asn bank

PIS API

PSD2 interface PIS ASN Bank

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Colophon

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Version

Version	Date	Changes
1.0	2019-04-04	Final version
1.1	2019-07-05	- Added the *Get Transaction Status Request* endpoint; - Updated request and response objects and headers (4).
1.2	2019-08-02	- Added error information.
1.3	2019-09-12	- Added information about Android problem in 2.4; - Updated path parameters for refresh token call.
1.4	2019-11-21	- Added information about agended payments; - Added information about the *Cancel Payments* endpoint; - Updated response headers payment initiation call.
1.5	2020-01-27	- Changed authorization for the *Get Payment Status* endpoint and added information about the meaning of several payment statuses.
1.6	2020-04-29	- Updated certificates paragraph.
1.7	2020-07-14	- Added the *Get Payment* endpoint; - Added *Initiate Payment* validations; - Added missing error messages; - Removed unnecessary redirect uri paragraph; - Changed redirect uri in example response to new redirect uri.
1.8	2020-07-14	- Added the *periodic payment* payment service; - Added the *Get Payment* endpoint for periodic payment.
1.9	2021-06-08	- Added v1.1 of the *Get Payment Status* endpoints for one-time direct, one-time agended and deferred payments.
1.10	2021-10-20	- Added *Initiate Bulk Payment* and *Get Bulk Status* endpoints; - Combined descriptions of *Get Payment Status v1.1* into one paragraph; - Updated error information.
1.11	2022-01-20	- Added *Get Recurring Payment Status* v1.1.
1.12	2022-02-28	- Added *Cancel Bulk Payment.*
1.13	2022-03-30	- Deleted v1.0 of the *Get Payment Status* endpoints for one-time direct, one-time agended, deferred and recurring payments. - Updated support of bulk payments with debit postings for each individual payment within a batch (i.e. 'batch booking parameter = false').

		- Added withdrawal of future dated batches by the PSU.
1.14	2022-05-05	- Add error code for unknown payment id.
1.15	2023-04-20	- Add endToEndIdentification and remittanceInformationUnstructured to getPayment response body. - Update datatypes for X-Request-ID.
1.16	2023-09-28	- Added SEPA Direct Debit services.
1.17	2024-03-07	- Added v2 payment services. - Updated section 2.1 (conditions for using the PIS APIs) for v2 payment services. - Renamed payment types to better resemble Berlin Group terminology: o one-time direct payments has been renamed to one-off payments; o one-time agended payments has been renamed to future dated payments; o deferred payments has been renamed to one-off deferred payments; o recurring payments has been renamed to fixed amount recurring payments. - Removed port 10443 for authorize endpoint. - Added note to include specific XML fields in the SEPA Direct Debit initiation XML for a successful SCA redirect flow.
1.18	2024-03-17	- Updated descriptions and links for XMLs and XSDs for bulk payment and SEPA Direct Debit descriptions due to the SEPA Rulebook Change.
1.19	2025-01-27	- Removed documentation for deprecated v1 endpoints.
1.20	2025-04-24	- Added information for transaction status notifications. - Updated format of tables and added Appendix 1 Data Dictionary as reference.
1.21	2025-07-01	- Removed conditions describing that SDD and bulk are only applicable for SNS Bank and Regiobank in section 2.1, to reflect the inclusion of ASN business accounts from July 2025 onwards. - Extended endpoints for SEPA Direct Debit and bulk SCT payment services with the option for asnbank. - Rebranded de Volksbank NV to ASN Bank NV.
1.22	22-09-2025	- Added Multilevel SCA (section 4.4) for bulk payments. - Moved the reason codes to Appendix 2, and added new reason codes for the Instant Payments Regulation.
1.23	20-10-2025	- Added Multilevel SCA for additional payment types (one-off payments, future dated payments, one-off deferred payments and periodic payments).
1.24	13-11-2025	- Added explanation of bulk payment statuses in Appendix 3.

		- Added information about the instant processing of payments to section 2.1. - Added periodic payment v2 endpoints, including new functionality (get periodic payment status, delete periodic payment), and removed periodic payment v1 endpoints.

References

Version	Date	Description	Author	Reference
	October 2012	The OAuth 2.0 Authorization Framework	D. Hardt, Ed.	RFC 6749
		OAuth 2.0 Servers	Aaron Parecki	
	2014-07-21	An Introduction to OAuth 2	Mitchell Anicas	
	2015-07-03	OAuth 2.0 Token Introspection	J. Richer, Ed.	RFC 7662
1.1	2009-12-18	Sepa Requirements For An Extended Character Set	European Payments Council (EPC)	EPC217-08

TABLE OF CONTENTS

1 Introduction

This document describes the PIS (Payment Initiation Service) interface offered by ASN Bank under PSD2. It explains the process of the consent a PSU (Payment Service User) must give to allow a TPP (Third Party Provider), in its role of PISP (Payment Initiation Service Provider), to submit a payment debiting the PSU's account or, in case of a SEPA Direct Debit, to submit a payment crediting the PSU's business account.

It should be noted that this interface:

- complies with Berlin Group standards (NextGenPSD2 XS2A Framework Implementation Guidelines V1.3) for v1 and v1.1 endpoints;
- follows the Berlin Group openFinance API Framework Implementation Guidelines for Core Compliance Services (XS2A API) and Extended Payment Initiation Services for the v2 endpoints;
- supports the initiation of a single SEPA Credit Transfer (SCT) as well as the upload of bulk SCT payments and SEPA Direct Debits.

The remainder of this document will be organized as follows:

- Chapter 2 describes the conditions ASN Bank applies to the use of its payment initiation services, the character set used for the payment information to be exchanged between the PISP and ASN Bank in its role of ASPSP, the datatypes defined for the individual pieces of information and the URLs to be used by the PISPs for the different brands of ASN Bank.
- Chapter 3 sheds some light on the requirements PISPs must meet to access the systems controlled by ASN Bank.
- Chapter 4 lays out the fine details of the payment initiation flow.

2 Payment Initiation Services offered by ASN Bank

2.1 Conditions on the use of ASN Bank's payment initiation services

ASN Bank offers six payment services:

1. One-off payment. This payment service is referred to as *payments* by the Berlin Group (POST /payments/{payment-product}).
2. Future dated payment. The Berlin Group refers to this payment type as *future dated payments*. Similar to a one-off payment, but executed at a day specified by the PISP.
3. One-off deferred payment. Introduced by the Berlin Group as *deferred payments* in the Berlin Group openFinance API Framework Extended Payment Initiation Services. The scheduling of one-off deferred payments lies with the PISPs.
4. Periodic payments. This payment service is referred to as *periodic payments* by the Berlin Group also.
5. Bulk SCT payments. This payment type is known as *bulk payments* by the Berlin Group.
6. SEPA Direct Debits. This is a ASN Bank implementation and not described by the Berlin Group.

The following conditions apply to the usage of all of these payment initiation services:

1. The authorization code is valid for a duration of **10** minutes;
2. The access token is valid for a duration of **10** minutes;
3. The refresh token is valid for **90** days.

All SEPA Credit Transfer payments are by default processed instantly, provided that the bank of the creditor is reachable for instant payments. There is no need to add an indication to a request which asks for a payment to be processed instantly. We do not support the addition of 'instant' to our endpoints.

One-off payments and one-off deferred payments (upon execution) are processed in a time critical way; they should be processed within 10 seconds and are rejected otherwise. In case of a rejection, an AB reject reason code will be returned (meanings of AB codes can be found in Appendix 2).

Future dated payments, periodic payments and bulk payments are processed as non-time critical; when the execution moment comes, and processing takes longer than 10 seconds due

to time outs at the debtor bank side, the creditor bank/agent processor, or the creditor bank/agent itself, this will not cause an immediate rejection.

Both the default instant processing and the time critical/non-time critical processing of a PSD2 payment are implemented in the same way as they are implemented in our direct online customer channels; there is no difference in the settlement of PSD2 payments and the processing via our PSU interfaces.

The payment services also have their own specific requirements which must be met by the PISP. They are listed below per specific payment service:

One-off payment

1. A one-off payment cannot be cancelled by neither the PISP nor the PSU.
2. A one-off payment never has an *endDate* in the request body.
3. A one-off payment cannot be re-submitted by the PISP with the same paymentId, even if the payment request cannot be processed by the ASPSP for technical reasons or because of insufficient balance.
4. A one-off payment is executed by the ASPSP when the PSU signs the payment.
5. Multilevel SCA signing (signing of a payment by more than one person) is supported for business customers, e.g. in a four eyes principle authorization.

Future dated payment (warehoused with defined execution date at the ASPSP)

1. A future dated payment can be cancelled by the PISP using the cancel payment endpoint.
2. A future dated payment never has an *endDate* in the request body.
3. A future dated payment must have a *requestedExecutionDate* in the request body.
4. The ASPSP is responsible for the execution of the payment on the indicated date.
5. The PSU (customer) can withdraw the permission for the execution of the payment up to the date as recorded in the attribute *requestedExecutionDate* in the original payment request.
6. Withdrawal of the permission by the PSU can only be done in the online banking environment of the ASPSP.
7. Multilevel SCA signing (signing of a payment by more than one person) is supported for business customers, e.g. in a four eyes principle authorization.

One-off deferred payment

1. The execution date of a one-off deferred payment as recorded in the mandatory attribute *endDate* cannot be after 13 months counted from and including the month

where the payment request was received by the ASPSP and replied to with the status *RCVD* (RCVD means *received*).

2. The PISP (not the ASPSP) is responsible for the submission of a one-off deferred payment for execution;
3. The PSU can withdraw the permission for the execution of a one-off deferred payment up to and including the date as recorded in the attribute *endDate* in the original payment request.
4. Withdrawal of the permission by the PSU can only be done in the online banking environment of the ASPSP.
5. The permission to execute a one-off deferred payment expires automatically after the date as recorded in the attribute *endDate*.
6. The PISP can offer a one-off deferred payment for execution before the date as recorded in the *endDate* in the original payment request.
7. A one-off deferred payment can only be submitted once by the PISP with the same paymentId, even if the payment request cannot be processed by the ASPSP for technical reasons or because of insufficient balance.
8. The Berlin Group openFinance Framework defines several deferred payment services. ASN Bank supports the service type XDPIS (deferred-payments). This payment service does not reserve funds before execution, and does not support multiple executions (known as *initiations* under the openFinance Framework) under the same authorisation (permission).
8. An authorisation of a one-off deferred payment can be cancelled by the PISP using the cancel endpoint.
9. Multilevel SCA signing (signing of a payment by more than one person) is supported for business customers, e.g. in a four eyes principle authorization.

Periodic payments (warehoused at the ASPSP with same/fixed amount)

1. A periodic payment can be delivered with the attribute *endDate* filled with a date, or without the attribute *endDate*. In the latter case we are dealing with an *infinite* or *perpetual* periodic payment.
2. Withdrawal of a permission can only be done in the online banking environment of the ASPSP.
3. A periodic payment must have a *frequency* in the request body.
4. The permission for the execution of a series of periodic payments expires automatically on the date as recorded in the attribute *endDate* delivered in the original payment request.
5. The ASPSP is responsible for the execution of the periodic payments.

6. The PSU is entitled to withdraw the permission for a series of periodic payments up to and including the date as recorded in the attribute *endDate* delivered in the original payment request.
7. The PSU is entitled to withdraw the permission for a series of periodic payments lacking an *endDate* at any moment.
8. Multilevel SCA signing (signing of a payment by more than one person) is supported for business customers, e.g. in a four eyes principle authorization.

Bulk payments

1. A bulk payment request must follow the XML pain.001.001.03 or pain.001.001.09 file format. We check against the XSD of ISO 20022, 2009 version (pain.001.001.03) and 2019 version (pain.001.001.09). These can be found in the ISO 20022 Message Archive: https://www.iso20022.org/catalogue-messages/iso-20022-messages-archive.
2. Multiple batches (with a requested execution date) in one XML file is supported.
3. Both batch posting (compressed debit entry by batch) and bulk payment processing with debit entries for each individual payment within a batch (i.e. 'batch posting parameter = false') are supported.
4. SCA redirect conditions:
    a. Digipass or Mobile Banking app as SCA token are supported.
    b. We check against the agreed business client's account signing limits. Multilevel SCA signing (signing of batches by more than one person) is supported, e.g. in a four eyes principle authorization.
    c. Single SCA is supported as long as all batches in the file are signed/approved by our business customer. If one or more batches in a file are not signed/approved we request the customer to do a new and as such a second SCA signing.
    d. All unsigned batches will automatically be cancelled. Please note, the customer is warned about this in our redirect screens.
5. A bulk payment can be cancelled by the PISP using the cancel payment endpoint.
6. The PSU is entitled to withdraw a batch with an execution date in the future. Withdrawal can be done in the online banking environment of the ASPSP.

SEPA Direct Debits

1. ASN Bank only supports Core SDD and not B2B SDD initiation services.
2. For SDD initiation services the PSU (business customer) needs to have a separate SDD Core contract with ASN Bank N.V. The terms and conditions ('voorwaarden') mentioned in this contract also apply for this API service. This contract describes agreements like:
    - The applicable Creditor account (IBAN), Creditor Name and Creditor Scheme ID. These have to be used in the pain.008 file !

- Limits: the maximum number of batches in a predefined period, maximum amount of a batch, maximum number of direct debits within a batch and maximum amount of a direct debit.
- The way the pain.008 has to be delivered. In this case it must always be 'via the bank' and the terms and conditions (like ultimate delivery timelines) mentioned in the SDD Core contract also apply for this way of delivery.

If a SDD file is initiated and it does not contain SDD Core, or the business customer has no contract for his credit creditor account (IBAN), the file is rejected with reason code AC01.

3. A SEPA Direct Debit request must follow the XML pain.008.001.02 or pain.008.001.08 file format. We check against the XSD of ISO 20022, 2009 version (pain.008.001.02) and 2019 version (pain.008.001.08). These can be found in the ISO 20022 Message Archive: https://www.iso20022.org/catalogue-messages/iso-20022-messages-archive. Please note that for a successful SCA redirect flow of a SEPA Direct Debit, the control sum (CtrlSum) and the number of transactions (NbOfTxs) fields in both the group header (GrpHdr) and in the payment instruction information blocks (PmtInf) should be filled.
4. Multiple SEPA Direct Debit batches in one XML file is supported.
5. SCA redirect conditions:
    a. Digipass or Mobile Banking app as SCA token are supported;
    b. Once uploaded, the XML file cannot be altered. All SEPA Direct Debit batches present in the XML will be submitted.
6. A SEPA Direct Debit cannot be cancelled by the PISP. If a business customer want to cancel/revoke a SDD batch (before settlement) of reverse/recall a SDD batch (after settlement) the customer has to contact his bank as mentioned in the terms and conditions in his SDD Core contract.
7. Early delivery of SDD batches is supported (till 99 days before the requested SDD collection due date). Also late delivery until 4 calendar days after the requested SDD collection is due is supported. In that case the requested SDD collection due date is adjusted by the bank to 1 target day before the day of delivery.

2.2 Character set

The used character set is the Latin character set of the UTF-8 character encoding standard. This is in accordance with the character set as defined by the European Payments Council (EPC) Implementation Guidelines (EPC217-08). This character set is defined below:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +
Space

2.3 Data types

Most APIs as defined by ASN Bank consume and produce JSON (Java Script Object Notation) structures. JSON accepts the following data types:

1. A string;
2. A number;
3. An object (JSON object);
4. An array;
5. A boolean.

Note that the bulk payment initiation call expects a pain.001 XML structure, and the SEPA Direct Debit a pain.008 XML structure.

2.4 URLs

ASN Bank supports PSD2 APIs for three different brands: ASN Bank, RegioBank and SNS. There is one specific URL per brand.

- URL to start the PSU's SCA and approval process:
  - for TPPs in the role of PISP to start the approval process for the PSU, use:
    psd.bancairediensten.nl/psd2/asnbank/v1/authorize
    psd.bancairediensten.nl/psd2/regiobank/v1/authorize
    psd.bancairediensten.nl/psd2/snsbank/v1/authorize

  - for TPPs in the role of PISP to redeem a one-off authorization code or a recurring refresh token for an access token, use:
    psd.bancairediensten.nl/psd2/asnbank/v1/token
    psd.bancairediensten.nl/psd2/regiobank/v1/token
    psd.bancairediensten.nl/psd2/snsbank/v1/token

With respect to the data types, ASN Bank adheres closely to the datatypes and formats used in pain messages as defined by the ISO 20022 norm and adopted by the EPC for SEPA payments. This means that for alpha-numerical, decimal and date fields the datatype **string** with some additional formatting will be used:

Datatype	Length/Format	Description
String	Maxtext34	Maximum length of the alpha-numerical string is 34
	Maxtext35	Maximum length of the alpha-numerical string is 35
	Maxtext70	Maximum length of the alpha-numerical string is 70
	Maxtext140	Maximum length of the alpha-numerical string is 140

	ISO 8601 date format	Dates are of the data type string, but must comply with the ISO 8601 date format. This implies that dates have the following format: **YYYY-MM-DD**.
	ISO 8601 datetime format	Dates are of the data type string, but must comply with the ISO 8601 datetime format.
	Decimal format	Amount fields are of the data type *string*, but have the format of a *decimal* where the following format requirements hold: 1. The number of fractional digits must comply with the ISO 4217 minor unit of currency (for instance, the number of fractional digits for the currency EUR is 2); 2. The digits denoting integers and the digits denoting fractions are separated by a **dot**.
Number	Integer format	Number is an integer starting at 0, 1, 2, ...

3 Access

The PISP can only use the PSD2 APIs as authorized by ASN Bank. The PISP must be registered with the Competent Authority with a license to perform payment initiation services (refer to payment service 7 as described in Annex of the Payment Services Directive (2015/2366), PISPs that wish to use the PSD2 APIs of ASN Bank are required to go through an onboarding process. Part of this onboarding process is the exchange of a so-called **client_id**, **client_secret** and **redirect_uri.** The redirect_uri is needed to return the response to the payment initiation request, the subsequent authorization request and token exchange request to the appropriate address of the PISP.

3.1 Certificates

The connections between the TPP and ASN Bank endpoints are secured by a mutual TLS authentication, as required by the PSD2 regulations. This means that the TLS connection can only be established including client (i.e. TPP) authentication. For this authentication the TPP has to use a qualified certificate for website authentication. This qualified certificate has to be issued by a qualified trusted service provider (QTSP) according to the eIDAS regulation [eIDAS].

The content of the certificate has to be compliant with the requirements as specified in article 34 of the EBA Regulatory Technical Standards on Strong Customer Authentication and common and secure communication under article 98 of Directive 2015/2366 (PSD2).

3.2 Authentication by oAuth2

ASN Bank has chosen the oAuth2 authentication method for its PSD2 interface, an authentication method that does not require users to share their bank passwords with third-party apps. More details on the oAuth2 authentication method can be found in the standard oAuth2 flows or in one of the many tutorials on the internet.

3.3 Authorization

ASN Bank is using the so-called *authorization code* grant flow. The authorization code grant type is used to obtain both access tokens and refresh tokens and is optimized for confidential clients.

The ASPSP (the PSU's bank) delivers an authorization code to the TPP on behalf of the customer. The code is issued only once by the ASPSP and is needed for using the PSD2 functions. Next, the TPP will exchange the authorization code for an access and refresh token. The access token can subsequently be used in each PSD2 API service, but only once.

4 The APIs for submitting a payment request on behalf of a PSU

The PISPs must[1] use the following endpoints for submitting a payment request:

1. Payment initiation request (known as *authorisation* request for **one-off deferred payments**) with JSON encoding, or XML for bulk payments and SEPA Direct Debits;

2 and 3. Authorize request and approval by the PSU;

4. Access token request: access token and refresh token based on an authorization code;
5. New access token request: new access and refresh tokens based on a refresh token;
6. Get transaction status request;
7. Payment initiation request for **one-off deferred payments** (also known as the *execution* request);
8. Get payment request to retrieve the payment details, including the debtor account and the name of the holder(s) of this account, for all authorized payment types except bulk payments and SEPA Direct Debits;
9. Cancel payment request for **future dated payments, one-off deferred payments, periodic payments** and **bulk payments**;
10. Additional requests to retrieve details of a **one-off deferred payment**: its executions (referred to as *initiations* in the openFinance Framework), details of an execution, and the status of an execution;
11. Get payment status report for **SEPA Direct Debits.**

The SEPA Direct Debit endpoints are published on our Developer Portal as separate SEPA Direct Debit Payment Services APIs (one for initiating and retrieving the status, and one for retrieving the payment status report).

The v1 payment endpoints (bulk payments) and v2 payment endpoints (one-off, future dated, periodic and one-off deferred payments) are published in separate API Services on our Developer Portal.

Endpoints 7, 8, 9 and 10 for one-off, future dated, one-off deferred, and periodic payments are published on our Developer Portal as one API Swagger file, named "<Brand name> Manage Payments Services v2". For bulk payments, endpoints 8 and 9 are published in separate API Swagger files.

The API endpoints usually consist of the following elements:

1. Method and URL;
2. Path parameters;
3. Query parameters;
4. Request header;
5. Request body;
6. Response code;
7. Response header;
8. Response body.

[1] The APIs 6, 8, 9, 10 and 11 are optional.

For every individual endpoint ASN Bank offers, we will point out which of these elements they have and explain them in depth.

4.1 Payment initiation/authorisation request

By issuing a payment initiation/authorisation request, the PISP seeks permission from an ASPSP to submit a payment debiting the account a PSU is holding with the addressed ASPSP on behalf of that PSU.

In the sub-sections to come, we will discuss at length the parts which make up the payment initiation/authorisation endpoint.

A note on initiations and authorisations

For openFinance Extended Services (which includes one-off deferred payments), the Berlin Group introduced a distinction between *initiations* and *authorisations*. The creation of an extended payment resource for one-off deferred payments at the ASPSP, which is necessary for execution of the payment by the PISP, is referred to as the deferred payment *authorisation* request. The subsequent execution of the payment by the PISP is referred to as an *initiation* for a one-off deferred payment.

The creation of a one-off deferred payment *initiation* (execution) is described in section 4.8, and this current section deals with the creation of a one-off deferred payment *authorisation*.

For the core services (such as one-off payments and future dated payments) the openFinance documents refer to the creation of a payment resource at the ASPSP as the payment *initiation* request, which is described here. Payments of these types are subsequently executed by the ASPSP.

4.1.1 Method and URL

Method	URL	Description
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/payments/{payment-product}	Payment initiation endpoint for a **one-off payment** or a **future dated payment** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.

Method	URL	Description
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/{payment-product}	Payment authorisation endpoint for a **one-off deferred payment** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/periodic-payments/{payment-product}	Payment initiation endpoint for **periodic payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/bulk-payments/{payment-product}	Payment initiation endpoint for **bulk payments** as defined by the Berlin Group in the implementation guide version 1.3, and for and **SEPA Direct Debits**.

4.1.2 Path parameters

Attribute	Type	Mandatory	Description
payment-product	String	Y	The attribute refers to the payment product associated with the credit transfer payment method. The Berlin Group distinguishes the following payment products for JSON-based calls: 1. sepa-credit-transfers; 2. instant-sepa-credit-transfers; 3. target-2-payments; 4. cross-border-credit-transfers. It is up to the ASPSP to decide which of these payment products it supports. At the moment, ASN Bank only supports the following product: 1. sepa-credit-transfers.[2] For **bulk payments**, ASN Bank supports the product pain.001-sepa-credit-transfers. For **SEPA Direct Debits**, use the product pain.008-sepa-direct-debits.

4.1.3 Query parameters

The payment initiation/authorisation endpoint does not have any query parameters.

4.1.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute should be filled with the value "*application/json*", except for bulk payments and SEPA Direct Debits. For **bulk payments** and **SEPA Direct Debits** this attribute should be filled with the value "*application/xml*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute consists of *client_id:* identification of the PISP as registered with ASN Bank.

[2] ASN Bank processes sepa-credit-transfers instantly, provided that the bank of the creditor is reachable for instant payments. So, there is no difference in the settlement of these payments with the processing via our PSU interfaces.

Attribute	Type	Mandatory	Description
PSU-IP-Address	String	Y	Attribute filled with the IP-address of the PSU as recorded in the HTTP request from the PSU to the PISP. If the PSU has not sent its IP-address to the PISP, the PISP has to send its own IP-address.
Contract-ID	String	N	ID of the underlying service contract between API Client and API Server, resulting from API Client onboarding. Should be filled with the *client_id*. Mandatory for v2 endpoints, not necessary for v1 endpoints (recognizable by /v1 or /v2 in the URL).
TPP-Redirect-URI	String	N	URI of the TPP, where the transaction flow shall be redirected to after a Redirect. Mandatory for v2 endpoints, not necessary for v1 endpoints.
Client-Notification-URI	String	N	The URI of the Client API where notifications about the transaction status will be sent towards. The URI should match with the common name or one of the domains of the QWAC certificate. Push notifications are only supported for **one-off payments, future dated payments,** and **one-off deferred payments.** When the PISP wants to receive notifications, use both Client-Notification-URI and Client-Notification-Content-Preferred.
Client-Notification-Content-Preferred	String	N	The string has the form 'status=X1, …, Xn'. Xi is one of SCA, PROCESS, or LAST, and the constants are not repeated. Only PROCESS is supported by ASN Bank. When the PISP wants to receive notifications, use both Client-Notification-URI and Client-Notification-Content-Preferred.

A note on notifications: when a PISP wants to receive transaction status updates of a payment, we recommend using this functionality. This reduces the need for various status requests from the PISP. The notification will be sent when a payment is executed. Its body contains:

Attribute	Type	Mandatory	Description
paymentId	String	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.
transactionStatus	String	Y	Value of the attribute is conform with the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. Enumeration: - ACCC (accepted settlement completed, settlement on the creditor's account has been completed) - ACSC (accepted settlement completed, settlement on the debtor's account has been completed) - RJCT (rejected, e.g. if no funds available)
reasonCode	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.
initiationId	String	N	Unique identification of the payment initiation. Only provided for **one-off deferred payments**.

4.1.5 Request body

For **one-off payments**, **future dated payments, periodic payments** and **one-off deferred payments**, the attributes are as presented in this first table.

Attribute	Type	Mandatory	Description
creditor	PartyDescription1*	Y	Attribute filled with a description of the creditor.
creditorAccount	AccountReference*	Y	Attribute filled with details of the creditor account.
instructedAmount	Amount*	Y	Attribute filled with details of the amount.

Attribute	Type	Mandatory	Description
remittanceInformationUnstructured	String	N	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an UNSTRUCTURED form. Max140Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*
remittanceInformationStructured	String	N	Remittance information according to the list of Currence ("CUR") or ISO-20022 ("ISO"). Max35Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*
issuerSRI	String	N	The attribute *issuerSRI* is an ASN Bank-specific attribute required whenever the attribute *remittanceInformationStructured* is used. The attribute *issuerSRI* is not on the list of attributes as defined by the Berlin Group. It can, for instance, have the following values: • CUR; • ISO. Max35Text.

Attribute	Type	Mandatory	Description
ultimateCreditor	PartyDescription*	N	Ultimate party to which an amount of money is due. This attribute is optional. Nevertheless it is highly recommended to provide this information in case the TPP is acting as Collecting Service Provider. The TPP is temporarily in the possession of the collected funds (after the initiated payment is executed and settled) and transfers the collected funds from his "escrow" creditor account to the ultimate receiver/creditor account.
creditorAgent	AgentDescription2*	N	Attribute filled with a description of the creditor agent.
paymentIdentification	PaymentIdentification*	N	Set of elements used to reference a payment instruction.
debtorAccount	AccountReference*	N	Attribute filled with details of the debtor account.
endDate	String	N	The attribute *endDate* is a ASN Bank-specific field and is not allowed for **one-off payments** and **future dated payments**. The attribute *endDate* is mandatory for payments of the payment service **one-off deferred payments**. The *endDate* marks the ultimate date on which the PISP can submit a payment for execution by the ASPSP. The endDate should not be more than 13 months in the future. The attribute *endDate* is optional for **periodic payments**, because ASN Bank also allows for periodic payments with no end date, the so-called infinite or perpetual periodic payments. Attribute *endDate* has the ISO 8601 Date format (YYYY-MM-DD).

Attribute	Type	Mandatory	Description
requestedExecutionDate	String	N	Date at which the initiating party requests the clearing agent to process the payment. Attribute *requestedEndDate* has the ISO 8601 Date format (YYYY-MM-DD). The attribute *requestedExecutionDate* is not allowed with payments of the payment service **one-off deferred payments and periodic payments**. The attribute *requestedEndDate* is mandatory for **future dated payments**. The date cannot be in the past or more than 10 years in the future. If the date is today's date, the payment will be executed as a **one-off payment**; for a date in the future the ASPSP will execute the payment on that date.
startDate	String	Y	The attribute *startDate* is mandatory for **periodic payments**. *startDate* has the ISO 8601 Date format (YYYY-MM-DD). The date cannot be today, in the past or more than one year from now.
frequency	String	Y	The attribute *frequency* is mandatory for **periodic payments**. The following codes from the EventFrequency7Code of ISO 20022 are supported: Weekly, EveryFourWeeks, Monthly, Quarterly, SemiAnnual, Annual

*For a data dictionary, see appendix 1.

For **bulk payments** the request body is a pain.001 structure corresponding to the SCT schema urn:iso:std:iso:20022:tech:xsd:pain.001.001.03.

For **SEPA Direct Debits** the request body is a pain.008 structure corresponding to the SDD schema urn:iso:std:iso:20022:tech:xsd:pain.008.001.02. Please note that for a successful SCA redirect flow of a SEPA Direct Debit, the control sum (CtrlSum) and the number of transactions (NbOfTxs) fields in both the group header (GrpHdr) and in the payment instruction information blocks (PmtInf) should be filled.

4.1.6 Example request

The payment initiation/authorisation request is illustrated below. We give two examples: one for a JSON-based one-off deferred payment authorisation and one for a pain.001 XML-based payment initiation.

```
POST https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-
payments/sepa-credit-transfers
Content-Type: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Authorization: l7a2095e702fc042e881384d746e32d1f3
PSU-IP-Address: 192.168.8.78
Contract-ID: l7a2095e702fc042e881384d746e32d1f3
TPP-Redirect-URI: www.redirecturi.com
{
  "instructedAmount": {
    "amount": "20.99",
    "currency": "EUR"
  },
  "debtorAccount": {
    "iban": "NL64MAART0948305290",
    "currency": "EUR"
  },
  "creditorAccount": {
    "iban": "NL55WIND0000012345",
    "currency": "EUR"
  },
  "creditor": {
    "name": "A B Janssen"
  },
  "creditorAgent": {
    "financialInstitutionId": {
      "bicfi": "INGBNL2A"
    }
  },
  "remittanceInformationStructured": "1234 5678 9012 3456",
  "issuerSRI": "CUR",
  "ultimateCreditor": {
    "name": "bol.com",
    "identification": {
```

```
      "organisationId": {
        "lei": "724500PI68UVLK7E3S11"
      }
    }
  },
  "paymentIdentification": {
    "endToEndId": "endToEnd1234",
    "instructionId": "instruction1234"
  },
  "endDate": "2023-12-20"
}
```

```
POST https://psd.bancairediensten.nl/psd2/snsbank/v1/bulk-
payments/pain.001-sepa-credit-transfers
Content-Type: application/xml
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Authorization: l72b095e7a2f0442e887384c74b532defe
PSU-IP-Address: 192.168.8.78
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
schema.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>msgid</MsgId>
            <CreDtTm>2002-07-06T06:34:11.85</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <CtrlSum>3.00</CtrlSum>
            <InitgPty />
        </GrpHdr>
        <PmtInf>
            <PmtInfId>batchId1</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <NbOfTxs>1</NbOfTxs>
            <CtrlSum>3.00</CtrlSum>
            <ReqdExctnDt>1973-08-09</ReqdExctnDt>
            <Dbtr>
                <Nm>SNS klant</Nm>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>NL19SNSB0123426270</IBAN>
                </Id>
            </DbtrAcct>
            <DbtrAgt>
                <FinInstnId />
            </DbtrAgt>
```

```
            <CdtTrfTxInf>
                <PmtId>
                    <EndToEndId>eteid1</EndToEndId>
                </PmtId>
                <Amt>
                    <InstdAmt Ccy="IZR">3.00</InstdAmt>
                </Amt>
                <Cdtr>
                    <Nm>Anton</Nm>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <IBAN>NL15ASNB0706723484</IBAN>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Strd>
                        <CdtrRefInf>
                            <Tp>
                                <CdOrPrtry>
                                    <Cd>SCOR</Cd>
                                </CdOrPrtry>
                                <Issr>CUR</Issr>
                            </Tp>
                            <Ref>9000007960551590</Ref>
                        </CdtrRefInf>
                    </Strd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```

4.1.7 Response code

Code	Description
201	Created

4.1.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
Location	String	Y	Attribute contains the location of the created resource.
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
ASPSP-SCA-Approach	String	Y	Attribute invariably filled with the value "*REDIRECT*".

Attribute	Type	Mandatory	Description
ASPSP-Notification-Support	String	N	Only returned when the request contained notification headers. Contains the value 'true' when notifications for the created resource are supported. Contains 'false' when notifications in general are supported by the ASPSP, but not for this resource.
ASPSP-Notification-Content	String	N	Only returned when the request contained notification headers, and when notifications for the created resource are supported. When returned, always contains "status=PROCESS" since only PROCESS is supported by ASN Bank.

4.1.9 Response body

Attribute	Type	Mandatory	Description
transactionStatus	String	Y	Value of the attribute is conform with the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. Enumeration: RCVD (received).
paymentId	String	Y	ID of the created resource.
_links	Links	Y	**Remark:** All links can be relative or full links. The choice to be made is up to the discretion of the ASPSP. **"scaOAuth":** In case of a SCA OAuth2 Approach, the ASPSP is transmitting the URI where the configuration of the Authorisation Server can be retrieved. The configuration follows the OAuth 2.0 Authorisation Server Metadata specification. "**status**": the link to retrieve the transaction status of the payment initiation.
expiryDateTime	String	N	Only provided for **one-off deferred payments**. The last time stamp of validity of the related authorisation of the one-off deferred payment. Attribute *expiryDateTime* has the ISO 8601 DateTime format (YYYY-MM-DDThh:mm:ssZ).

Note: if a bulk payment file (pain.001) or SEPA Direct Debit file (pain.008) is rejected it is possible that you receive additional error information. Please refer to section 4.15.2.

4.1.10 Example response

```
HTTP/1.x 201 Created
```

```
Content-Type:       application/json
Location:
https://psd.bancairediensten.nl/psd2/snsbank/v2/payments/757a1db2-1281-
4c3c-9dab-095977bab1ca
X-Request-ID:       99391c7e-ad88-49ec-a2ad-99ddcb1f7756
ASPSP-SCA-Approach: REDIRECT
{
   "transactionStatus": "RCVD",
   "paymentId": "757a1db2-1281-4c3c-9dab-095977bab1ca",
   "_links": {
      "scaOAuth": {"href": "
https://psd.bancairediensten.nl/psd2/snsbank/v1/authorize
"},
      "status": {"href": "/v2.1/payments/sepa-credit-transfers/757a1db2-
1281-4c3c-9dab-095977bab1ca/status"}
   }
}
```

4.2 Authorize request

The PISP issues a request with the purpose to receive a URL which re-directs the PSU to the local bank environment in order to allow the PSU to authorize its bank, the ASPSP, to execute the payment submitted by the PISP.

In the next sub-sections, we will take a closer look at the elements which constitute the authorize endpoint.

4.2.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/ [snsbank|asnbank|regiobank]/v1/authorize?	Authorize endpoint as defined by ASN Bank.

4.2.2 Path parameters

The authorize endpoint does not have any path parameters.

4.2.3 Query parameters

Attribute	Type	Mandatory	Description
response_type	String	Y	Attribute invariably filled with the value "*code*".
scope	String	Y	Attribute specifies the level of access that the application is requesting. Invariably filled with the value "*PIS*".

Attribute	Type	Mandatory	Description
state	String	Y	Attribute contains the unique identification of the request issued by the PISP. The Berlin Group calls this attribute *X-Request-ID*.
paymentId	String	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.
redirect_uri	url	Y	Attribute filled with the value where the service redirects the user-agent to after granting the authorization code. No wildcards can be used in the callback URL. ASN Bank validates the exact callback URL.
client_id	String	Y	Attribute filled with the value of the client_id

4.2.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/x-www-form-urlencoded*".
Authorization	String	Y	Attribute consists of *client_id:* identification of the PISP as registered with ASN Bank.

4.2.5 Request body

The authorize endpoint does not have a request body.

4.2.6 Example request

```
GET
https://psd.bancairediensten.nl/psd2/snsbank/v1/authorize?response_type=code&scope=PIS&state=111111&paymentId=757a1db2-1281-4c3c-9dab-095977bab1ca&redirect_uri=https://thirdparty.com/callback&client_id=<client_id>

Content-Type: application/x-www-form-urlencoded

Authorization: l72b095e7a2f0442e887384c74b532dafe
```

4.2.7 Response code

Code	Description
302	Redirect

4.2.8 Response header

Attribute	Type	Mandatory	Description
location	String	Y	This attribute contains: 1. The URL leading to the login page of the ASPSP; 2. Session data stored in a JWT object (JWT stands for *JSON WebToken*).
Content-Type	String	Y	Attribute invariably filled with the value "*text/plain".*

4.2.9 Response body

The authorize endpoint does not have a response body.

4.2.10 Example response

```
HTTP/1.x 302

location:
https://diensten.snsbank.nl/online/toegangderden/#/login?action=display&sessionID=<sessionID>&sessionData=<sessionData>

Content-Type: text/plain
```

4.3 PSU approving the payment

PSUs clicking on the link leading them to the ASPSP will log on to the service to authenticate their identity. Next, the PSU approves the PISP's request to execute the payment. In case of success, the service returns an authorization code and redirects the user-agent to the application defined by the redirect URI.

The PSU's authentication and the PSU's approval are processes internal to ASN Bank, which we will not describe here. The return of the authorization code, though, that we will discuss below.

4.3.1 Response code

Code	Description
302	Redirect

4.3.2 Response parameters

Attribute	Type	Mandatory	Description
code	String	Y	Attribute filled with the authorization code needed to obtain an access and a refresh token. This code can only be used once and exchanged within a configurable time window (currently set to 10 minutes).

Attribute	Type	Mandatory	Description
state	String	Y	Attribute filled with the value which the PISP has delivered in the attribute **state** in the Authorize request.

The authorization code is then passed on to the PISP via the re-direct URL the PSU has to its disposition.

4.3.3 Example response

```
HTTP/1.x 302

https://fintechapplication/redirect?code=869af7df-4ea4-46cf-8bed-3de27624b29e&state=12345
```

4.4 Multilevel SCA

Some business customers have both individual and combined signing limits. Any payment amount above their individual signing limit and below the combined signing limit requires the authorization by a second PSU, e.g. in a four eyes principle authorization.

Payment initiations which are authorized by one PSU, but which are not yet finally authorized by a second PSU, will get the status PATC, for PartiallyAcceptedTechnicalCorrect ("The payment initiation needs multiple authentications, where some but not yet all have been performed. Syntactical and semantical validations are successful.").

If the PISP receives the status PATC when performing the get transaction status request (section 4.7), a second authorization needs to take place. Following the Berlin Group openFinance API Framework (XS2A API as PSD2 Interface Implementation Guidelines version 2.0), the PISP can do this by sending another Authorize Request (section 4.2), requesting a second PSU to approve the payment (section 4.3).

Alternatively, for bulk payments only, the PISP can ask the PSU to have a second PSU perform the second authorization in the online banking environment of the ASPSP.

4.5 Access token request

The access token and the refresh token are provided on the basis of the authorization code. The PISP requests an access token from the API by passing the authorization code along with authentication details, including the client secret, to the API token endpoint.

4.5.1 Method and URL

Method	URL	Description
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/token?	Token endpoint as defined by ASN Bank.

4.5.2 Path parameters

The token endpoint does not have any path parameters.

4.5.3 Query parameters

Attribute	Type	Mandatory	Description
grant_type	String	Y	Attribute invariably filled with the fixed value "*authorization_code*"; defines the OAuth2 flow.
code	String	Y	Authorization code needed to obtain an access and a refresh token.
redirect_uri	String	Y	The service redirects the user-agent to the application redirect URI. No wildcards can be used in the callback URL. ASN Bank validates the exact callback URL.

4.5.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/x-www-form-urlencoded*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Consist of *client_id* and *client_secret* separated by a colon (**:**) in a **base64** encoded string. – Format: Basic base64 (<client_id>:<client_secret>); – client_id: Identification of the PISP as registered with ASN Bank; – client_secret: secret agreed between the PISP and ASN Bank.

4.5.5 Request body

The token endpoint does not have a request body.

4.5.6 Example request

```
POST
https://psd.bancairediensten.nl/psd2/snsbank/v1/token?grant_type=authorization_code&code=<AUTORIZATION_CODE>&redirect_uri=https://thirdparty.com/callback

Content-Type: application/x-www-form-urlencoded

X-Request-ID: fdb9757d-8f27-4f9e-9be0-0eadacc89012

Authorization: Basic base64(<client_id>:<client_secret>)
```

4.5.7 Response code

If the authorization is valid, the ASPSP will return a response containing the access token (and optionally, a refresh token) to the application. The response will look like this:

Code	Description
200	Ok

4.5.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".

4.5.9 Response body

Attribute	Type	Mandatory	Description
access_token	String	Y	Attribute filled with the access token needed to call the PSD2 interface, in this case PIS.
token_type	String	Y	Attribute invariably filled with the fixed value "*Bearer*".
expires_in	Number	Y	Attribute filled with the lifetime in seconds of the access token.
refresh_token	String	Y	Value in the attribute can be used to obtain a new access token using the same authorization grant in the situation where the current token has expired.
scope	String	Y	Attribute filled with the scope of the access token. In this context "*PIS*".

4.5.10 Example response

```
HTTP/1.x 200 OK
Content-Type: application/json
   {
     "access_token": "<ACCESS_TOKEN>",
     "token_type": "Bearer",
     "expires_in": 600,
     "refresh_token": "<REFRESH_TOKEN>",
     "scope": "PIS"
   }
```

At this point, the PISP has been authorized. It is allowed to use the token until the token expires or is revoked. A refresh token may be used to request new access tokens, if the original token has expired.

4.6 New access token request

When the original token has expired, the PISP can request a new access token. A PISP using an expired token in a payment status information request will receive an "Invalid Token Error" response. When this happens, the refresh token can be used to request a fresh access token

from the authorization server. The authorization server issues a new refresh token, in which case the client must dispose of the old refresh token and replace it with the new refresh token.

4.6.1 Method and URL

Method	URL	Description
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/token?	Token endpoint as defined by ASN Bank.

4.6.2 Path parameters

The token endpoint does not have any path parameters.

4.6.3 Query parameters

Attribute	Type	Mandatory	Description
grant_type	String	Y	Attribute invariably filled with the fixed value "*refresh_code*"; defines the OAuth2 flow.
refresh_token	String	Y	Refresh token code needed to obtain an access and a refresh token.
redirect_uri	String	Y	The service redirects the user-agent to the application redirect URI. No wildcards can be used in the callback URL. ASN Bank validates the exact callback URL.

4.6.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/x-www-form-urlencoded*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Consist of *client_id* and *client_secret* separated by a colon (**:**) in a **base64** encoded string. – Format: Basic base64 (<client_id>:<client_secret>); – client_id: Identification of the PISP as registered with ASN Bank; – client_secret: secret agreed between the PISP and ASN Bank.

4.6.5 Request body

The token endpoint does not have a request body.

4.6.6 Example request

```
POST
```

```
https://psd.bancairediensten.nl/psd2/snsbank/v1/token?grant_type=
refresh_token&refresh_token=<REFRESH_TOKEN>&redirect_uri=https://thirdpar
ty.com/callback
Content-Type: application/x-www-form-urlencoded
X-Request-ID: fdb9757d-8f27-4f9e-9be0-0eadacc89012
Authorization: Basic base64(<client_id>:<client_secret>)
```

4.6.7 Response code

If the authorization is valid, the ASPSP will return a response containing the access token (and optionally, a refresh token) to the application. The response will look like this:

Code	Description
200	Ok

4.6.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".

4.6.9 Response body

Attribute	Type	Mandatory	Description
access_token	String	Y	Attribute filled with the access token needed to call PSD2 interface, in this case PIS.
token_type	String	Y	Attribute invariably filled with the fixed value "*Bearer*".
expires_in	Number	Y	Attribute filled with the lifetime in seconds of the access token.
refresh_token	String	Y	Attribute filled with the new refresh token. Value of the attribute can be used to obtain a new access token using the same authorization grant in the situation where the current token has expired.
scope	String	Y	Attribute filled the scope of the access token. In this context "*PIS*".

4.6.10 Example response

```
HTTP/1.x 200 OK
Content-Type: application/json
   {
     "access_token": "<ACCESS_TOKEN>",
     "token_type": "Bearer",
     "expires_in": 600,
     "refresh_token": "<REFRESH_TOKEN>",
     "scope": "PIS"
```

```
    }
```

Now, the PISP has been authorized again.

4.7 Get transaction status request

After the PSU's approval of the payment, the PISP can retrieve its most recent status by submitting a transaction status request.

For extended payment services like one-off deferred payments, the Berlin Group openFinance documents make a distinction between the status of the payment *authorisation* and the status of a payment *initiation* (execution of a payment). This section describes the status request of a deferred payment *authorisation*. For one-off payments, future dated payments, and periodic payments, there is only one transaction status call on the payment resource.

In the sub-sections to come, we will discuss at length the parts which make up the transaction status request endpoint.

4.7.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2.1/payments/sepa-credit-transfers/{payment-id}/status	Transaction status request endpoint for the payment services **one-off payments** and **future dated payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2.1/deferred-payments/sepa-credit-transfers/{payment-id}/status	Transaction status request endpoint for the payment service **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2.1/periodic-payments/sepa-credit-transfers/{payment-id}/status	Transaction status request endpoint for the payment services **periodic payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1.1/bulk-payments/pain.001-sepa-credit-transfers/{payment-id}/status	Transaction status request endpoint for the payment service **bulk payments** as defined by the Berlin Group in the implementation guide version 1.3.
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/bulk-payments/pain.008-sepa-direct-debits /{payment-id}/status	Transaction status request endpoint for the **SEPA Direct Debits**, following the status request format as defined by the Berlin Group in the implementation guide version 1.3.

4.7.2 Path Parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.

4.7.3 Query Parameters

The transaction status request endpoint does not have any query parameters.

4.7.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute consists of *client_id*: identification of the PISP as registered with ASN Bank.

4.7.5 Request body

The transaction status request endpoint does not have a request body.

4.7.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v2.1/payments/sepa-credit-transfers/757a1db2-1281-4c3c-9dab-095977bab1ca/status

Content-Type: application/json

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

Authorization: l7a2095e702fc042e881384d746e32d1f3
```

4.7.7 Response code

Code	Description
200	Ok

4.7.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).

4.7.9 Response body

Below you can find the response body in case of JSON-based payment initiation calls (all types except bulk payments and SEPA Direct Debits), followed by the response body in case of XML-based payment initiation calls (bulk payments and SEPA Direct Debits).

Attribute	Type	Mandatory	Description
transactionStatus	String	Y	Value of the attribute is conform to the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. Enumeration: - ACSC (accepted settlement completed, Settlement on the debtor's account has been completed) This is the final status for the *non-instant* execution of a **one-off payment** or **future dated payment**. - ACCC (accepted settlement completed, Settlement on the creditor's account has been completed) This is the final status for the *instant* execution of a **one-off payment** or **future dated payment**. - RCVD (received) Payment resource has been created but not signed. This status indicates that one of the following situations has occurred: - The payment resource has been created and the redirect SCA Authorization call is not yet issued/requested by the PISP; - During the SCA redirect the PSU closed the browser; - During the SCA redirect it appeared that the selected debtor account is not an online payment account or the PSU is not

Attribute	Type	Mandatory	Description
			authorized to use this account for payment initiation; - The SCA daily token limit is exceeded. - PATC (partially accepted technical correct) The payment initiation needs multiple authentications, where some but not yet all have been performed. Syntactical and semantical validations are successful. See also section 4.4. - RJCT (rejected) The payment is rejected. This status indicates that one of the following situations has occurred: - The payment is rejected by the bank (payment account is blocked, insufficient funds, fraud detection). - The payment is timed out during the redirect SCA Authorization call. - In case of a **one-off deferred payment**, the payment may be expired (endDate has gone by before the payment was initiated by the PISP). - The time critical instant payment (**one-off payment** and **one-off deferred payment**) is timed out (following the Instant Payments Regulation, time critical instant payments should be fully processed within ten seconds). - CANC (cancelled) The payment has been cancelled. This status indicates that one of the following situations has occurred: - The PSU cancelled the **one-off payment**, **future dated payment, periodic payment** or **one-off deferred payment** during redirect SCA. - A **future dated, periodic** or **one-off deferred payment** has been cancelled by the PISP with a Cancel Payment request (see section 4.13); - A **future dated, periodic** or **one-off deferred payment** has been cancelled by the PSU in his/her online banking application of one of the brands of ASN Bank.

Attribute	Type	Mandatory	Description
			- ACCP (accepted customer profile) A payment is accepted/completely signed and ready for the settlement process. This status indicates that one of the following situations has occurred: - a **future dated payment** has been signed and approved, but the *requestedExecutionDate* is in the future. - a **one-off deferred payment authorisation** has been signed. Note that this is the status of the deferred payment *authorisation*; for status information of the actual execution of the authorised payment (when an execution has taken place), see section 4.12. A one-off deferred payment authorisation status does not reflect whether an execution has taken place or not. - a **periodic payment** has been signed and approved. We do not return the status of individual payments under the periodic payment order; as long as the periodic payment order is active and unchanged, its status will be ACCP. - ACWC (accepted with change) A **periodic payment** has been changed by the PSU in their online banking environment. The payment is still accepted/completely signed and ready for the settlement process. The GET payment request will return the updated payment information. The PSU can make changes to the payment amount, name of the creditor, endDate, startDate, frequency, and remittanceInformationUnstructured. - EXPI (expired) A **periodic payment** has passed its endDate.
reasonCode	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.

The following table shows the attributes of the response body in case of an XML-based payment initiation request (for bulk payments and SEPA Direct Debits). A more in-depth

explanation for determining and correctly reading the status of bulk SCT payments is presented in Appendix 3.

Attribute	Type	Mandatory	Description
originalMessageIdentification	String	Y	Point to point reference, as assigned by the original initiating party, to unambiguously identify the original mandate request message.
groupStatus	String	N	Value of the attribute is conform to the ISO 20022 standard. **ExternalPaymentTransaction Status1Code** list. Enumeration: - RCVD - ACTC - ACCP - ACSP - ACSC - ACCC - RJCT - CANC - PART[3] - PATC
statusReasonInformation	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.
downloadPain002Urls	Array of Strings	N	Relative URL to where the pain.002 can be downloaded with more details on the status (when one or more pain.002 files are present). Only for **SEPA Direct Debits**. See also section 4.14. Relative URL follows format: "/v1/bulk-payments/pain.008-sepa-direct-debits/{payment-id}/payment-status-reports/{payment-status-report-id} "

[3] PART is used when a pain file has more batches and these batches have different end statuses. Or in case of 'batch booking parameter = false' the individual payment transactions in a batch have different end statuses.

originalPaymentsInformationAndStatus Array contains: originalPaymentInformationIdentification	Array String	Y Y	A list of original payments including payment information. Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group i.e. Batch id.
paymentInformationStatus	String	N	Value of the attribute is conform to the ISO 20022 standard. See for possible values 'Groupstatus' earlier in this table.
statusReasonInformation	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.
transactionsInformationAndStatus Array contains:	Array	N	List of transactions including detailed information.
originalInstructionIdentification	String	N	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
originalEndToEndIdentification	String	N	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
transactionStatus	String	N	Value of the attribute is conform to the ISO 20022 standard. See for possible values 'Groupstatus' earlier in this table.
statusReasonInformation	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.

4.7.10 Example response

We give two examples: one for a JSON-based payment and one for a pain.001 XML-based payment.

```
HTTP/1.x 200 OK
Content-Type:       application/json
X-Request-ID:       99391c7e-ad88-49ec-a2ad-99ddcb1f7721
{
   "transactionStatus": "ACSC"
}
```

```
HTTP/1.x 200 OK
Content-Type:       application/json
X-Request-ID:       99391c7e-ad88-49ec-a2ad-99ddcb1f7721
{
  "originalMessageIdentification": "MIPI-123456789RI-123456789",
  "groupStatus": "RJCT"
  "originalPaymentsInformationAndStatus": [
    {
      "originalPaymentInformationIdentification": "BIPI-123456789RI-
123456789",
      "paymentInformationStatus": "RJCT"
      "transactionsInformationAndStatus": [
        {
          "originalInstructionIdentification":
"INNDNL2U20101004000042800000011",
          "originalEndToEndIdentification": "RCUR-0-40239498-369-2018-12-
03",
          "transactionStatus": "RJCT",
          "statusReasonInformation": "AM04"
        }
      ]
    }
  ]
}
```

4.8 Payment initiation (execution) request

For Extended Payment Initiation Services like one-off deferred payments, the approval and execution of a are disjunct processes in the sense that the execution is done in a separate service call. This execution is referred to as the *initiation* of a one-off deferred payment.

By issuing a one-off deferred payment initiation request, the PISP explicitly requests the ASPSP to process the submitted credit transfer payment for which the PSU has given approval.

In the sub-sections to come, we will discuss at length the parts which make up this payment initiation endpoint.

4.8.1 Method and URL

Method	URL	Description
POST	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfers/{payment-id}/initiations	Payment initiation endpoint for the payment service **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.

4.8.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.

4.8.3 Query parameters

The payment initiation request endpoint does not have any query parameters.

4.8.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute contains the access token acquired by the PISP as a result of calling the token endpoint.

4.8.5 Request body

Attribute	Type	Mandatory	Description
paymentIdentification	PaymentIdentification*	N	Set of elements used to reference a payment instruction.
instructedAmount	Amount*	Y	The amount must be equal to the amount submitted in the authorisation request.

Attribute	Type	Mandatory	Description
remittanceInformationUnstructured	String	N	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an UNSTRUCTURED form. Max140Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*
remittanceInformationStructured	String	N	Remittance information according to the list of Currence ("CUR") or ISO-20022 ("ISO"). Max35Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*

*For a data dictionary, see appendix 1.

4.8.6 Example request

```
POST https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-
payments/sepa-credit-transfers/757a1db2-1281-4c3c-9dab-
095977bab1ca/initiations
Content-Type: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Authorization: Bearer <ACCESS_TOKEN>
{
   "instructedAmount": {
      "amount": "20.99",
      "currency": "EUR"
  },
  "paymentIdentification": {
    "endToEndId": "endToEnd12345",
    "instructionId": "instruction12345"
```

```
  },
   "remittanceInformationUnstructured": "payment for oodles of buns"
}
```

4.8.7 Response code

Code	Description
201	Created

4.8.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Location	String	Y	Location of the created resource.

4.8.9 Response body

Attribute	Type	Mandatory	Description
transactionStatus	String	Y	Value of the attribute is conform with the ISO 20022 **ExternalPaymentTransactionStatus1Code** list.
initiationId	String	Y	Unique identification of the payment initiation.
reasonCode	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.

4.8.10 Example response

```
HTTP/1.x 201 Created
Content-Type:    application/json
X-Request-ID:    99391c7e-ad88-49ec-a2ad-99ddcb1f7756
Location:        /v2/deferred-payments/sepa-credit-transfers/757a1db2-
1281-4c3c-9dab-095977bab1ca/initiations/53b5d62b-bf0a-4fd5-89d5-
fa569f3f1495
{
   "transactionStatus": "ACSC",
   "initiationId": "53b5d62b-bf0a-4fd5-89d5-fa569f3f1495"
}
```

4.9 Get payment request

With the get payment endpoint, a PISP can request the payment details of an authorized payment.

4.9.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/payments/sepa-credit-transfers/{payment-id}	Get payment endpoint for **one-off payments** and **future dated payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfers/{payment-id}	Get payment endpoint for **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/periodic-payments/ sepa-credit-transfers/{payment-id}	Get payment endpoint for **periodic payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.

4.9.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute contains the unique identification of the payment.

4.9.3 Query parameters

The get payment endpoint does not have any query parameters.

4.9.4 Request header

Attribute	Type	Mandatory	Description
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute filled with the access-token as obtained in the token request call.

4.9.5 Request body

The get payment endpoint does not have a request body.

4.9.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v2/payments/sepa-credit-transfers/b76aefa1-d01c-4ab9-accb-54a394dc5e1b
X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89012
Authorization:      Bearer <ACCESS-TOKEN>
Content-Type:       application/json
```

4.9.7 Response code

Code	Description
200	OK

4.9.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute is invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.9.9 Response body

For **one-off payments**, **future dated payments** and **one-off deferred payments**:

Attribute	Type	Mandatory	Description
creditor	PartyDescription1*	Y	Attribute filled with a description of the creditor.
creditorAccount	Account Reference*	Y	Attribute filled with details of the creditor account.
instructedAmount	Amount*	Y	Attribute filled with details of the amount.
remittanceInformationUnstructured	String	N	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an UNSTRUCTURED form. Max140Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*

Attribute	Type	Mandatory	Description
remittanceInformationStructured	String	N	Remittance information according to the list of Currence (“CUR”) or ISO-20022 (“ISO”). Max35Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that “*Either ‘Structured’ or ‘Unstructured’ may be present”.*
issuerSRI	String	N	The attribute *issuerSRI* is an ASN Bank-specific attribute required whenever the attribute *remittanceInformationStructured* is used. The attribute *issuerSRI* is not on the list of attributes as defined by the Berlin Group. It can, for instance, have the following values: • CUR; • ISO. Max35Text.
ultimateCreditor	PartyDescription*	N	Ultimate party to which an amount of money is due.
creditorAgent	AgentDescription2*	N	Attribute filled with a description of the creditor agent.
paymentIdentification	PaymentIdentification*	N	Set of elements used to reference a payment instruction.
debtorAccount	Account Reference*	Y	Attribute filled with details of the debtor account.
debtor	PartyDescription1*	Y	Attribute filled with a description of the debtor.

Attribute	Type	Mandatory	Description
endDate	String	N	The attribute *endDate* is a ASN Bank-specific field and is not allowed with **one-off** and **future dated payments**. The attribute *endDate* is mandatory for payments of the payment service **one-off deferred payments**. The *endDate* marks the ultimate date on which the PISP can submit a payment for execution by the ASPSP. The attribute *endDate* is optional for **periodic payments**. Note that ASN Bank also allows for periodic payments with no end date, the so-called infinite or perpetual payments. Attribute *endDate* has the ISO 8601 Date format (YYYY-MM-DD).
requestedExecution Date	String	N	Date at which the initiating party requests the clearing agent to process the payment. The attribute *requestedExecutionDate* is not allowed with payments of the payment service **one-off deferred payments** and **periodic payments**. The attribute *requestedEndDate* is mandatory for **future dated payments**. Attribute *requestedEndDate* has the ISO 8601 Date format (YYYY-MM-DD).
startDate	String	N	Attribute *startDate* is mandatory for **periodic payments** and not supported for other payment types. Attribute *startDate* has the ISO 8601 Date format (YYYY-MM-DD).

Attribute	Type	Mandatory	Description
frequency	String	N	Attribute *frequency* is mandatory for **periodic payments** and not supported for other payment types. Enumeration: 1. Weekly 2. EveryFourWeeks 3. Monthly 4. Quarterly 5. SemiAnnual 6. Annual

*For a data dictionary, see appendix 1.

4.9.10 Example response

```
HTTP/1.x 200 OK
Content-Type:   application/json
X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89012
{
  "instructedAmount": {
    "amount": "20.99",
    "currency": "EUR"
  },
  "debtor": {
    "name": "Z H van der Zee"
  },
  "debtorAccount": {
    "iban": "NL64MAART0948305290",
    "currency": "EUR"
  },
  "creditorAccount": {
    "iban": "NL55WIND0000012345",
    "currency": "EUR"
  },
  "creditor": {
    "name": "A B Janssen"
  },
  "creditorAgent": {
    "financialInstitutionId": {
      "bicfi": "INGBNL2A"
    }
```

```
  },
  "remittanceInformationStructured": "1234 5678 9012 3456",
  "issuerSRI": "CUR",
  "ultimateCreditor": {
    "name": "bol.com",
    "identification": {
      "organisationId": {
        "lei": "724500PI68UVLK7E3S11"
      }
    }
  },
  "paymentIdentification": {
    "endToEndId": "endToEnd1234",
    "instructionId": "instruction1234"
  },
  "endDate": "2023-12-20"
}
```

4.10 Get payment initiations request

With the get payment initiations endpoint, a PISP can request the payment initiations (executions) belonging to a deferred payment authorisation.

ASN Bank only supports one-off deferred payments; at most one initiation will belong to a payment authorization.

4.10.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfers/{payment-id}/initiations	Get initiations payment endpoint for **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.

4.10.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute contains the unique identification of the payment.

4.10.3 Query parameters

Attribute	Type	Mandatory	Description
transactionStatus	String	N	Will provide all available initiation objects where the transactionStatus equals the requested value.
dateFrom	String	N	Will provide all available initiation objects where the execution date is later than or equal to the addressed date.

4.10.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute contains the access token acquired by the PISP as a result of calling the token endpoint.

4.10.5 Request body

The get payment initiations endpoint does not have a request body.

4.10.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-
payments/sepa-credit-transfers/b76aefa1-d01c-4ab9-accb-
54a394dc5e1b/initiations?dateFrom=2023-10-21
X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89012
Authorization:      Bearer <ACCESS-TOKEN>
Content-Type:       application/json
```

4.10.7 Response code

Code	Description
200	OK

4.10.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute is invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.10.9 Response body

Attribute	Type	Mandatory	Description
initiations	Array of Initiation	Y	List of initiations related to the addressed payment.

An Initiation contains:

Attribute	Type	Mandatory	Description
initiationId	String	Y	Resource identification of the addressed payment initiation.
instructedAmount	Amount*	Y	Attribute filled with details of the amount.
transactionStatus	String	Y	Value of the attribute is conform to the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. The following codes are used by the Berlin Group for one-off deferred payment initiations: - ACCC (accepted settlement completed, settlement on the creditor's account has been completed) - ACSC (accepted settlement completed, settlement on the debtor's account has been completed) - RJCT (rejected, e.g. if no funds available)
_links	Links	Y	Links of href type “paymentInitiation”

*For a data dictionary, see appendix 1.

4.10.10 Example response

```
HTTP/1.x 200 OK
Content-Type:   application/json
X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89012
{
  "initiations": [{
    "initiationId": "14aa2bc2-3512-4012-9a42-3cee3048edba",
    "instructedAmount": {
      "amount": "20.99",
      "currency": "EUR"
    },
    "transactionStatus": "ACCC",
    "_links": {
      "paymentInitiation": {"href":
"https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-payments/sepa-
```

```
credit-transfers/b76aefa1-d01c-4ab9-accb-54a394dc5e1b
/initiations/14aa2bc2-3512-4012-9a42-3cee3048edba"}
    }
  }]
}
```

4.11 Get payment initiation request

With the get payment initiation endpoint, a PISP can request the payment initiation (execution) details for a specific payment initiation belonging to a one-off deferred payment authorisation.

4.11.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfers/{payment-id}/initiations/{initiation-id}	Get payment initiation endpoint for **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.

4.11.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute contains the unique identification of the payment.
initiation-id	String	Y	Resource identification of the addressed payment initiation.

4.11.3 Query parameters

The get payment initiation endpoint does not have any query parameters.

4.11.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute contains the access token acquired by the PISP as a result of calling the token endpoint.

4.11.5 Request body

The get payment initiation endpoint does not have a request body.

4.11.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-
payments/sepa-credit-transfers/b76aefa1-d01c-4ab9-accb-54a394dc5e1b
/initiations/14aa2bc2-3512-4012-9a42-3cee3048edba

X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89012

Authorization:      Bearer <ACCESS-TOKEN>
```

4.11.7 Response code

Code	Description
200	OK

4.11.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute is invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.11.9 Response body

Attribute	Type	Mandatory	Description
instructedAmount	Amount*	Y	Attribute filled with details for the amount.
remittanceInformationUnstructured	String	N	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an UNSTRUCTURED form. Max140Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*
remittanceInformationStructured	String	N	Remittance information according to the list of Currence ("CUR") or ISO-20022 ("ISO"). Max35Text. remittanceInformationUnstructured and remittanceInformationStructured attributes are mutually exclusive in accordance with the EPC rule stating that "*Either 'Structured' or 'Unstructured' may be present".*

Attribute	Type	Mandatory	Description
issuerSRI	String	N	The attribute *issuerSRI* is an ASN Bank-specific attribute required whenever the attribute *remittanceInformationStructured* is used. The attribute *issuerSRI* is not on the list of attributes as defined by the Berlin Group. It can, for instance, have the following values: • CUR; • ISO. Max35Text.
paymentIdentification	Payment Identification*	N	Set of elements used to reference a payment instruction.
transactionStatus	String	N	Value of the attribute is conform to the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. The following codes are used by the Berlin Group for one-off deferred payment initiations: - ACCC (accepted settlement completed, settlement on the creditor's account has been completed) - ACSC (accepted settlement completed, settlement on the debtor's account has been completed) - RJCT (rejected, e.g. if no funds available)

*For a data dictionary, see appendix 1.

4.11.10 Example response

```
HTTP/1.x 200 OK
Content-Type: application/json
X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89012
{
  "instructedAmount": {
    "amount": "20.99",
    "currency": "EUR"
  },
  "remittanceInformationStructured": "1234 5678 9012 3456",
  "issuerSRI": "CUR",
  "paymentIdentification": {
```

```
    "endToEndId": "endToEnd1234",
    "instructionId": "instruction1234"
  },
  "transactionStatus": "ACCC"
}
```

4.12 Get payment initiation status request

With the get payment initiation status endpoint, a PISP can request the status of the payment initiation (execution) of a one-off deferred payment authorisation.

4.12.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfers/{payment-id}/initiations/{initiation-id}/status	Get payment initiation status endpoint for **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.

4.12.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute contains the unique identification of the payment.
initiation-id	String	Y	Resource identification of the addressed payment initiation.

4.12.3 Query parameters

The get payment initiation status endpoint does not have any query parameters.

4.12.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute consists of *client_id*: identification of the PISP as registered with ASN Bank.

4.12.5 Request body

The get payment initiation status endpoint does not have a request body.

4.12.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v2/deferred-
payments/sepa-credit-transfers/b76aefa1-d01c-4ab9-accb-54a394dc5e1b
/initiations/14aa2bc2-3512-4012-9a42-3cee3048edba/status

X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89012

Authorization:      76ecb561-fef3-4391-aeff-6135510cdefe

Content-Type:       application/json
```

4.12.7 Response code

Code	Description
200	OK

4.12.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute is invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.12.9 Response body

Attribute	Type	Mandatory	Description
transactionStatus	String	Y	Value of the attribute is conform to the ISO 20022 **ExternalPaymentTransactionStatus1Code** list. The following codes are used by the Berlin Group for one-off deferred payment initiations: - ACCC (accepted settlement completed, settlement on the creditor's account has been completed) - ACSC (accepted settlement completed, settlement on the debtor's account has been completed) - RJCT (rejected, e.g. if no funds available)
reasonCode	String	N	Additional reason information for a specific status conform ISO20022 standard. See Appendix 2 for possible reason codes.

4.12.10 Example response

```
HTTP/1.x 200 OK

Content-Type: application/json
```

```
X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89012
{
  "transactionStatus": "ACSC"
}
```

4.13 Cancel payment request

With the cancel payment endpoint, a PISP can cancel a payment approved by the PSU. Only a future dated, one-off deferred payment, periodic payment or a bulk payment can be cancelled. A one-off payment is executed immediately after authorization is given and can therefore not be cancelled.

The cancellation of a one-off deferred payment cancels the authorisation for the payment, since the initiation of the execution of the payment is the responsibility of the PISP. Once the payment is executed, the payment authorisation can no longer be cancelled.

4.13.1 Method and URL

Method	URL	Description
DELETE	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/payments/sepa-credit-transfers/{payment-id}	Cancel payment endpoint for **future dated payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.
DELETE	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/deferred-payments/sepa-credit-transfer/{payment-id}	Cancel payment endpoint for **one-off deferred payments** as defined by the Berlin Group in the openFinance API Framework - Implementation Guidelines for Extended Services version 1.0.
DELETE	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v2/periodic-payments/sepa-credit-transfers/{payment-id}	Cancel payment endpoint for **periodic payments** as defined by the Berlin Group in the openFinance API Framework - XS2A API as PSD2 Interface Implementation Guidelines version 2.0.
DELETE	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/bulk-payments/pain.001-sepa-credit-transfer/{payment-id}	Cancel payment endpoint as defined by the Berlin Group in the implementation guide version 1.3 for the payment service **bulk payments**.

4.13.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	String	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.

4.13.3 Query parameters

The cancel payment endpoint does not have any query parameters.

4.13.4 Request header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute filled with the *client_id*: identification of the PISP as registered with ASN Bank.

4.13.5 Request body

The cancel payment endpoint does not have a request body.

4.13.6 Example request

```
DELETE https://psd.bancairediensten.nl/psd2/snsbank/v2/payments/sepa-credit-transfers/96435e68-24cf-4dda-b1c6-e0ff3bbd0e03
Content-Type:       application/json
X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89012
Authorization:      Bearer <ACCESS_TOKEN>
```

4.13.7 Response code

Code	Description
204	No Content

4.13.8 Response header

Attribute	Type	Mandatory	Description
Content-Type	String	Y	Attribute invariably filled with the value "*application/json*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.13.9 Response body

The cancel payment endpoint does not have a response body.

4.13.10 Example response

```
HTTP/1.x 204 No Content
Content-Type:   application/json
X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89012
```

4.14 Get payment status report request

When a SEPA Direct Debit is rejected, a pain.002 rejection file is generated. With this endpoint, the pain.002 file can be retrieved by the PISP. From 17 March 2024 onwards, these are pain.002.001.10 files.

4.14.1 Method and URL

Method	URL	Description
GET	https://psd.bancairediensten.nl/psd2/[snsbank|asnbank|regiobank]/v1/bulk-payments/pain.008-sepa-direct-debits/{payment-id}/payment-status-reports/{payment-status-report-id}	Endpoint for retrieving the pain.002 XML rejection file for the service **SEPA Direct Debits**.

4.14.2 Path parameters

Attribute	Type	Mandatory	Description
payment-id	UUID	Y	Attribute hosts the unique identification assigned by the ASPSP to the payment, when the initiation request was sent in by the PISP.
payment-status-report-id	UUID	Y	Attribute filled with the ID of the payment status report/pain.002 XML rejection file, as returned in the response of a transaction status call of a SEPA Direct Debit (only returned if present – see also section 4.7).

4.14.3 Query parameters

The payment status report endpoint does not have any query parameters.

4.14.4 Request header

Attribute	Type	Mandatory	Description
X-Request-ID	UUID	Y	Attribute filled with the ID of the request, unique to the call, as determined by the initiating party (the PISP).
Authorization	String	Y	Attribute filled with the access-token as obtained in the token request call.

4.14.5 Request body

The payment status report endpoint does not have a request body.

4.14.6 Example request

```
GET https://psd.bancairediensten.nl/psd2/snsbank/v1/bulk-
payments/pain.008-sepa-direct-debits/1bba72b6-0b44-47c1-bfa5-
32ae6bd53520/payment-status-reports/7d9601f8-1a59-4649-9542-a1d6742f4d0f

X-Request-ID:       fdb9757d-8f27-4f9e-9be0-0eadacc89017

Authorization:      Bearer <ACCESS-TOKEN>
```

4.14.7 Response code

Code	Description
200	OK

4.14.8 Response header

Attribute	Type	Mandatory	Description
Content-Disposition	String	Y	Header indicating that the file should be downloaded with a suggested filename.
Content-Type	String	Y	Attribute invariably filled with the value "*application/xml*".
X-Request-ID	UUID	Y	ID of the request obtained from the request header.

4.14.9 Response body

The response of a payment status report call contains an XML (not JSON) of the full pain.002 as received from Worldline.

4.14.10 Example response

```
HTTP/1.x 200 OK

Content-Disposition:   attachment;
filename="PAIN.002.001.03.4bddb96167104433999597ecfcb8074e.2023-05-01"

Content-Type: application/xml

X-Request-ID:   fdb9757d-8f27-4f9e-9be0-0eadacc89017


<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">

    <CstmrPmtStsRpt>

        <GrpHdr>

            <MsgId>12345</MsgId>

            <CreDtTm>2022-09-25T16:07:00Z</CreDtTm>

        </GrpHdr>

        <OrgnlGrpInfAndSts>

            <OrgnlMsgId>54321</OrgnlMsgId>

            <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
```

```
            <OrgnlNbOfTxs>10</OrgnlNbOfTxs>
            <OrgnlCtrlSum>100</OrgnlCtrlSum>
        </OrgnlGrpInfAndSts>
        <OrgnlPmtInfAndSts>
            <OrgnlPmtInfId>13040576.500272</OrgnlPmtInfId>
            <OrgnlNbOfTxs>10</OrgnlNbOfTxs>
            <OrgnlCtrlSum>100</OrgnlCtrlSum>
            <PmtInfSts>RJCT</PmtInfSts>
            <StsRsnInf>
                <Orgtr>
                    <Id>
                        <OrgId>
                            <BICOrBEI>INNDNL2U</BICOrBEI>
                        </OrgId>
                    </Id>
                </Orgtr>
                <Rsn>
                    <Cd>EQ04</Cd>
                </Rsn>
            </StsRsnInf>
        </OrgnlPmtInfAndSts>
    </CstmrPmtStsRpt>
</Document>
```

4.15 Error handling

4.15.1 HTTP error codes

The possible HTTP error codes that are returned and their meaning can be found in the table below.

Code	Description
400	Bad request The server cannot or will not process the request due to something that is perceived to be a client error (e.g., malformed request syntax, invalid request message framing, or deceptive request routing).
401	Unauthorized The request has not been applied because it lacks valid authentication credentials for the target resource.
403	Forbidden The server understood the request but refuses to authorize it.

Code	Description
404	Not found The origin server did not find a current representation for the target resource or is not willing to disclose that one exists.
406	Not acceptable Cannot generate the content that is specified in the Accept header.
415	Unsupported media type The supplied media type is not supported
500	Internal server error The server encountered an unexpected condition that prevented it from fulfilling the request.

4.15.2 Additional error information

Errors will be accompanied by additional information in the form of tppMessages. These look like this:

Attribute	Type	Mandatory	Description
category	String	Y	Error category. Always filled with "*ERROR*".
code	String	Y	Error code. See table below for possible codes.
text	String	Y	Details of the error. See table below for possible text values.
additionalErrors Array contains: code text	Array String String	N	A list for additional error information. Error code. See Appendix 2 for possible reason codes. Extra information regarding the error.

Examples:

```
[
  {
    "category": "ERROR",
    "code": " FORMAT_ERROR",
    "text": " The format of input is not valid."
  }
]


[
  {
    "category" : "ERROR",
    "code" : "FORMAT_ERROR",
    "text" : "Validation failed, see additionalErrors property for more
details."
```

```
    "additionalErrors": {
      "code" : "AM16"
      "text" : "InvalidGroupControlSum in msgid.batchId2"
     }
  }
]
```

The table below shows the various codes and texts that might be returned.

HTTP status	Category	Code	Text
400	ERROR	FORMAT_ERROR	{text message indicating a specific input error}
400	ERROR	PAYMENT_FAILED	{text message indicating that a payment execution failed}
401	ERROR	CONSENT_INVALID	{text message indicating that the attempted operation is not allowed for the payment consent due to various reasons, like an invalid status of the payment consent}
403	ERROR	SERVICE_BLOCKED	This account's master switch is switched off.
403	ERROR	RESOURCE_UNKNOWN	{text indicating that the requested resource could not be found}
404	ERROR	RESOURCE_UNKNOWN	{text indicating that the requested resource could not be found}
500	ERROR	INTERNAL_SERVER_ERROR	An internal server error occurred.

4.15.3 Redirect error codes

The possible redirect errors that are returned to the third party with the error description and error code.

Category	Error code	Error description
ERROR	DS24	Waiting time expired due to incomplete order
ERROR	DS02	An authorized user has cancelled the order
ERROR	AM04	Insufficient funds or account blocked
ERROR	TKVE	Token found with value limit rule violation
ERROR	MS03	Miscellaneous reason
ERROR	AG03	Services not supported/authorized on any account
ERROR	AC01	Account number is invalid or missing
ERROR	AG01	Transaction forbidden on this type of account
ERROR	DU01	Message Identification is not unique for this user
ERROR	AM14	Transaction amount exceeds limits agreed between bank and client

Appendix 1: Data Dictionary

AccountReference

Attribute	Type	Mandatory	Description
iban	String	Y	Attribute *iban* is part of the object *Account Reference* as defined by the Berlin Group. ISO 20022 pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}.
currency	String	N	Attribute *currency* is part of the object *Account Reference* as defined by the Berlin Group. ISO 4217 Alpha 3 currency code.

AgentDescription2

Attribute	Type	Mandatory	Description
financialInstitutionId	FinancialInstitutionIdentification1	Y	

Amount

Attribute	Type	Mandatory	Description
currency	String	Y	Attribute *currency* is part of the object *Amount* as defined by the Berlin Group. Should be EUR. ISO 4217 Alpha 3 currency code.
amount	String	Y	Attribute *amount* is part of the object *Amount* as defined by the Berlin Group. The amount is given with fractional digits, if needed. The decimal separator is a dot (.). The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

FinancialInstitutionIdentification1

Attribute	Type	Mandatory	Description
bicfi	BICFI	Y	bicfi is a String that follows the ISO 20022 definition: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}.

OrganisationIdentification

Attribute	Type	Mandatory	Description
anyBIC	String	N	ISO 20022 definition: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}.)
lei	String	N	Min20Text, Max20Text

Attribute	Type	Mandatory	Description
others	Array of OtherIdentification	-	ASN Bank does not support the use of others.

Only one of the properties is allowed.

PartyDescription

Attribute	Type	Mandatory	Description
name	String	N	Name of the party. Max70Text.
identification	PartyIdentification	N	Identification of the party.

PartyDescription1

Attribute	Type	Mandatory	Description
name	String	Y	Name of the party. Max70Text.

PartyIdentification

Attribute	Type	Mandatory	Description
organisationId	OrganisationIdentification	N	An entry provided by an external ISO code list.
privateId	PrivateIdentification	N	ASN Bank does not support the use of privateId

PaymentIdentification

Attribute	Type	Mandatory	Description
endToEndId	String	N	Max35Text
instructionId	String	N	Max35Text

Appendix 2: Reason Codes

Mandatory	Description
AB05	TimeoutCreditorAgent
AB06	TimeoutInstructedAgent
AB08	OfflineCreditorAgent
AB09	ErrorCreditorAgent
AB10	ErrorInstructedAgent
AB11	TimeoutDebtorAgent
AC01	IncorrectAccountNumber
AC02	InvalidDebtorAccountNumber
AC03	InvalidCreditorAccountNumber
AC04	ClosedAccountNumber
AC05	ClosedDebtorAccountNumber
AC06	BlockedAccount
AG01	TransactionForbidden
AG02	InvalidBankOperationCode (SDD sequence type)
AM02	NotAllowedAmount
AM04	InsufficientFunds
AM05	Duplication
AM16	InvalidGroupControlSum
AM17	InvalidPaymentInfoControlSum
AM19	InvalidGroupNumberOfTransactions
AM20	InvalidPaymentInfoNumberOfTransactions
CH03	RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture
CH04	RequestedExecutionDateOrRequestedCollectionDateTooFarInPast
CNOR	CreditorBankIsNotRegistered
DNOR	DebtorBankIsNotRegistered
DS0H	NotAllowedAccount
DU01	DuplicateMessageId
DU02	DuplicatePaymentInformationID
FF01	InvalidFileFormat
MD01	NoMandate
MD02	MissingMandatoryInformationInMandate
MD06	RefundRequestByEndCustomer (only for SDD Core)
MD07	EndCustomerDeceased
MS02	NotSpecifiedReasonCustomerGenerated (SDD refusal by debtor)
MS03	NotSpecifiedReasonAgentGenerated
RC01	BankIdentifierIncorrect (incorrect BIC)
RR01	MissingDebtorAccountOrIdentification
RR02	MissingDebtorNameOrAddress
RR03	MissingCreditorNameOrAddress
RR04	RegulatoryReason
RR09	InvalidStructuredCreditorReference - Unstructured Remittance is also used - Issuer and Creditor reference should both have a value - Issuer code is invalid - Credit reference must be numeric if Issuer code = 'CUR'

	- Credit reference must start with RF and must be alphanumeric if Issuer code = 'ISO' - Credit reference lengthcode is incorrect (in case Issuer code = 'CUR') - Credit reference length is incorrect - Credit reference checksum digit is incorrect
SL01	SpecificServiceOfferedByDebtorAgent (SDD black-/whitelisting)
EQ01	Maximum number of rejected transactions exceeded (only for SDD Core)
EQ04	The creditor scheme ID is not registered for customer (only for SDD Core)
EQ05	The creditor scheme ID is not registered for account of customer (only for SDD Core)

Appendix 3: Status logic for bulk SCT payments

Bulk, batch and transaction status definitions

We refer to the whole bulk XML file as a bulk payment. The groupStatus is the overall status of the bulk payment, and is influenced by the underlying batch statuses.

We call the underlying payment information blocks in a bulk payment its batches. One bulk payment can contain several batches. The paymentInformationStatus is the overall status of a batch, and is influenced by the underlying transaction statuses.

Each batch contains one or several transactions, which each have a transactionStatus.

Bulk and batch statuses are composed statuses

It is advised to read all available statuses in the response, and to not use e.g. only the groupStatus, as it is a composed status and does not give the details of the underlying batches nor transactions. Similarly, a batch paymentInformationStatus is a product of its underlying transaction statuses, and gives no guarantees as to what the individual transaction statuses are.

For example, a groupStatus of ACCC does not necessarily mean that all payments of the initial pain.001 are executed. The PSU might have cancelled one or more of the batches when signing the bulk payment (PSUs have the option to deselect batches in our screens), which causes that batch to have status CANC. If the other batches in the bulk payment are successfully executed, the overall group status of the bulk payment is still ACCC. When looking only at the groupStatus, it would not be apparent that one or more batches have been cancelled.

Another example: If one batch has a requestedExecutionDate in the past (and is successfully executed), and the other batch in the future, the batches have statuses ACCC and ACSP, respectively. The group status of the bulk payment will be ACSP and will only change to ACCC when the requestedExecutionDate of the second batch is reached and it is executed.

Determining the overall bulk groupStatus and batch paymentInformationStatus

When the bulk payment contains only one batch, or when all batches have the same status, that status becomes the group status. When a combination of batch statuses is present, the group status is determined by the following logic:

Group status	Bulk payment contains batch with status…	Bulk payment also contains one or more batches with status…
PDNG	PDNG	ACTC, PATC, ACSP, PART, RJCT, ACSC, ACCC, CANC, ACCP
ACTC	ACTC	PATC, ACSP, PART, RJCT, ACSC, ACCC, CANC, ACCP
PATC	PATC	ACSP, PART, RJCT, ACSC, ACCC, CANC, ACCP
ACSP	ACSP	PART, RJCT, ACSC, ACCC, CANC, ACCP
PART	PART	RJCT, ACSC, ACCC, CANC, ACCP
PART	RJCT	ACSC, ACCC (and optionally CANC, ACCP)
RJCT	RJCT	CANC, ACCP
ACSC	ACSC	ACCC, CANC, ACCP
ACCC	ACCC	CANC, ACCP

CANC	CANC	ACCP

Similarly, the paymentInformationStatus of a batch is composed of the individual transaction statuses. It follows the same logic as the bulk group status described above.

Batch and transaction statuses are not always provided

If the composed (group) status of a bulk payment or batch is CANC, no underlying information is provided. For example, in this case, the second batch was cancelled by the PSU during signing:

```
{
  "originalMessageIdentification" : "myId12345",
  "groupStatus" : "ACSP",
  "originalPaymentsInformationAndStatus" : [
    {
      "originalPaymentInformationIdentification": "pmtInfId12345a",
      "paymentInformationStatus": "ACSP",
      "transactionsInformationAndStatus": [
        {
          "originalInstructionIdentification" : "instrId12345a1",
          "originalEndToEndIdentification" : "eteId12345a1",
          "transactionStatus" : "ACSP"
        },
        {
          "originalInstructionIdentification" : "instrId12345a2",
          "originalEndToEndIdentification" : "eteId12345a2",
          "transactionStatus" : "ACSP"
        }
      ]
    },
    {
      "originalPaymentInformationIdentification": "pmtInfId12345b",
      "paymentInformationStatus": "CANC"
    }
  ]
}
```

In this case, the whole bulk was cancelled by the PSU during signing:

```
{
  "originalMessageIdentification" : "myId12345",
```

```
  "groupStatus" : "CANC"
}
```

Reject reason information in statusReasonInformation

We provide reject reason codes in the statusReasonInformation field of a transaction in case of a rejection. There are no statusReasonInformation fields provided on the bulk and batch levels.