212) of [String](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark211)(1..32) | See Sectio[n 0 below](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365) [( ScopeEnumeration](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365)) for more information on allowed values. |

#### ServiceType

The ServiceType element contains a type of service where the requester wants a list of the participants in the scheme which provide that service. It must be a member of the appropriate enumeration.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **serviceType** | 1 | [Enum](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark212) of [String](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark211)(1..32) | See Sectio[n](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365) 2.2.2.7 below [ServiceType](https://d.docs.live.net/6afda9a54147f31e/Working/Gates%20Foundation/Change%20Control%20Board/API%20Definition%20v1.0.docx#_bookmark365)) for more information on allowed values. |

#### Transaction

The **Transaction** type used in these definitions is as defined in Section 7.4.17 of Ref. 1 above, but with extensions to include the additional information required for verification and consent in the PISP ecosystem.

| **Name** | **Cardinality** | **Type** | **Description** |
| --- | --- | --- | --- |
| **transactionId** | 1 | [CorrelationId](#_CorrelationId_2) | ID of the transaction. Decided by the Payer FSP during the creation of the quote. |
| **quoteId** | 1 | [CorrelationId](#_CorrelationId_2) | ID of the quote. Decided by the Payer FSP during the creation of the quote. |
| **transactionRequestId** | 1 | [CorrelationId](#_CorrelationId_2) | ID of the transaction request which the PISP used to request the transfer |
| **payee** | 1 | [Party](#_Party) | Information about the Payee in the proposed financial transaction. |
| **payer** | 1 | [Party](#_Party) | Information about the Payer in the proposed financial transaction. |
| **amount** | 1 | [Money](#_Money) | Transaction amount to be sent. |
| **payeeReceiveAmount** | 1 | [Money](#_Money) | The amount o[f Money](#_bookmark337) that the Payee should receive in the end-to-end transaction. |
| **customerCost** | 0..1 | [Money](#_Money) | The charges that the customer will pay as part of the transaction. |
| **expiration** | 0..1 | [DateTime](#_DateTime) | Date and time until when the quotation is valid and can be honored when used in the subsequent transaction. |
| **transactionType** | 1 | [TransactionType](#_TransactionType) | Type of the transaction. |
| **note** | 0..1 | [Note](#_PartyIdInfo) | Memo associated to the transaction, intended to the Payee. |
| **extensionList** | 0..1 | [ExtensionList](#_PartyIdInfo) | Optional extension, specific to deployment. |

#### TransactionType

The *TransactionType* type used in these definitions is as defined in Section 7.4.18 of Ref. 1 above.

#### Uri

The API data type **Uri** is a JSON string in a canonical format that is restricted by a regular expression for interoperability reasons. The regular expression for restricting the **Uri** type is as follows:

^(([^:/?#]+):)?(//([^/?#]\*))?([^?#]\*)(\?([^#]\*))?(#(.\*))?[[1]](#footnote-1)

#### TransferState

The *TransferState* type used in these definitions is as defined in Section 7.3.35 of Ref. 1 above.

### Enumerations

#### AuthenticationResponse

The AuthenticationResponse enumeration describes the result of authenticating a FIDO challenge.

| **Name** | **Description** |
| --- | --- |
| **VERIFIED** | The challenge was correctly signed. |
| **REJECTED** | The challenge was not correctly signed. |
| **RESEND** | A problem occurred. Please re-submit. |

#### AuthorizationChannelType

This is an extension of the AuthenticationType enumeration described in Section 7.5.2 of Ref. 1 above.

| **Name** | **Description** |
| --- | --- |
| **OTP** | One-time password generated by the Payer FSP. |
| **QRCODE** | QR code used as One Time Password. |
| **U2F** | A FIDO challenge |

#### AuthorizationResponse

The AuthorizationResponseType enumeration is the same as the AuthorizationResponse enumeration described in Section 7.5.3 of Ref. 1 above.

#### ConsentRequestChannelType

| **Name** | **Description** |
| --- | --- |
| **WEB** | PISP can support authorization via a web-based login |
| **OTP** | PISP can support authorization via a One Time PIN |

#### CredentialState

This contains the allowed values for the state of a credential state

|  |  |
| --- | --- |
| **Name** | **Description** |
| **RECEIVED** | FIDO Server has received the credential. |
| **PENDING** | FIDO server is validating the credential. |
| **COMPLETED** | FIDO server has successfully validated the credential. |
| **REJECTED** | FIDO server has rejected the credential. |

#### PartyIdType

The PartyIdType enumeration is extended for PISPs to include a definition for the identifier which represents a link between a specific PISP and an account at a DFSP which a customer has given the PISP permission to access.

| **Name** | **Description** |
| --- | --- |
| **MSISDN** | An MSISDN (Mobile Station International Subscriber Directory Number; that is, a phone number) is used in reference to a Party. The MSISDN identifier should be in international format according to the ITU-T E.16437 standard. Optionally, the MSISDN may be prefixed by a single plus sign, indicating the international prefix. |
| **EMAIL** | An email is used in reference to a Party. The format of the email should be according to the informational RFC 369638. |
| **PERSONAL\_ID** | A personal identifier is used in reference to a participant. Examples of personal identification are passport number, birth certificate number, and national registration number. The identifier number is added in the [**PartyIdentifier**](#_bookmark295) element. The personal identifier type is added in the [**PartySubIdOrType**](#_bookmark301)element. |
| **BUSINESS** | A specific Business (for example, an organization or a company) is used in reference to a participant. The BUSINESS identifier can be in any format. To make a transaction connected to a specific username or bill number in a Business, the [**PartySubIdOrType**](#_bookmark301) element should be used. |
| **DEVICE** | A specific device (for example, POS or ATM) ID connected to a specific business or organization is used in reference to a Party. For referencing a specific device under a specific business or organization, use the [**PartySubIdOrType**](#_bookmark301) element. |
| **ACCOUNT\_ID** | A bank account number or FSP account ID should be used in reference to a participant. The ACCOUNT\_ID identifier can be in any format, as formats can greatly differ depending on country and FSP. |
| **IBAN** | A bank account number or FSP account ID is used in reference to a participant. The IBAN identifier can consist of up to 34 alphanumeric characters and should be entered without whitespace. |
| **ALIAS** | An alias is used in reference to a participant. The alias should be created in the FSP as an alternative reference to an account owner. Another example of an alias is a username in the FSP system. The ALIAS identifier can be in any format. It is also possible to use the [**PartySubIdOrType**](#_bookmark301) element for identifying an account under an Alias defined by the [**PartyIdentifier**.](#_bookmark295) |
| **THIRD\_PARTY\_LINK** | A third-party link which represents an agreement between a specific PISP and a customer’s account at a DFSP. The content of the link is created by the DFSP at the time when it gives permission to the PISP for specific access to a given account. |

#### ScopeEnumeration

| **Name** | **Description** |
| --- | --- |
| **BALANCE\_ENQUIRY** | PISP can request a balance for the linked account |
| **FUNDS\_TRANSFER** | PISP can request a transfer of funds from the linked account in the DFSP |
| **STATEMENT** | PISP can request a statement of individual transactions on a user’s account |

#### ServiceType

The **ServiceType** enumeration describes the types of role for which a DFSP may query using the **/services** resource.

| **Name** | **Description** |
| --- | --- |
| **THIRD\_PARTY\_DFSP** | DFSPs which will support linking with PISPs |
| **PISP** | PISPs |
| **FIDO\_SERVER** | Servers which provide FIDO authentication services |

1. Taken from [RFC 3986](https://www.ietf.org/rfc/rfc3986.txt), Appendix B [↑](#footnote-ref-1)