

```
openapi: 3.0.1
info:
  version: 1.0.0
  title: MSEPI04
  description: API for using EPI directory features
  contact:
    name: SNI / FIP / PAY / GIP / MOE
    email: LDD_LCL_SNI_PAY_GIP_MOE@lcl.fr
servers:
  - url: 'https://rct-msepi01.hors-prod.caas.lcl.gca'
  - url: 'https://dvl-msepi01.hors-prod.caas.lcl.gca'
paths:
  '/p2p_payments/{p2p_payment_id}/status':
    get:
      tags:
        - P2P Payment
      summary: Endpoint for EPI/WERO to query about the status of a P2P payment
      parameters:
        - name: Correlationid
          in: header
          required: false
          description: Unique correlation identifier to trace the request.
          schema:
            type: string
            format: uuid
        - name: p2p_payment_id
          in: path
          required: true
          description: Unique P2P Payment Id (as assigned by EPI)
          schema:
            type: string
            format: uuid
      responses:
        '200':
          description: Response related to the status of a known or unknown P2P payment
          content:
            application/json:
              schema:
                $ref: '#/components/schemas/GetPaymentStatusResponse'
              examples:
                Initial:
                  value:
                    value: Initial
                Approved:
                  value:
                    value: Approved
                Accepted:
                  value:
                    value: Accepted
                    at: '2024-09-27T07:39:41Z'
                Failed:
                  value:
                    value: Failed
                    at: '2024-09-27T07:39:41Z'
                    failure_code: AC04
                    failure_reason: Closed Account Number
                Settled:
                  value:
                    value: Settled
                    at: '2024-09-27T07:39:41Z'
                    originator_psp_reference: 4021e7e1825c4019976b93eff85196e3
                Rejected:
                  value:
                    value: Rejected
                    at: '2024-09-27T07:39:41Z'
                    rejection_reason: Unspecified
                Unknown:
                  value:
                    value: Unknown
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'400':
  description: Invalid or missing data in the request.
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
'401':
  description: Client application is not authorized to access this service.
'500':
  description: Server internal technical error.
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
/p2p_payments:
  post:
    tags:
      - P2P Payment
    summary: Initiate a P2P payment on EPI and check SCT INST feasibility
    parameters:
      - name: Correlationid
        in: header
        required: true
        description: Unique correlation identifier to trace the request.
        schema:
          type: string
          format: uuid
      - name: Context-Acquisition-Channel
        in: header
        required: true
        description: Acquisition channel identifier.
        schema:
          type: string
          enum:
            - IN
            - MO
      - name: Context-User-Profile-Code
        in: header
        required: true
        description: User profile code.
        schema:
          type: string
          enum:
            - L
    requestBody:
      content:
        application/json:
          schema:
            $ref: '#/components/schemas/CreatePaymentRequest'
    responses:
      '201':
        description: Payment succesfully initiated.
        content:
          application/json:
            schema:
              $ref: '#/components/schemas/CreatePaymentResponse'
      '400':
        description: Invalid or missing data in the request.
        content:
          application/json:
            schema:
              $ref: '#/components/schemas/ErrorResponse'
      '401':
        description: Client is not authorized to access this service.
      '422':
        description: >-
          Request is valid but cannot be processed by an underlying service
          (see message for more details).
        content:
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    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
      example:
        code: EXT0000
        message: >-
          La requête ne peut pas être traitée par CAPS. Cause :
          {message_returned_by_caps}
'500':
  description: Server internal technical error.
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
'/p2p_payments/{p2p_payment_id}':
  put:
    tags:
      - P2P Payment
    summary: Register a P2P payment in mirror database and check SCT INST feasibility
    description: >-
      If a P2P money request identifier is present, it will retrieve the data
      from the P2P request in the database.
    parameters:
      - name: Correlationid
        in: header
        required: true
        description: Unique correlation identifier to trace the request.
        schema:
          type: string
          format: uuid
      - name: Context-Acquisition-Channel
        in: header
        required: true
        description: Acquisition channel identifier.
        schema:
          type: string
          enum:
            - IN
            - MO
      - name: Context-User-Profile-Code
        in: header
        required: true
        description: User profile code.
        schema:
          type: string
          enum:
            - L
      - name: p2p_payment_id
        in: path
        required: true
        description: Unique P2P Payment Id.
        schema:
          type: string
          format: uuid
      - name: p2p_money_request_id
        in: query
        description: Unique identifier of the related P2P money request.
        schema:
          type: string
          format: uuid
    responses:
      '201':
        description: Payment succesfully initiated.
        content:
          application/json:
            schema:
              $ref: '#/components/schemas/PutPaymentResponse'
      '400':
        description: Invalid or missing data in the request.

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    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
  '401':
    description: Client is not authorized to access this service.
  '409':
    description: The P2P payment with the provided id already exists.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
  '422':
    description: >-
      Request is valid but cannot be processed by an underlying service
      (see message for more details).
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
        example:
          code: EXT0000
          message: >-
            La requête ne peut pas être traitée par CAPS. Cause :
            {message_returned_by_caps}
  '500':
    description: Server internal technical error.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
patch:
  tags:
    - P2P Payment
  summary: Approve a SCT INST generation related to a given P2P Payment
  parameters:
    - name: Correlationid
      in: header
      required: true
      description: Unique correlation identifier to trace the request.
      schema:
        type: string
        format: uuid
    - name: Context-Acquisition-Channel
      in: header
      required: true
      description: Acquisition channel identifier.
      schema:
        type: string
        enum:
          - IN
          - MO
    - name: Context-User-Profile-Code
      in: header
      required: true
      description: User profile code.
      schema:
        type: string
        enum:
          - L
    - name: p2p_payment_id
      in: path
      required: true
      description: Unique P2P Payment Id.
      schema:
        type: string
        format: uuid
  requestBody:
    content:

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application/json:
  schema:
    $ref: '#/components/schemas/PatchPaymentRequest'
  examples:
    Approved:
      value:
        status: Approved
        authentication_datetime: '2024-08-07T10:37:00Z'
        risk_analysis_data:
          customer_application: CLI
          ceiling: 1000
          partner_id: 01234567891
          login_id: '112211221122'
          strong_authentication: 1
          ip_address: 127.000.000.000
          user_agent: >-
            Mes Comptes - LCL/5.19.2 (Android 13; REA-NX9; HONOR;
            HNREA)
        trusteeer_analysis:
          status: OK
          score: 50
    Rejected:
      value:
        status: Rejected
responses:
  '200':
    description: Payment succesfully sent for settlement through SCT INST.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/PatchPaymentResponse'
  '400':
    description: Invalid or missing data in the request.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
  '401':
    description: Client is not authorized to access this service.
  '403':
    description: User is not authorized to execute this payment.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
  '404':
    description: Le paiement n'existe pas.
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
  '422':
    description: >-
      Request is valid but cannot be processed by an underlying service
      (see message for more details).
    content:
      application/json:
        schema:
          $ref: '#/components/schemas/ErrorResponse'
        example:
          code: EXT0000
          message: >-
            La requête ne peut pas être traitée par CAPS. Cause :
            {message_returned_by_caps}
  '500':
    description: Server internal technical error.
    content:
      application/json:
        schema:
```

\$ref: '#/components/schemas/ErrorResponse'

get:

tags:

- P2P Payment

summary: Get details of a sent or received P2P Payment

parameters:

- name: Correlationid
in: header
required: true
description: Unique correlation identifier to trace the request.
schema:
 type: string
 format: uuid
- name: Context-Client-Id
in: header
required: true
description: >-
 Unique identifier of the other service which is calling this service. It is is provided by the reverse-proxy.
schema:
 type: string
- name: Context-Distribution-Portal-Code
in: header
required: true
description: The code of the distribution portal used by the user.
schema:
 type: string
 minimum: 2
 maximum: 2
 enum:
 - '00'
 - '01'
 - '02'
 - '03'
 - '04'
 - '05'
 - '06'
 - '07'
 - 08
 - 09
 - '10'
 - '11'
 - '12'
 - '13'
 - '14'
 - '15'
 - '16'
 - '17'
 - '18'
 - '19'
 - '20'
 - '99'
- name: Context-User-Id
in: header
required: true
description: >-
 Unique identifier of the person who's calling the service. Can be null if the caller is the system. It will contains the numtecprs
schema:
 type: string
 example: 6000000201
- name: p2p_payment_id
in: path
required: true
description: Unique P2P Payment Id assigned by EPI/WERO.
schema:
 type: string
 format: uuid

responses:

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'200':
  description: P2P Payment details
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/GetP2pPaymentDetailsResponse'
      examples:
        P2PPaymentReceived:
          summary: Received P2P Payment details
          value:
            id: a6d1d59a-922d-4c8e-aab4-872940573253
            amount: 51.1
            currency: EUR
            title: "\U0001F4B5\U0001F44D"
            message: "Message avec \U0001F60E\U0001F981"
            created_at: '2024-12-31T10:10:39.475Z'
            updated_at: '2024-12-31T10:10:39.475Z'
            payment_reference: GLSI-1246342
            viewer_type: Payee
            viewer_iban: FR5030002003900000019557R24
            status:
              value: Settled
              display_value: PaymentSettled
            counterparty_contact:
              display_name: Jean T***
              proxy_value: '+33615748596'
              pro: false
        P2PPaymentSent:
          summary: Sent P2P Payment details
          value:
            id: a6d1d59a-922d-4c8e-aab4-872940573253
            amount: 300
            currency: EUR
            title: "\U0001F527"
            message: "Règlement facture \U0001F527"
            created_at: '2024-12-31T10:10:39.475Z'
            updated_at: '2024-12-31T10:10:39.475Z'
            payment_reference: GLSI-1246342
            viewer_type: Payer
            viewer_iban: FR5030002003900000019557R24
            status:
              value: Settled
              display_value: PaymentSettled
            counterparty_contact:
              display_name: Pro Pro
              proxy_value: contact@entreprisepro.fr
              pro: true
'400':
  description: Invalid or missing data in the request.
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
'401':
  description: Client application is not authorized to access this service.
'404':
  description: P2P Payment details not found
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
'500':
  description: Server internal technical error.
  content:
    application/json:
      schema:
        $ref: '#/components/schemas/ErrorResponse'
```

components:
schemas:

GetPaymentStatusResponse:

type: object

properties:

value:

type: string

enum:

- Initial
- Approved
- Accepted
- Failed
- Settled
- Rejected
- Unknown

description: Status code (provided whatever the P2P payment status).

at:

type: string

format: date-time

description: >-

UTC Date and time of the status modification. (Provided only when payment status is Failed, Rejected or Settled)

failure_code:

type: string

description: >-

Failure code (external code of R004, ExternalStatusReason1Code). (Provided only if the payment statut is Failed.)

failure_reason:

type: string

description: >-

Failure reason (proprietary reason R004). (Provided only if the payment status is Failed.)

originator_psp_reference:

type: string

description: >-

Originator PSP s reference for the original payment request (T054, pacs.008 Instruction identifier). (Provided only if the payment status is Settled.)

rejection_reason:

type: string

description: >-

Reason for the rejection. In our case, it will always be set at Unspecified. (Provided only if the payment status is Rejected.)

rejection_message:

type: string

description: >-

Detailed description of the rejection reason from the PSP. This description will be forwarded as-is to the payer. (Providable only if the payment status is Rejected. In our case, it will not be used because this data is optional on EPI side.)

required:

- value

Device:

type: object

description: >-

Optional device telemetry data ("device fingerprint") of the device used by the consumer, as reported by the wallet application and forwarded "as provided" to EPI when initiating the P2P Payment

properties:

id:

type: string

description: >-

The unique device identifier of the device used by the consumer. Note: Formats differ (UUID on iOS vs. 64-bit hex string on Android).

ip_address:

type: string

description: The IPv4 or IPv6 address of the consumers device

user_agent:

type: string

description: >-

The user agent string of the device used by the consumer. This will


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often contain information redundantly captured in the deviceOs and
deviceModel properties
model:
  type: string
  description: The model of the device used by the consumer
screen_resolution:
  type: string
  description: >-
    The screen resolution of the device used by the consumer, in pixels
    (width x height)
cellular_providers:
  type: string
  description: >-
    The cellular provider(s) of the device used by the consumer. This is
    a comma-separated list of the names of the cellular providers
location:
  type: string
  description: >-
    The location of the device used by the consumer. This is a
    comma-separated list of the latitude and longitude of the device
time:
  type: string
  description: 'The time on the device used by the consumer, in ISO 8601 format.'
time_zone:
  type: string
  description: The time zone of the device used by the consumer.
os:
  type: string
  description: The operating system of the device used by the consumer.
language:
  type: string
  description: 'The language of the device used by the consumer. (ie: fr_FR, en_US)'
AccountIdentification:
  type: object
  properties:
    type:
      type: string
      enum:
        - Iban
        - ProxyHash
        - ShareId
      description: >-
        Only IBAN is authorized for debtor account type. ProxyHash and
        ShareId are authorized for creditor account type.
    value:
      type: string
      description: Value related to the account identification type
TrusteerAnalysis:
  type: object
  description: >-
    Trusteer check status and scoring for fraud management ; provided by the
    requestor and forwarded as provided to GDR (through CAPS).
  properties:
    status:
      type: string
      enum:
        - OK
        - KO
        - KOF
        - KONF
      description: '"OK", "KO", "KOF" (Functional KO), "KONF" (Non Functional KO)'
    score:
      type: number
      description: Provided only when trustee_call_status OK
      minimum: 0
      maximum: 9999
CreatePaymentRequest:
  type: object
  properties:
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title:
  type: string
  description: >-
    Message title (text or UTF-8 emojis) on 3 chars forwarded to the
    beneficiary through EPI
message:
  type: string
  description: >-
    Free text message title (text with or without UTF-8 emojis) on 250
    chars forwarded to the beneficiary through EPI.<br>When provided, it
    is transformed by EPI to a SEPA compliant remittance information
    message used for SCT INST exchange
amount:
  type: number
  format: decimal
  example: 1.23
  description: P2P Payment amount in Euros
originator_id:
  type: number
  example: 1234567890
  description: Originator / Debtor Numtecprs
debtor_account_identifier:
  allOf:
    - $ref: '#/components/schemas/AccountIdentification'
  example:
    type: Iban
    value: FR76000000000000000000A00
creditor_account_identifier:
  allOf:
    - $ref: '#/components/schemas/AccountIdentification'
  example:
    type: ProxyHash
    value: PZGI4MTD8kVdbysQMF8ztCykGY87PLIhrg-1qfxPPrg=
device:
  $ref: '#/components/schemas/Device'
PutPaymentRequest:
  type: object
  properties:
    origin:
      type: string
      description: The origin of the payment.
      enum:
        - P2PRequest
        - P2POpenRequest
    originator_id:
      type: number
      example: 1234567890
      description: Originator / Debtor Numtecprs
    debtor_account_identifier:
      allOf:
        - $ref: '#/components/schemas/AccountIdentification'
      example:
        type: Iban
        value: FR76000000000000000000A00
GetP2pPaymentDetailsResponse:
  type: object
  properties:
    id:
      type: string
      format: uuid
      example: a6d1d59a-922d-4c8e-aab4-872940573253
      description: Unique P2P Payment Id
    amount:
      type: number
      format: double
      example: 51.11
      description: P2P Payment amount
    currency:
      type: string
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example: EUR
description: Amount currency (ISO4217).
title:
  type: string
  example: "\U0001F4B5"
  description: Message title (text or UTF-8 emojis) on 3 chars
message:
  type: string
  example: "Ta participation au \U0001F381"
  description: Free text message (text with or without UTF-8 emojis) on 250 chars.
created_at:
  type: string
  example: '2024-12-31T10:10:39.475Z'
  description: >-
    Date and time at which the P2P payment has been created. (Format:
    UTC Timestamp)
updated_at:
  type: string
  example: '2024-12-31T10:10:39.475Z'
  description: >-
    Date and time at which the P2P payment has been updated. (Format:
    UTC Timestamp)
payment_reference:
  type: string
  maxLength: 140
  description: >-
    For P2Pro usage only<br>Payment reference with SEPA compliant
    characters used in the SCT Inst remittance information
viewer_type:
  type: string
  description: Type of viewer
  enum:
    - Payer
    - Payee
viewer_iban:
  type: string
  description: Viewer (Payee or payer) account when applicable
  example: FR5030002003900000019557R24
status:
  type: object
  description: P2P Payment status
  properties:
    value:
      description: EPI/WERO original status
      type: string
      enum:
        - Initial
        - Canceled
        - Approved
        - Accepted
        - Rejected
        - Settled
        - Failed
        - Expired
    display_value:
      type: string
      description: Status displayed on frontend application
      enum:
        - Awaiting
        - PaymentSettled
        - PaymentFailed
      example: PaymentSettled
counterparty_contact:
  type: object
  description: >-
    Contact details about the counterparty <br>(payer or payee depending
    on who is retrieving the details)
  properties:
    display_value:
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    type: string
    description: >-
      The consumer's name. Depending on the consumer's personal
      choice, the consumer name is either the full name as provided by
      the consumer PSP or an obfuscated name in the form of a
      pseudonym or masked name.
    example: Jean T***
  proxy_value:
    type: string
    description: Proxy value (non hashed) linked to that consumer.
    example: '+33612321232'
  pro:
    type: boolean
    example: true
    description: >-
      Indicates whether the payment source linked to the consumer is a
      business account (P2Pro).
  required:
    - display_value
required:
  - id
  - viewer_type
  - status
  - created_at
  - counterparty_contact
CreatePaymentResponse:
  type: object
  properties:
    id:
      type: string
      format: uuid
      description: >-
        Unique P2P Payment Id assigned by EPI to the to be approved by
        customer payment
    creditor_account_country_code:
      type: string
      example: FR
      description: Beneficiary account country code
PatchPaymentRequest:
  type: object
  properties:
    status:
      type: string
      enum:
        - Approved
        - Rejected
    authentication_datetime:
      type: string
      format: date-time
    risk_analysis_data:
      $ref: '#/components/schemas/RiskAnalysisData'
    trustee_analysis:
      $ref: '#/components/schemas/TrusteeAnalysis'
PatchPaymentResponse:
  type: object
  properties:
    id:
      type: string
      format: uuid
      description: P2P Payment Id of the executed P2P payment
    lcl_transaction_id:
      type: string
      description: LCL transaction identifier (VIRINST id)
PutPaymentResponse:
  type: object
  properties:
    id:
      type: string
      format: uuid
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description: >-
  Unique P2P Payment Id assigned by EPI to the to be approved by
  customer payment
creditor_account_country_code:
  type: string
  example: FR
  description: Beneficiary account country code
creditor_account:
  type: string
  example: FR76000000000000000000A00
  description: >-
    Only present when approving a money request<br>Creditor IBAN account as provided by
    EPI/WERO used for LCL anti-fraud checks (because the beneficiary proxy is not provided while
    approving the money request)
RiskAnalysisData:
  type: object
  description: >-
    Provided by the requestor and forwarded as provided to GDR (through
    CAPS).<br>Equivalent to "additional_data" tag sent on WSCTXD01 for
    Paylib or standard SCT/SCT-Inst
properties:
  communication_technique:
    type: string
    maxLength: 3
    description: >-
      TBD, Paylib, API (DSP2) Fax, face to face (if application
      acquisition = TP Agence)
  customer_application:
    type: string
    maxLength: 4
    description: 'Value: "CLI" (LCL Mes Comptes), "MKRT", PISP-NomTPP, MABQ, API'
  ceiling:
    type: number
    description: Customer ceiling for the current transaction
  recipient_alias:
    type: string
    maxLength: 60
    description: Recipient/beneficiary mobile number or email address (non hashed)
  partner_id:
    type: string
    maxLength: 14
    description: Originator partner id (numtecprs)
  login_id:
    type: string
    maxLength: 64
    description: Username used to login (BELPP app user identifier)
  strong_authentication:
    type: string
    maxLength: 1
    description: >-
      "0" = No / "1" = Yes / "2" = strong authentication method 1 / "3" =
      strong authentication method 2
  imei:
    type: string
    maxLength: 15
    description: Mobile phone identification number for "LCL Mes Comptes" application
  ip_address:
    type: string
    maxLength: 39
    description: IPV4/v6 address
  user_agent:
    type: string
    maxLength: 130
    description: >-
      Details about the sender such as the application name and version,
      the operating system, etc.
  edi_requestor:
    type: string
    maxLength: 8

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description: Only for transactions file

ErrorResponse:

type: object

properties:

code:

type: string

message:

type: string