



STET PSD2 API

Documentation Part 3: Interaction Examples

Author: Robache Hervé

Date: 2020-10-22

Version: 1.4.2.18 (English)



Table of content

5. CLIENT SERVER INTERACTION EXAMPLES	5
6. AISP USE CASES	5
6.1. PSU Context Retrieval	5
6.1.1. Request	5
6.1.2. Response	6
6.2. Consent Forwarding	7
6.2.1. Request	7
6.2.2. Response	8
6.3. PSU identification Retrieval	8
6.3.1. Request	8
6.3.2. Response	8
6.4. Account Balances Retrieval	9
6.4.1. Request	9
6.4.2. Response	9
6.5. Account Transactions Retrieval	10
6.5.1. Request	10
6.5.2. Response	10
6.6. Trusted Beneficiaries Retrieval	11
6.6.1. Request	11
6.6.2. Response	12
7. CBPII USE CASES	13

7.1. Account Amount Coverage Check.....	13
7.1.1. Request	13
7.1.2. Response	13
8. PISP USE CASES (REDIRECT APPROACH).....	14
8.1. Payment Request with multiple instructions having different execution dates.....	14
8.1.1. Payment Request Submission.....	14
8.1.2. Payment Request Retrieval	17
8.1.3. Payment Request Confirmation.....	20
8.1.4. Payment Request Cancellation.....	23
8.1.5. Cancellation Request Confirmation	26
8.2. Payment Request with multiple instructions having different beneficiaries.....	29
8.2.1. Payment Request Submission.....	29
8.2.2. Payment Request Retrieval	33
8.2.3. Payment Request Confirmation.....	36
8.3. Standing Orders Request.....	39
8.3.1. Payment Request Submission.....	39
8.3.2. Payment Request Retrieval	42
8.3.3. Payment Request Confirmation.....	44
8.3.4. Payment Request Cancellation.....	47
8.3.5. Cancellation Request Confirmation	49
9. PISP USE CASES (DECOUPLED APPROACH).....	52
9.1. Payment Request with multiple instructions having different execution dates.....	52
9.1.1. Payment Request Submission.....	52



9.1.2. Payment Request Confirmation	55
10. PISP USE CASES (EMBEDDED-1-FACTOR APPROACH).....	58
10.1. Payment Request with multiple instructions having different execution dates.....	58
10.1.1. Payment Request Submission.....	58
10.1.2. Payment Request Confirmation.....	61



5. Client Server interaction examples

In the following examples, HTTP headers for request and response are explicitly given only once. Then, only relevant HTTP headers are retrieved.

6. AISP Use cases

6.1. PSU Context Retrieval

6.1.1. Request

```
GET http://localhost:8080/v1/accounts
```

6.1.1.1. Headers

```
Date: Tue, 8 Oct 2019 10:35:19 +0200
PSU-Date: 2017-06-08T09:33:55.954+02:00
Accept: application/hal+json; charset=utf-8
PSU-GEO-Location: GEO:52.506931,13.144558
Digest:
X-Request-ID: GGF3YUD3BDJK
PSU-Referer: http://en.wikipedia.org/wiki/Main_Page
PSU-IP-Port: 12345
PSU-Accept: text/plain
Authorization: Bearer 1234567890AZERTYUIOP
PSU-Accept-Charset: utf-8
PSU-Accept-Encoding: gzip, deflate
PSU-IP-Address: 10.10.10.10
PSU-User-Agent: Mozilla
PSU-HTTP-Method: POST
PSU-Accept-Language: en-US
Content-Type: application/json
User-Agent: Swagger-Codegen/1.0.0/java
Signature: keyId="https://path.to/myQsealCertificate_612b4c7d103074b29e4c1ece1ef40bc575c0a87e",algorithm="rsa-sha256",headers="date psu-date psu-geo-location digest x-request-id psu-referer psu-ip-port psu-accept psu-accept-charset psu-accept-encoding psu-ip-address psu-user-agent psu-http-method psu-accept-language content-type (request-target)",signature="vUfFe/11MvtqUvfyFrMWELsYYrR6zZtWNyDW63fS+oUdFXqvjjJ+9lbMizGhDs2O2ePAs6smagl+//a2aXfyXqDUQAJVIFaQmufPwbXUFjRFkMblfdEE6897+4bPZPQmehkwXr0GB4uDvmpjLCmelu0/dximVSg5QLrJTyxql4="
```

6.1.1.2. No body data

6.1.2. Response

Status code: 200

6.1.2.1. Headers

X-Request-ID: GGF3YUD3BDJK
Content-Type: application/hal+json;charset=utf-8
Date: Tue, 08 Oct 2019 08:35:19 GMT

6.1.2.2. Body

```
{
  "accounts": [ {
    "resourceId": "Alias1",
    "bicFi": "BNKAFRPPXXX",
    "accountId": {
      "currency": "EUR"
    },
  },
  "name": "Compte de Mr et Mme Dupont",
  "usage": "PRIV",
  "cashAccountType": "CACC",
  "psuStatus": "Co-account Holder",
  "_links": {
    "balances": {
      "href": "/v1/accounts/Alias1/balances"
    },
    "transactions": {
      "href": "/v1/accounts/Alias1/transactions"
    }
  }
}, {
  "resourceId": "Alias2",
  "bicFi": "BNKAFRPPXXX",
  "accountId": {
    "currency": "EUR"
  },
  "name": "Compte de Mme Dupont",
  "usage": "PRIV",
  "cashAccountType": "CACC",
  "psuStatus": "Account Holder",
  "_links": {
    "balances": {
      "href": "/v1/accounts/Alias2/balances"
    }
  }
} ]
}
```

```
    },
    "transactions": {
      "href": "/v1/accounts/Alias2/transactions"
    }
  }
},
"_links": {
  "self": {
    "href": "/v1/accounts"
  }
}
}
```

6.2. Consent Forwarding

6.2.1. Request

PUT http://localhost:8080/v1/consents

6.2.1.1. No specific headers

6.2.1.2. Body

```
{
  "balances": [{
    "other": {
      "identification": "Alias1",
      "schemeName": "BANK",
      "issuer": "BNKAFRPPXXX"
    }
  }, {
    "other": {
      "identification": "Alias2",
      "schemeName": "BANK",
      "issuer": "BNKAFRPPXXX"
    }
  }
],
  "transactions": [{
    "other": {
      "identification": "Alias1",
      "schemeName": "BANK",
      "issuer": "BNKAFRPPXXX"
    }
  }
],
  "trustedBeneficiaries": true,
  "psidentity": true
}
```

```
}
```

6.2.2. Response

Status code: 201

6.2.2.1. No specific headers

6.2.2.2. Body

6.2.2.3. No body data

6.3. PSU identification Retrieval

6.3.1. Request

GET http://localhost:8080/v1/end-user-identity

6.3.1.1. No specific headers

6.3.1.2. No body data

6.3.2. Response

Status code: 200

6.3.2.1. No specific headers

6.3.2.2. Body

```
{
  "connectedPsu" : "Mme Cécile Dupond",
  "connectedPsuNamePrefix" : "MADM",
  "connectedPsuFirstName" : "Cécile",
  "connectedPsuLastName" : "Dupond",
  "_links" : {
    "self" : {
      "href" : "v1/end-user-identity"
    },
    "parent-list" : {
      "href" : "/v1/accounts"
    }
  }
}
```



```
}
```

6.4. Account Balances Retrieval

6.4.1. Request

```
GET http://localhost:8080/v1/accounts/Alias1/balances
```

6.4.1.1. No specific headers

6.4.1.2. No body data

6.4.2. Response

```
Status code: 200
```

6.4.2.1. No specific headers

6.4.2.2. Body

```
{
  "balances" : [ {
    "name" : "Solde comptable au 12/01/2017",
    "balanceAmount" : {
      "amount" : 123.45,
      "currency" : "EUR"
    },
    "balanceType" : "CLBD",
    "lastCommittedTransaction" : "A452CH"
  }, {
    "name" : "Solde comptable au 12/01/2017",
    "balanceAmount" : {
      "amount" : 105.65,
      "currency" : "EUR"
    },
    "balanceType" : "XPCD",
    "lastCommittedTransaction" : "A452CH"
  } ],
  "_links" : {
    "self" : {
      "href" : "/v1/accounts/Alias1/balances"
    },
    "parent-list" : {
      "href" : "/v1/accounts"
    }
  }
}
```

```
"transactions" : {  
  "href" : "/v1/accounts/Alias1/transactions"  
}  
}  
}
```

6.5. Account Transactions Retrieval

6.5.1. Request

```
GET http://localhost:8080/v1/accounts/Alias1/transactions
```

6.5.1.1. No specific headers

6.5.1.2. No body data

6.5.2. Response

```
Status code: 200
```

6.5.2.1. No specific headers

6.5.2.2. Body

```
{  
  "transactions" : [ {  
    "entryReference" : "AF5T2",  
    "transactionAmount" : {  
      "amount" : 12.25,  
      "currency" : "EUR"  
    },  
    "creditDebitIndicator" : "DBIT",  
    "status" : "BOOK",  
    "bookingDate" : "2017-01-11T23:00:00.000Z",  
    "remittanceInformation" : {  
      "unstructured" : [ "ChÃque nÂ°XXXXXXX" ]  
    }  
  }, {  
    "entryReference" : "AF5T3",  
    "transactionAmount" : {  
      "amount" : 66.38,  
      "currency" : "EUR"  
    },  
    "creditDebitIndicator" : "DBIT",  
    "status" : "BOOK",
```

```

"bookingDate": "2017-01-11T23:00:00.000Z",
"remittanceInformation": {
  "unstructured": [ "PrÃ©virement ICS XXXXXXXX" ]
}
}, {
"entryReference": "AF5T4",
"transactionAmount": {
  "amount": 60.0,
  "currency": "EUR"
},
"creditDebitIndicator": "DBIT",
"status": "BOOK",
"bookingDate": "2017-01-11T23:00:00.000Z",
"remittanceInformation": {
  "unstructured": [ "Retrait Carte" ]
}
}],
"_links": {
  "self": {
    "href": "/v1/accounts/Alias1/transactions"
  },
  "parent-list": {
    "href": "/v1/accounts"
  },
  "balances": {
    "href": "/v1/accounts/Alias1/balances"
  },
  "last": {
    "href": "/v1/accounts/Alias1/transactions?page=last"
  },
  "next": {
    "href": "/v1/accounts/Alias1/transactions?page=next"
  }
}
}

```

6.6. Trusted Beneficiaries Retrieval

6.6.1. Request

GET <http://localhost:8080/v1/trusted-beneficiaries>

6.6.1.1. No specific headers

6.6.1.2. No body data

6.6.2. Response

Status code: 200

6.6.2.1. No specific headers

6.6.2.2. Body

```
{
  "beneficiaries" : [ {
    "creditorAgent" : {
      "bicFi" : "BANKYYQXXX"
    },
    "creditor" : {
      "name" : "myMerchant",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    },
    "creditorAccount" : {
      "iban" : "YY64COJH41059545330222956960771321"
    }
  } ],
  "_links" : {
    "self" : {
      "href" : "/v1/trusted-beneficiaries"
    },
    "parent-list" : {
      "href" : "/v1/accounts"
    }
  }
}
```

7. CBPII Use cases

7.1. Account Amount Coverage Check

7.1.1. Request

POST http://localhost:8080/v1/funds-confirmations

7.1.1.1. No specific headers

7.1.1.2. Body

```
{
  "paymentCoverageRequestId" : "MyCoverage123456",
  "instructedAmount" : {
    "amount" : 12345.0,
    "currency" : "EUR"
  },
  "accountId" : {
    "iban" : "YY13RDHN98392489481620896668799742"
  }
}
```

7.1.2. Response

Status code: 200

7.1.2.1. No specific headers

7.1.2.2. Body

```
{
  "request" : {
    "paymentCoverageRequestId" : "MyCoverage123456",
    "instructedAmount" : {
      "amount" : 12345.0,
      "currency" : "EUR"
    },
    "accountId" : {
      "iban" : "YY13RDHN98392489481620896668799742"
    }
  },
  "result" : true,
  "_links" : {
```

```
"self" : {  
  "href" : "v1/funds-confirmations"  
}  
}  
}
```

8. PISP Use cases (REDIRECT APPROACH)

8.1. Payment Request with multiple instructions having different execution dates

8.1.1. Payment Request Submission

8.1.1.1. Request

POST http://localhost:8080/v1/payment-requests?ui_locales=

No specific headers

Body

```
{  
  "paymentInformationId" : "MyPmtInflId",  
  "creationDateTime" : "2019-10-08T10:35:20.495+02:00",  
  "numberOfTransactions" : 2,  
  "initiatingParty" : {  
    "name" : "MyPreferredPisp",  
    "postalAddress" : {  
      "country" : "FR",  
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]  
    },  
    "organisationId" : {  
      "identification" : "12FR5",  
      "schemeName" : "COID",  
      "issuer" : "ACPR"  
    }  
  },  
  "paymentTypeInformation" : {  
    "serviceLevel" : "SEPA",  
    "categoryPurpose" : "DVPM"  
  },  
  "debtor" : {  
    "name" : "MyCustomer",  
    "postalAddress" : {  
      "country" : "FR",
```

```
"addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"privateId" : {
  "identification" : "FD37G",
  "schemeName" : "BANK",
  "issuer" : "BICXYTTZZZ"
}
},
"beneficiary" : {
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  }
},
"purpose" : "COMC",
```

```
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
}
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  }
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "scaHint" : "scaExemption",
  "successfulReportUri" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUri" : "http://myPisp/PaymentFailure"
}
}
```

8.1.1.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscId

Body


```
{
  "appliedAuthenticationApproach" : "REDIRECT",
  "_links" : {
    "consentApproval" : {
      "href" : "https://psd2.aspsp/consent-approval"
    }
  }
}
```

8.1.2. Payment Request Retrieval

8.1.2.1. Request

GET http://localhost:8080/v1/payment-requests/MyPmtInfRscld

No specific headers

No body data

8.1.2.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest" : {
    "resourceId" : "MyPmtInfRscld",
    "paymentInformationId" : "MyPmtInfId",
    "creationDateTime" : "2019-10-08T10:35:20.495+02:00",
    "numberOfTransactions" : 2,
    "initiatingParty" : {
      "name" : "MyPreferredPisp",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "12FR5",
        "schemeName" : "COID",
        "issuer" : "ACPR"
      }
    },
    "paymentTypeInformation" : {
      "serviceLevel" : "SEPA",

```

```
"categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PDNG",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
```

```

    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "PDNG"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "PDNG"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}

```

```
}
},
"_links": {
  "request": {
    "href": "/v1/payment-requests/MyPmtInfRscld"
  },
  "confirmation": {
    "href": "/v1/payment-requests/MyPmtInfRscld/confirmation"
  }
}
}
```

8.1.3. Payment Request Confirmation

8.1.3.1. Request

POST http://localhost:8080/v1/payment-requests/MyPmtInfRscld/confirmation

No specific headers

Body

```
{}
```

8.1.3.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest": {
    "resourceId": "MyPmtInfRscld",
    "paymentInformationId": "MyPmtInfId",
    "creationDateTime": "2019-10-08T10:35:20.495+02:00",
    "numberOfTransactions": 2,
    "initiatingParty": {
      "name": "MyPreferredPisp",
      "postalAddress": {
        "country": "FR",
        "addressLine": [ "18 rue de la DSP2", "75008 PARIS" ]
      },
    },
    "organisationId": {
      "identification": "12FR5",
    }
  }
}
```

```
"schemeName" : "COID",
"issuer" : "ACPR"
}
},
"paymentTypeInformation" : {
"serviceLevel" : "SEPA",
"categoryPurpose" : "DVPM"
},
"debtor" : {
"name" : "MyCustomer",
"postalAddress" : {
"country" : "FR",
"addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"privateId" : {
"identification" : "FD37G",
"schemeName" : "BANK",
"issuer" : "BICXYTTZZZ"
}
},
"debtorAgent" : {
"bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
"isTrusted" : true,
"creditor" : {
"name" : "myMerchant",
"postalAddress" : {
"country" : "FR",
"addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
"identification" : "852126789",
"schemeName" : "SIREN",
"issuer" : "FR"
}
},
"creditorAccount" : {
"iban" : "YY64COJH41059545330222956960771321"
}
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
"creditTransferTransaction" : [ {
"paymentId" : {
"instructionId" : "MyInstrId3",
"endToEndId" : "MyEndToEndId3"
},
"requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
```

```
"instructedAmount" : {
  "amount" : 124.35,
  "currency" : "EUR"
},
"ultimateCreditor" : {
  "name" : "myPreferredUltimateMerchant",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "85212678900025",
    "schemeName" : "SIRET",
    "issuer" : "FR"
  }
},
"purpose" : "COMC",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "PDNG"
}],
```

```
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRscld"
  }
}
}
```

8.1.4. Payment Request Cancellation

8.1.4.1. Request

PUT http://localhost:8080/v1/payment-requests/MyPmtInfRscld

No specific headers

Body

```
{
  "resourceId" : "MyPmtInfRscld",
  "paymentInformationId" : "MyPmtInfId",
  "creationDateTime" : "2019-10-08T10:35:20.495+02:00",
  "numberOfTransactions" : 2,
  "initiatingParty" : {
    "name" : "MyPreferredPisp",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "12FR5",
      "schemeName" : "COID",
      "issuer" : "ACPR"
    }
  },
  "paymentTypeInformation" : {
    "serviceLevel" : "SEPA",
    "categoryPurpose" : "DVPM"
  },
  "debtor" : {
```

```
"name" : "MyCustomer",
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"privateId" : {
  "identification" : "FD37G",
  "schemeName" : "BANK",
  "issuer" : "BICXYTTZZZ"
}
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    }
  }
} ]
```



```
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "RJCT",
  "statusReasonInformation" : "DS02"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
```

```
}
```

8.1.4.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscld

Body

```
{
  "appliedAuthenticationApproach" : "REDIRECT",
  "_links" : {
    "consentApproval" : {
      "href" : "https://psd2.aspsp/consent-approval"
    }
  }
}
```

8.1.5. Cancellation Request Confirmation

8.1.5.1. Request

POST http://localhost:8080/v1/payment-requests/MyPmtInfRscld/confirmation

No specific headers

Body

```
{}
```

8.1.5.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest" : {
    "resourceId" : "MyPmtInfRscld",
    "paymentInformationId" : "MyPmtInfId",
  }
}
```

```
"creationDateTime" : "2019-10-08T10:35:20.495+02:00",
"numberOfTransactions" : 2,
"initiatingParty" : {
  "name" : "MyPreferredPisp",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "12FR5",
    "schemeName" : "COID",
    "issuer" : "ACPR"
  }
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
```

```
}
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
```

```

        "schemeName" : "SIRET",
        "issuer" : "FR"
    }
},
"purpose" : "COMC",
"remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "RJCT",
"statusReasonInformation" : "DS02"
}],
"supplementaryData" : {
    "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
    "appliedAuthenticationApproach" : "REDIRECT",
    "scaHint" : "scaExemption",
    "successfulReportUrl" : "http://myPisp/PaymentSuccess",
    "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
    "request" : {
        "href" : "/v1/payment-requests/MyPmtInfRsclId"
    }
}
}

```

8.2. Payment Request with multiple instructions having different beneficiaries

8.2.1. Payment Request Submission

8.2.1.1. Request

POST http://localhost:8080/v1/payment-requests?ui_locales=

No specific headers

Body

```

{
    "paymentInformationId" : "MyPmtInfId",
    "creationDateTime" : "2019-10-08T10:35:21.054+02:00",
    "numberOfTransactions" : 2,
    "initiatingParty" : {
        "name" : "MyPreferredPisp",
        "postalAddress" : {

```

```
"country" : "FR",
"addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "12FR5",
  "schemeName" : "COID",
  "issuer" : "ACPR"
}
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "localInstrument" : "INST",
  "categoryPurpose" : "CASH"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTZZZ"
  }
},
"chargeBearer" : "SLEV",
"requestedExecutionDate" : "2019-10-08T10:35:21.054+02:00",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "June Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    }
  }
} ]
}
```

```
    },
    "creditorAccount" : {
      "iban" : "YY49QEZO90424459988701367845944910"
    }
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "CASH",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  }
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "John Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    },
    "creditorAccount" : {
      "iban" : "YY27KYHO61109079868328944728829436"
    }
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
```

```
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "85212678900025",
  "schemeName" : "SIRET",
  "issuer" : "FR"
}
},
"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
}
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
}
```

8.2.1.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscld

Body

```
{
  "appliedAuthenticationApproach" : "REDIRECT",
  "_links" : {
    "consentApproval" : {
      "href" : "https://psd2.aspsp/consent-approval"
    }
  }
}
```


8.2.2. Payment Request Retrieval

8.2.2.1. Request

GET http://localhost:8080/v1/payment-requests/MyPmtInfRscld

No specific headers

No body data

8.2.2.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest" : {
    "resourceId" : "MyPmtInfRscld",
    "paymentInformationId" : "MyPmtInflId",
    "creationDateTime" : "2019-10-08T10:35:21.054+02:00",
    "numberOfTransactions" : 2,
    "initiatingParty" : {
      "name" : "MyPreferredPisp",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "12FR5",
        "schemeName" : "COID",
        "issuer" : "ACPR"
      }
    },
    "paymentTypeInformation" : {
      "serviceLevel" : "SEPA",
      "localInstrument" : "INST",
      "categoryPurpose" : "CASH"
    },
    "debtor" : {
      "name" : "MyCustomer",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      }
    }
  }
}
```

```
"privateId" : {
  "identification" : "FD37G",
  "schemeName" : "BANK",
  "issuer" : "BICXYTTZZZ"
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PDNG",
"requestedExecutionDate" : "2019-10-08T08:35:21.054Z",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "June Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    },
    "creditorAccount" : {
      "iban" : "YY49QEZO90424459988701367845944910"
    }
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  }
} ]
```

```
},
"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "PDNG"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "John Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    },
    "creditorAccount" : {
      "iban" : "YY27KYHO61109079868328944728829436"
    }
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "CASH",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "PDNG"
```

```
    }],  
    "supplementaryData": {  
      "acceptedAuthenticationApproach": [ "REDIRECT", "DECOUPLED" ],  
      "appliedAuthenticationApproach": "REDIRECT",  
      "successfulReportUrl": "http://myPisp/PaymentSuccess",  
      "unsuccessfulReportUrl": "http://myPisp/PaymentFailure"  
    }  
  },  
  "_links": {  
    "request": {  
      "href": "/v1/payment-requests/MyPmtInfRsclId"  
    },  
    "confirmation": {  
      "href": "/v1/payment-requests/MyPmtInfRsclId/confirmation"  
    }  
  }  
}
```

8.2.3. Payment Request Confirmation

8.2.3.1. Request

POST <http://localhost:8080/v1/payment-requests/MyPmtInfRsclId/confirmation>

No specific headers

Body

```
{ }
```

8.2.3.2. Response

Status code: 200

No specific headers

Body

```
{  
  "paymentRequest": {  
    "resourceId": "MyPmtInfRsclId",  
    "paymentInformationId": "MyPmtInfId",  
    "creationDateTime": "2019-10-08T10:35:21.054+02:00",  
    "numberOfTransactions": 2,  
    "initiatingParty": {  
      "name": "MyPreferredPisp",  
    }  
  }  
}
```

```
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "12FR5",
  "schemeName" : "COID",
  "issuer" : "ACPR"
}
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "localInstrument" : "INST",
  "categoryPurpose" : "CASH"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "ACSC",
"requestedExecutionDate" : "2019-10-08T08:35:21.054Z",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "June Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      }
    }
  }
}
],
```

```
"privateId" : {
  "identification" : "852126789",
  "schemeName" : "SIREN",
  "issuer" : "FR"
},
"creditorAccount" : {
  "iban" : "YY49QEZO90424459988701367845944910"
},
"ultimateCreditor" : {
  "name" : "myPreferredUltimateMerchant",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "85212678900025",
    "schemeName" : "SIRET",
    "issuer" : "FR"
  }
},
"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "John Doe",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      }
    },
    "privateId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  }
},
```

```

"creditorAccount" : {
  "iban" : "YY27KYHO61109079868328944728829436"
}
},
"ultimateCreditor" : {
  "name" : "myPreferredUltimateMerchant",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "85212678900025",
    "schemeName" : "SIRET",
    "issuer" : "FR"
  }
},
"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "ACSC"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRsclId"
  }
}
}

```

8.3. Standing Orders Request

8.3.1. Payment Request Submission

8.3.1.1. Request

POST http://localhost:8080/v1/payment-requests?ui_locales=

No specific headers

Body

Published by STET under Creative Commons - Attribution 3.0 France (CC BY 3.0 FR)



```
{
  "paymentInformationId" : "MyPmtInflD",
  "creationDateTime" : "2019-10-08T10:35:21.289+02:00",
  "numberOfTransactions" : 1,
  "initiatingParty" : {
    "name" : "MyPreferredPisp",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "12FR5",
      "schemeName" : "COID",
      "issuer" : "ACPR"
    }
  },
  "paymentTypeInformation" : {
    "serviceLevel" : "SEPA",
    "categoryPurpose" : "DVPM"
  },
  "debtor" : {
    "name" : "MyCustomer",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "privateId" : {
      "identification" : "FD37G",
      "schemeName" : "BANK",
      "issuer" : "BICXYTTZZZ"
    }
  },
  "beneficiary" : {
    "creditor" : {
      "name" : "Erwin Ghost",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "852126789",
        "schemeName" : "SIREN",
        "issuer" : "FR"
      }
    },
    "creditorAccount" : {
      "iban" : "YY98JHCL48922452970525461479908705"
    }
  }
}
```



```

"chargeBearer" : "SLEV",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId2",
    "endToEndId" : "MyEndToEndId2"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "executionRule" : "FWNG",
  "frequency" : "Mnth",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "CASH",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  }
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
}

```

8.3.1.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscld

Body

```
{
```

Published by STET under Creative Commons - Attribution 3.0 France (CC BY 3.0 FR)



```
"appliedAuthenticationApproach" : "REDIRECT",
"_links" : {
  "consentApproval" : {
    "href" : "https://psd2.aspsp/consent-approval"
  }
}
}
```

8.3.2. Payment Request Retrieval

8.3.2.1. Request

GET http://localhost:8080/v1/payment-requests/MyPmtInfRscld

No specific headers

No body data

8.3.2.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest" : {
    "resourceId" : "MyPmtInfRscld",
    "paymentInformationId" : "MyPmtInfId",
    "creationDateTime" : "2019-10-08T10:35:21.289+02:00",
    "numberOfTransactions" : 1,
    "initiatingParty" : {
      "name" : "MyPreferredPisp",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "12FR5",
        "schemeName" : "COID",
        "issuer" : "ACPR"
      }
    },
    "paymentTypeInformation" : {
      "serviceLevel" : "SEPA",
      "categoryPurpose" : "DVPM"
    }
  }
}
```

Published by STET under Creative Commons - Attribution 3.0 France (CC BY 3.0 FR)



```
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "Erwin Ghost",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY98JHCL48922452970525461479908705"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PDNG",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId2",
    "endToEndId" : "MyEndToEndId2"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "executionRule" : "FWNG",
  "frequency" : "Mnth",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  }
},
"ultimateCreditor" : {
```

```
"name" : "myPreferredUltimateMerchant",
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "85212678900025",
  "schemeName" : "SIRET",
  "issuer" : "FR"
}
},
"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "PDNG"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRsclId"
  },
  "confirmation" : {
    "href" : "/v1/payment-requests/MyPmtInfRsclId/confirmation"
  }
}
}
```

8.3.3. Payment Request Confirmation

8.3.3.1. Request

POST <http://localhost:8080/v1/payment-requests/MyPmtInfRsclId/confirmation>

No specific headers

Body

```
{}
```

8.3.3.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest": {
    "resourceId": "MyPmtInfRscId",
    "paymentInformationId": "MyPmtInfId",
    "creationDateTime": "2019-10-08T10:35:21.289+02:00",
    "numberOfTransactions": 1,
    "initiatingParty": {
      "name": "MyPreferredPisp",
      "postalAddress": {
        "country": "FR",
        "addressLine": [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId": {
        "identification": "12FR5",
        "schemeName": "COID",
        "issuer": "ACPR"
      }
    },
    "paymentTypeInformation": {
      "serviceLevel": "SEPA",
      "categoryPurpose": "DVPM"
    },
    "debtor": {
      "name": "MyCustomer",
      "postalAddress": {
        "country": "FR",
        "addressLine": [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId": {
        "identification": "FD37G",
        "schemeName": "BANK",
        "issuer": "BICXYTTZZZ"
      }
    },
    "debtorAgent": {
      "bicFi": "BNKAFRPPXXX"
    },
    "beneficiary": {
      "isTrusted": true,
      "creditor": {
```

```
"name" : "Erwin Ghost",
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "852126789",
  "schemeName" : "SIREN",
  "issuer" : "FR"
}
},
"creditorAccount" : {
  "iban" : "YY98JHCL48922452970525461479908705"
}
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId2",
    "endToEndId" : "MyEndToEndId2"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "executionRule" : "FWNG",
  "frequency" : "Mnth",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "CASH",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
} ],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
```

```
"appliedAuthenticationApproach" : "REDIRECT",
"successfulReportUrl" : "http://myPisp/PaymentSuccess",
"unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRscld"
  }
}
}
```

8.3.4. Payment Request Cancellation

8.3.4.1. Request

PUT http://localhost:8080/v1/payment-requests/MyPmtInfRscld

No specific headers

Body

```
{
  "resourceId" : "MyPmtInfRscld",
  "paymentInformationId" : "MyPmtInfId",
  "creationDateTime" : "2019-10-08T10:35:21.289+02:00",
  "numberOfTransactions" : 1,
  "initiatingParty" : {
    "name" : "MyPreferredPisp",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
  },
  "organisationId" : {
    "identification" : "12FR5",
    "schemeName" : "COID",
    "issuer" : "ACPR"
  },
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
```

```
"addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"privateId" : {
  "identification" : "FD37G",
  "schemeName" : "BANK",
  "issuer" : "BICXYTTZZZ"
}
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "Erwin Ghost",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY98JHCL48922452970525461479908705"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "RJCT",
"statusReasonInformation" : "DS02",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId2",
    "endToEndId" : "MyEndToEndId2"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "executionRule" : "FWNG",
  "frequency" : "MNTH",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    }
  }
} ]
```



```
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "CASH",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "successfulReportUri" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUri" : "http://myPisp/PaymentFailure"
}
}
```

8.3.4.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRsclId

Body

```
{
  "appliedAuthenticationApproach" : "REDIRECT",
  "_links" : {
    "consentApproval" : {
      "href" : "https://psd2.aspsp/consent-approval"
    }
  }
}
```

8.3.5. Cancellation Request Confirmation

8.3.5.1. Request

POST http://localhost:8080/v1/payment-requests/MyPmtInfRsclId/confirmation

No specific headers

Body

```
{}
```

8.3.5.2. Response

Status code: 200

No specific headers

Body

```
{
  "paymentRequest" : {
    "resourceId" : "MyPmtInfRscId",
    "paymentInformationId" : "MyPmtInfId",
    "creationDateTime" : "2019-10-08T10:35:21.289+02:00",
    "numberOfTransactions" : 1,
    "initiatingParty" : {
      "name" : "MyPreferredPisp",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "organisationId" : {
        "identification" : "12FR5",
        "schemeName" : "COID",
        "issuer" : "ACPR"
      }
    },
    "paymentTypeInformation" : {
      "serviceLevel" : "SEPA",
      "categoryPurpose" : "DVPM"
    },
    "debtor" : {
      "name" : "MyCustomer",
      "postalAddress" : {
        "country" : "FR",
        "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
      },
      "privateId" : {
        "identification" : "FD37G",
        "schemeName" : "BANK",
        "issuer" : "BICXYTTZZZ"
      }
    }
  }
}
```

```
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "Erwin Ghost",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY98JHCL48922452970525461479908705"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "RJCT",
"statusReasonInformation" : "DS02",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId2",
    "endToEndId" : "MyEndToEndId2"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "executionRule" : "FWNG",
  "frequency" : "MNTH",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  }
}
],
```

```

"purpose" : "CASH",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "ACSC"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "REDIRECT", "DECOUPLED" ],
  "appliedAuthenticationApproach" : "REDIRECT",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRscld"
  }
}
}

```

9. PISP Use cases (DECOUPLED APPROACH)

9.1. Payment Request with multiple instructions having different execution dates

9.1.1. Payment Request Submission

9.1.1.1. Request

POST http://localhost:8080/v1/payment-requests?ui_locales=

No specific headers

Body

```

{
  "paymentInformationId" : "MyPmtInfId",
  "creationDateTime" : "2019-10-08T10:35:21.435+02:00",
  "numberOfTransactions" : 2,
  "initiatingParty" : {
    "name" : "MyPreferredPisp",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    }
  },
}

```

```
"organisationId" : {
  "identification" : "12FR5",
  "schemeName" : "COID",
  "issuer" : "ACPR"
},
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"beneficiary" : {
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  }
}
]
```

```
},
"ultimateCreditor" : {
  "name" : "myPreferredUltimateMerchant",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "85212678900025",
    "schemeName" : "SIRET",
    "issuer" : "FR"
  }
},
"purpose" : "COMC",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
}
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  }
}
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "DECOUPLED", "EMBEDDED-1-FACTOR" ],
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
```

```
}  
}
```

9.1.1.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscld

Body

```
{  
  "appliedAuthenticationApproach" : "DECOUPLED"  
}
```

9.1.2. Payment Request Confirmation

9.1.2.1. Request

POST http://localhost:8080/v1/payment-requests/MyPmtInfRscld/confirmation

No specific headers

Body

```
{ }
```

9.1.2.2. Response

Status code: 200

No specific headers

Body

```
{  
  "paymentRequest" : {  
    "resourceId" : "MyPmtInfRscld",  
    "paymentInformationId" : "MyPmtInfId",  
    "creationDateTime" : "2019-10-08T10:35:21.435+02:00",  
    "numberOfTransactions" : 2,  
    "initiatingParty" : {  
      "name" : "MyPreferredPisp",  

```

```
"postalAddress" : {
  "country" : "FR",
  "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
},
"organisationId" : {
  "identification" : "12FR5",
  "schemeName" : "COID",
  "issuer" : "ACPR"
}
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
```



```
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  }
},
```

```

"purpose" : "COMC",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "PDNG"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "DECOUPLED", "EMBEDDED-1-FACTOR" ],
  "appliedAuthenticationApproach" : "DECOUPLED",
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRsclId"
  }
}
}

```

10. PISP Use cases (EMBEDDED-1-FACTOR APPROACH)

10.1. Payment Request with multiple instructions having different execution dates

10.1.1. Payment Request Submission

10.1.1.1. Request

POST http://localhost:8080/v1/payment-requests?ui_locales=

No specific headers

Body

```

{
  "paymentInformationId" : "MyPmtInfId",
  "creationDateTime" : "2019-10-08T10:35:21.499+02:00",
  "numberOfTransactions" : 2,
  "initiatingParty" : {
    "name" : "MyPreferredPisp",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    }
  }
}

```

```
},
"organisationId" : {
  "identification" : "12FR5",
  "schemeName" : "COID",
  "issuer" : "ACPR"
}
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTZZZ"
  }
},
"beneficiary" : {
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
},
"chargeBearer" : "SLEV",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
```

```

    "currency": "EUR"
  },
  "ultimateCreditor": {
    "name": "myPreferredUltimateMerchant",
    "postalAddress": {
      "country": "FR",
      "addressLine": [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId": {
      "identification": "85212678900025",
      "schemeName": "SIRET",
      "issuer": "FR"
    }
  },
  "purpose": "COMC",
  "remittanceInformation": {
    "unstructured": [ "MyRemittanceInformation" ]
  }
}, {
  "paymentId": {
    "instructionId": "MyInstrId4",
    "endToEndId": "MyEndToEndId4"
  },
  "requestedExecutionDate": "2019-11-08T00:00:00.000+01:00",
  "instructedAmount": {
    "amount": 124.35,
    "currency": "EUR"
  },
  "ultimateCreditor": {
    "name": "myPreferredUltimateMerchant",
    "postalAddress": {
      "country": "FR",
      "addressLine": [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId": {
      "identification": "85212678900025",
      "schemeName": "SIRET",
      "issuer": "FR"
    }
  },
  "purpose": "COMC",
  "remittanceInformation": {
    "unstructured": [ "MyRemittanceInformation" ]
  }
}],
"supplementaryData": {
  "acceptedAuthenticationApproach": [ "EMBEDDED-1-FACTOR", "REDIRECT" ],
  "scaHint": "scaExemption",
  "successfulReportUrl": "http://myPisp/PaymentSuccess",

```

```
"unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"  
}  
}
```

10.1.1.2. Response

Status code: 201

Headers

location: /v1/payment-requests/MyPmtInfRscld

Body

```
{  
  "appliedAuthenticationApproach" : "EMBEDDED-1-FACTOR"  
}
```

10.1.2. Payment Request Confirmation

10.1.2.1. Request

POST http://localhost:8080/v1/payment-requests/MyPmtInfRscld/confirmation

No specific headers

Body

```
{  
  "psuAuthenticationFactor" : "MS-eMRc3TeWoWfxpiQm-EA"  
}
```

10.1.2.2. Response

Status code: 200

No specific headers

Body

```
{  
  "paymentRequest" : {  
    "resourceId" : "MyPmtInfRscld",  
    "paymentInformationId" : "MyPmtInfId",  
    "creationDateTime" : "2019-10-08T10:35:21.499+02:00",  
  }  
}
```

```
"numberOfTransactions" : 2,
"initiatingParty" : {
  "name" : "MyPreferredPisp",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "organisationId" : {
    "identification" : "12FR5",
    "schemeName" : "COID",
    "issuer" : "ACPR"
  }
},
"paymentTypeInformation" : {
  "serviceLevel" : "SEPA",
  "categoryPurpose" : "DVPM"
},
"debtor" : {
  "name" : "MyCustomer",
  "postalAddress" : {
    "country" : "FR",
    "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
  },
  "privateId" : {
    "identification" : "FD37G",
    "schemeName" : "BANK",
    "issuer" : "BICXYTTZZZ"
  }
},
"debtorAgent" : {
  "bicFi" : "BNKAFRPPXXX"
},
"beneficiary" : {
  "isTrusted" : true,
  "creditor" : {
    "name" : "myMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "852126789",
      "schemeName" : "SIREN",
      "issuer" : "FR"
    }
  },
  "creditorAccount" : {
    "iban" : "YY64COJH41059545330222956960771321"
  }
}
```

```

},
"chargeBearer" : "SLEV",
"paymentInformationStatus" : "PART",
"creditTransferTransaction" : [ {
  "paymentId" : {
    "instructionId" : "MyInstrId3",
    "endToEndId" : "MyEndToEndId3"
  },
  "requestedExecutionDate" : "2019-10-08T00:00:00.000+02:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",
      "issuer" : "FR"
    }
  },
  "purpose" : "COMC",
  "remittanceInformation" : {
    "unstructured" : [ "MyRemittanceInformation" ]
  },
  "transactionStatus" : "ACSC"
}, {
  "paymentId" : {
    "instructionId" : "MyInstrId4",
    "endToEndId" : "MyEndToEndId4"
  },
  "requestedExecutionDate" : "2019-11-08T00:00:00.000+01:00",
  "instructedAmount" : {
    "amount" : 124.35,
    "currency" : "EUR"
  },
  "ultimateCreditor" : {
    "name" : "myPreferredUltimateMerchant",
    "postalAddress" : {
      "country" : "FR",
      "addressLine" : [ "18 rue de la DSP2", "75008 PARIS" ]
    },
    "organisationId" : {
      "identification" : "85212678900025",
      "schemeName" : "SIRET",

```

```
    "issuer" : "FR"
  }
},
"purpose" : "COMC",
"remittanceInformation" : {
  "unstructured" : [ "MyRemittanceInformation" ]
},
"transactionStatus" : "PDNG"
}],
"supplementaryData" : {
  "acceptedAuthenticationApproach" : [ "EMBEDDED-1-FACTOR", "REDIRECT" ],
  "appliedAuthenticationApproach" : "EMBEDDED-1-FACTOR",
  "scaHint" : "scaExemption",
  "successfulReportUrl" : "http://myPisp/PaymentSuccess",
  "unsuccessfulReportUrl" : "http://myPisp/PaymentFailure"
}
},
"_links" : {
  "request" : {
    "href" : "/v1/payment-requests/MyPmtInfRsclId"
  }
}
}
```