

Document Name	Trade Finance API Specification - Buyer Loans v3.0.0
Version	3.0.0
Developer Portal Link	https://develop.hsbc.com/trade-finance-buyer-loans
Learn more about other Trade Finance APIs	https://develop.hsbc.com/trade-finance-document-managements Click to view

No.	API Name	Description	Page
0a	General API Structure	HTTP Request Headers, Parameters, Body and Response Body Structure	Click to view
0b	Authentication/ Authorization Token Structure	JWT Token Structure	Click to view
0c	Errors and troubleshooting	Response code definition and troubleshooting	Click to view
0d	Submit Supporting Documents	Enables an applicant to directly submit one or many supporting documents.	Click to view
0e	Request Supporting Document status	Request a status update on one or many supporting documents.	
1	Submit Standard Buyer Loan application	Enables a buyer to directly submit a loan request to HSBC.	2
2	Submit Advanced Buyer Loan application	Enables a buyer to directly submit a loan request to HSBC with additional options to select multiple beneficiaries and interest collection preferences.	4
3	Submit Loan extension application	Submit a Loan extension request to HSBC in real-time for processing.	
4	Submit Loan settlement application	Submit a Loan settlement request to HSBC in real-time for processing.	
5	Request Trade Loan summary list	Request a summary of status updates on one or multiple trade loans request to HSBC in real-time.	Click to view
6	Request Trade Loan stats	Request a full status updates, interest preferences and charges of a specific trade loan request to HSBC in real-time.	

Operation Name	Submit buyer loan application (standard)	Description	Enables a buyer to directly submit a standard loan request to HSBC.
HTTP Method	POST	Pre-requisite	1. Loan applicant possesses valid trade account in HSBC. 2. (Optional) Supporting documents have been submitted successfully via Submit Supporting Documents API.
Service Interface	/v3/trade-loans/buyer/standard/applications	Post condition	1. loanNumber and applicationId are generated for the loan application Submitted to HSBC. 2. It is possible to perform the following for this loan: 2.1 Enquires status of this and many other loans that have been submitted via Request Trade Loan summary list API. 2.2 Enquires details of this loan of it via Request Trade Loan status API.
Authorization ID	Customer's Trade Account Number. This value is provided in the JSON Web Token (jwt.claims.tradeAccounts). Please refer to Request Header's Token		Click to view Request Header's Token

Message Type	Unencrypted Request Body							
Seg No	Field Name	Description	Length	Data Type	Required (Y/N)	Permitted values	Sample Value(s)	Remarks
1	date	Top level object		Object				
1.1	loanNumber	Loan number, generated by HSBC. This field is used for re-submit the returned by bank loan.	255	String	N			
1.2	loan	Object		Object				
1.2.1	typeOfGoods	Specify whether the type of purchase is Goods* or Services	255	String	Y	Enum: Goods Services	Goods	
1.2.2	goodsShipped	Ship the Goods or not, allow two values: "Y", "N"	30	String	Y	Enum: Y N	Y	
1.2.3	invoiceNumberBillReference	Invoice number or bill reference	225	String	N		81921021	
1.2.4	customerReference	Customer entered to record the loan, using for search the loan before submit to bank	30	String	N		Test12345678	
1.2.5	startDate	Requested Start Date of loan	10	String	Y	YYYY-MM-DD	2021-05-06	If goodsShipped=Y loanStartDate >= submitted date and <= submitted date+15 Else loanStartDate >= submitted date
1.2.6	tenor	Tenor days, only allow number from 1 to 360 day(s).	3	String	Y	[[1-9]][1-9]d [12]d [2]30-5]d 360	10	
1.2.7	maturityDate	Loan due date.	10	String	N	YYYY-MM-DD	2021-05-21	If loanMaturityDate is null the system will automatically calculate a maturity date, using (loanStartDate+ tenor). If the date falls on a bank holiday the date will be automatically postponed to the next working day.
1.2.8	loanCurrency	Loan currency	3	String	Y	ISO 4217	USD	
1.2.9	paymentToSupplierAmount	Object		Object				
1.2.9.1	currency	Currency of payment, can be different with loanCurrency, no verification in the API, Ops will process it in HSBC system	3	String	Y	ISO 4217	USD	
1.2.9.2	amount	Amount paid to Beneficiary, can be different with loanAmount	14	String	Y	^[0-9]([1,14]([0-9]([1,3])?))?)\$	1000.00	
1.2.9.3	amountPaidByLoan	Loan amount in payment currency	14	String	Y	^[0-9]([1,14]([0-9]([1,3])?))?)\$	1000.00	amountInPaymentCurrency <= paymentAmount
1.2.10	repaymentInfo	Object		Object				
1.2.10.1	repaymentAccountNumber	Bank account of loan repayment	255	String	N		HKHSBC80887156121	
1.2.10.2	interestAccountNumber	Bank account of interest, the interest account must be the same as the charges account.	255	String	Y		HKHSBC80887156121	interestAccountNumber=chargesAccountNumber
1.2.10.3	chargesAccountNumber	Bank account of charges, the charges account must be the same as the interest account.	255	String	Y		HKHSBC80887156121	interestAccountNumber=chargesAccountNumber
1.2.10.4	goodsDescription	Description of the goods	34	String	Y		T-shirt	
1.3	beneficiary	Only support one beneficiaryDetail		Object				
1.3.1	name	Beneficiary name	35	String	Y		Bene Test	
1.3.2	country	Beneficiary country	2	String	Y	ISO 3166-1 alpha-2	HK	
1.3.3	addressLine1	Beneficiary address line 1	31	String	Y		XX street and 8th	
1.3.4	addressLine2	Beneficiary address line 2	31	String	N		XX road	
1.3.5	addressLine3	Beneficiary address line 3	31	String	N		test	
1.3.6	beneficiaryBankInfo	Object		Object				
1.3.6.1	account	Beneficiary bank account	34	String	Y		HKHSBC8088712345	
1.3.6.2	name	Beneficiary bank name	35	String	Y		Welab bank limited	
1.3.6.3	swiftBicBranchCode	Beneficiary bank bic or swift address or branch code	11	String	Y	^[A-Z][4]([0,1]([A-Z]2 -[0,1]A-Z0-9)2 -[0,1]0-9 3)5\$	WEDHKHH	
1.3.6.4	country	Beneficiary bank country	2	String	Y	ISO 3166-1 alpha-2	HK	
1.3.6.5	addressLine1	Beneficiary bank address line 1	31	String	Y		office sheung wan	
1.3.6.6	addressLine2	Beneficiary bank address line 2	31	String	N		93-103 wing lok street	
1.3.6.7	addressLine3	Beneficiary bank address line 3	31	String	N			
1.4	supportingDocuments	Object		Object	N			
1.4.1	id	Document id return by FileNet	40	String	Y		idd_50286C8C-0000-C118-946E-528487E46976	
1.4.2	name	Document name	255	String	Y	^[w\ s l d doc xlsx xls tif tiff jpg jpeg ppt ppx txt]\$	document.pdf	
1.4.3	category	Document category	255	String	Y	Enum: CustomerApplication		
1.5	instructionsToBank	special instructions	255	String	N		message for your instruction of bank	
1.6	miscStates	JSON format - can fill in miscellaneous fields which not exist in spec	4000	String	N		"{\"additionalInfo\": \"something\"}"	

JSON Schema Example

```

{
  "data": {
    "loan": {
      "typeOfGoods": "Goods",
      "goodsShipped": "Y",
      "invoiceNumberBillReference": "INR-231001-001",
      "customerReference": "CR-231001-001",
      "startDate": "2023-10-01",
      "tenor": "30",
      "maturityDate": null,
      "loanCurrency": "SGD",
      "paymentToSupplierAmount": {
        "currency": "SGD",
        "amount": "80",
        "amountPaidByLoan": "80"
      },
      "repaymentInfo": {
        "repaymentAccountNumber": "100123456789",
        "interestAccountNumber": "100123456789",
        "chargesAccountNumber": "100123456789"
      },
      "goodsDescription": "DESCRIPTIONS OF GOODS"
    },
    "beneficiary": {
      "name": "HSBC BANK (SINGAPORE) LIMITED",
      "country": "SG",
      "addressLine1": "ADDRESS LINE 1 OF BENEFICIARY",
      "addressLine2": null,
      "addressLine3": null,
      "beneficiaryBankInfo": {
        "account": "SGHSBC200123456789",
        "name": "HSBC BANK (SINGAPORE) LIMITED",
        "swiftBicBranchCode": "HSBCSG52200",
        "country": "SG",
        "addressLine1": "ADDRESS LINE 1 OF BANK",
        "addressLine2": null,
        "addressLine3": null
      }
    },
    "supportingDocuments": [
      {
        "id": "idd_50286C8C-0000-C118-946E-528487E46976",
        "name": "document.pdf",
        "category": "CustomerApplication"
      }
    ],
    "instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
    "miscStates": null
  }
}

```

Message Type	Decrypted Response Body
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Seq No	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted Values	Sample Value(s)	Remarks
	data	Top level object	N/A	Object	N			
1.1	applicationId	application ID, generated by HSBC system	30	String	Y		46338647WB6V	46338647WB6V
	status			Object				
1.2.1	value	Application Status	9	String	Y	Enum: Submitted	Submitted	Submitted
1.3 Reply Clients Input in the unencrypted request body								
JSON Schema Example								
<pre> { "data": { "applicationId": "1234567890", "status": { "value": "Submitted" }, "loanNumber": null, "loan": { "typeOfGoods": "Goods", "goodsShipped": "Y", "invoiceNumberBillReference": "INBR-231001-001", "customerReference": "CR-231001-001", "startDate": "2023-10-01", "tenor": "30", "maturityDate": null, "loanCurrency": "SGD", "paymentToSupplierAmount": { "currency": "SGD", "amount": "80", "amountPaidByLoan": "80" }, "repaymentInfo": { "repaymentAccountNumber": "100123456789", "interestAccountNumber": "100123456789", "chargesAccountNumber": "100123456789" }, "goodsDescription": "DESCRIPTIONS OF GOODS", "beneficiary": { "name": "HSBC BANK (SINGAPORE) LIMITED", "country": "SG", "addressLine1": "ADDRESS LINE 1 OF BENEFICIARY", "addressLine2": null, "addressLine3": null, "beneficiaryBankInfo": { "account": "SGHSBC200123456789", "name": "HSBC BANK (SINGAPORE) LIMITED", "swiftBicBranchCode": "HSBCSGS2200", "country": "SG", "addressLine1": "ADDRESS LINE 1 OF BANK", "addressLine2": null, "addressLine3": null } }, "supportingDocuments": [{ "id": "id_50289C9C-0000-C118-946E-528487E46976", "name": "document.pdf", "category": "CustomerApplication" }], "instructionsToBank": "TEXT OF INSTRUCTION TO BANK", "miscStates": null } } } </pre>								

Operation Name	Submit buyer loan application (advanced)	Description	Enables a buyer to directly submit a loan request to HSBC with additional options to select multiple beneficiaries and interest collection preferences.
HTTP Method	POST	Pre-requisite	1. Loan applicant possesses valid trade account in HSBC. 2. (Optional) Supporting documents have been submitted successfully via Submit Supporting Documents API.
Service Interface	/v3/trade-loans/buyer/advanced/applications	Post condition	1. loanNumber and applicationId are generated for the loan application submitted to HSBC. 2. It is possible to perform the following for this loan: 2.1 Enquires status of this and many other loans that have been submitted via Request Trade Loan summary list API. 2.2 Enquires details of this loan of it via Request Trade Loan status API.
Authorization ID	Customer's Trade Account Number. This value is provided in the JSON Web Token (jwt.claims.tradeAccounts). Please refer to Request Header's Token		Click to view Request Header's Token

Message Type	Unencrypted Request Body							
Seg Id	Field Name	Description	Length	Data Type	Required (Y/N)	Permitted Values	Sample Value(s)	Remarks
1	data	Top level object		Object				
1.1	loanNumber	Loan number, generated by HSBC. This field is used for re-submit the returned by bank loan.	255	String	N			
1.2	loan	Object		Object				
1.2.1	typeOfGoods	Type of goods, fixed value, only allow two values: "GOODS" and "SERVICES"	255	String	Y	Enum: Goods Services	GOODS	
1.2.2	goodsShipped	Ship the Goods or not, allow two values: "Y", "N"	30	String	Y	Enum: Y N	Y	
1.2.3	customerReference	Customer entered to record the loan, using for search the loan before submit to bank	30	String	N		Test12345678	
1.2.4	startDate	Requested Start Date of loan	10	String	Y	YYYY-MM-DD	2021-05-06	If goodsShipped=Y loanStartDate >= submitted date and <= submitted date+15 Else loanStartDate >= submitted date
1.2.5	tenor	Tenor days, only allow number from 1 to 360 day(s).	3	String	Y	{[1-9] [1-9]d [12]d [21]3[0-5]d 360}	10	
1.2.6	maturityDate	Loan due date.	10	String	N	YYYY-MM-DD	2021-05-16	If loanMaturityDate is null the system will automatically calculate a maturity date, using (loanStartDate+tenor). If the date falls on a bank holiday the date will be automatically postponed to the next working day.
1.2.7	loanCurrency	Loan currency	3	String	Y	ISO 4217	USD	
1.2.8	paymentToSupplierAmount	Object		Object				
1.2.8.1	currency	Currency of payment, can be different with loanCurrency, no verification in the API. Ops will process it in HSBC system	3	String	Y	ISO 4217	USD	
1.2.8.2	amount	Amount paid to Beneficiary, can be different with loanAmount	14	String	Y	^[0-9]{1,14}([0-9]{1,3})?.\$	1000.00	
1.2.8.3	amountPaidByLoan	Loan amount in payment currency	14	String	Y	^[0-9]{1,14}([0-9]{1,3})?.\$	900.00	amountInPaymentCurrency <= paymentAmount
1.2.9	shortfallAmount	Object		Object				
1.2.9.1	currency	Shortfall currency, must be as the same as payment currency	3	String	C	ISO 4217	USD	If (paymentAmount - amountInPaymentCurrency) not equal to 0, shortfallCurrency is mandatory shortfallCurrency = paymentCurrency
1.2.9.2	amount	Shortfall amount, equal to (paymentAmount - loanAmountInPaymentCurrency)	14	String	C	^[0-9]{1,14}([0-9]{1,3})?.\$	100.00	If (paymentAmount - amountInPaymentCurrency) not equal to 0, shortfallAmount is mandatory shortfallAmount = paymentAmount - loanAmountInPaymentCurrency
1.2.9.3	shortfallDebitAccount	Debit account to cover shortfall	255	String	C		580887156121	If (paymentAmount - amountInPaymentCurrency) not equal to 0, shortfallDebitAccount is mandatory
1.2.10	repaymentInfo	Object		Object				
1.2.10.1	repaymentAccountNumber	Bank account of loan repayment	255	String	N		HKHSBC80887156121	
1.2.10.2	interestAccountNumber	Bank account of interest, the interest account must be the same as the charges account.	255	String	N		HKHSBC80887156121	interestAccount=chargesAccount
1.2.10.3	chargesAccountNumber	Bank account of charges, the charges account must be the same as the interest account.	255	String	N		HKHSBC80887156121	interestAccount=chargesAccount
1.2.10.4	interestCalculationPreferenceCode	Interest calculation preference If the user set up by HSBC is standard user, no need input this value just keep blank. If the user is advanced user, this field is optional.	255	String	N	Enum: ResetHalfYearly Fixed Floating ResetWeekly ResetMonthly ResetQuarterly ResetYearly	Floating	
1.2.10.5	interestCollectionFrequencyCode	Interest collection frequency. If the user set up by HSBC is standard user, no need input this value just keep blank. If the user is advanced user, this field is optional	255	String	N	Enum: HalfYearly Weekly Monthly Yearly Quarterly	Weekly	
1.2.11	goodsDescription	Description of the goods	150	String	Y			
1.3	beneficiary	Support multiple beneficiaryDetails		Array				
1.3.1	amount	Amount						
1.3.1.1	currency	Amount currency, must equal to "paymentCurrency"	3	String	Y	ISO 4217	USD	"amountCurrency" = "paymentCurrency"
1.3.1.2	amount	Amount pay for each beneficiary in payment currency	14	String	Y	^[0-9]{1,14}([0-9]{1,3})?.\$	1000.00	total "amount" of beneficiaries = "paymentAmount"
1.3.2	referenceNumber	Beneficiary reference number	255	String	N		1232322	
1.3.3	name	Beneficiary name	35	String	Y		Bene Test	
1.3.4	country	Beneficiary country	255	String	Y		HK	
1.3.5	addressLine1	Beneficiary address line 1	31	String	Y		XX street	
1.3.6	addressLine2	Beneficiary address line 2	31	String	N		XX road	
1.3.7	addressLine3	Beneficiary address line 3	31	String	N		test	
1.3.8	beneficiaryBankInfo	Beneficiary bank account		Object				
1.3.8.1	account	Beneficiary bank account	34	String	Y		HKHSBC80887112345	
1.3.8.2	name	Beneficiary bank name	35	String	Y		Welab bank limited	
1.3.8.3	swiftBicBranchCode	Beneficiary bank bic ,swift address or branch code	11	String	Y		WEDHKHH	
1.3.8.4	country	Beneficiary bank country	255	String	Y		HK	
1.3.8.5	addressLine1	Beneficiary bank address line 1	31	String	Y		office sheung wan	
1.3.8.6	addressLine2	Beneficiary bank address line 2	31	String	N		93-103 wing lok street	
1.3.8.7	addressLine3	Beneficiary bank address line 3	31	String	N			
1.4	supportingDocuments	Array		Array				
1.4.1	id	Document id return by FileNet	40	String	Y		idd_50286CBC-0000-C118-946E-528487E46976	
1.4.2	name	Document name	255	String	Y	^[w, -]+\.([doc docx xls xlsx tif tiff jpg jpeg ppt ppx txt])\$	document.pdf	
1.4.3	category	Document category	255	String	Y	Enum: CustomerApplication		
1.5	instructionsToBank	special instructions	255	String	N		message for your instruction of bank	
1.6	miscStates	JSON format · can fill in miscellaneous fields which not exist in spec	4000	String	N		"{\"additionalInfo\":\"something\"}"	

JSON Schema Example

```

{
  "data": {
    "authorizationInfo": {
      "accountCountry": "SG",
      "institutionCode": "HSBC",
      "accountNumber": "100123456789"
    },
    "loanNumber": null,
    "loan": {
      "typeOfGoods": "Goods",
      "goodsShipped": "Y",
      "customerReference": "CR-231001-001",
      "startDate": "2023-10-01",
      "tenor": "30",
      "maturityDate": null,
      "loanCurrency": "SGD",
      "paymentToSupplierAmount": {
        "currency": "SGD",
        "amount": "80",
        "amountPaidByLoan": "80"
      },
      "shortFallAmount": {
        "currency": "SGD",
        "amount": "20",
        "shortFallDebitAccount": "100123456789"
      },
      "repaymentInfo": {
        "repaymentAccountNumber": "100123456789",
        "interestAccountNumber": "100123456789",
        "chargesAccountNumber": "100123456789"
      },
      "goodsDescription": "DESCRIPTIONS OF GOODS"
    },
    "beneficiary": [
      {
        "amount": {
          "currency": "SGD",
          "amount": "100"
        },
        "referenceNumber": "20001",
        "name": "BUSINESS NAME OF BENEFICIARY",
        "country": "SG",
        "addressLine1": "ADDRESS LINE 1 OF BENEFICIARY",
        "addressLine2": null,
        "addressLine3": null,
        "beneficiaryBankInfo": {
          "account": "ACCT_2001",
          "name": "HSBC BANK (SINGAPORE) LIMITED",
          "swiftBicBranchCode": "HSBCSGS2200",
          "country": "SG",
          "addressLine1": "ADDRESS LINE 1 OF BANK",
          "addressLine2": null,
          "addressLine3": null
        }
      }
    ],
    "supportingDocuments": [
      {
        "id": "id_50286C8C-0000-C118-946E-528487E46976",
        "name": "document.pdf",
        "category": "CustomerApplication"
      }
    ],
    "instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
    "miscStates": null
  }
}

```

Message Type		Decrypted Response Body							
Seg Id	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted Values	Sample Value(s)	Remarks	
J.1	data	Top level object	N/A	Object	N				
1.1	applicationId	application ID, generated by HSBC system	30	String	Y		46338647W86V		
1.2	status			Object					
1.2.1	value	Application Status	9	String	Y	Enum: Submitted	Submitted		
J.3	<i>Replay Clients input in the unencrypted request body</i>								
JSON Schema Example									

```

{
  "data": {
    "applicationId": "1234567890",
    "status": {
      "value": "Submitted"
    },
    "authorizationInfo": {
      "accountCountry": "SG",
      "institutionCode": "HSBC",
      "accountNumber": "100123456789"
    },
    "loanNumber": null,
    "loan": {
      "typeOfGoods": "Goods",
      "goodsShipped": "Y",
      "customerReference": "CR-231001-001",
      "startDate": "2023-10-01",
      "tenor": "30",
      "maturityDate": null,
      "loanCurrency": "SGD",
      "paymentToSupplierAmount": {
        "currency": "SGD",
        "amount": "80",
        "amountPaidByLoan": "80"
      },
      "shortFallAmount": {
        "currency": "SGD",
        "amount": "20",
        "shortFallDebitAccount": "100123456789"
      },
      "repaymentInfo": {
        "repaymentAccountNumber": "100123456789",
        "interestAccountNumber": "100123456789",
        "chargesAccountNumber": "100123456789"
      },
      "goodsDescription": "DESCRIPTIONS OF GOODS"
    },
    "beneficiary": [
      {
        "amount": {
          "currency": "SGD",
          "amount": "100"
        },
        "referenceNumber": "20001",
        "name": "BUSINESS NAME OF BENEFICIARY",
        "country": "SG",
        "addressLine1": "ADDRESS LINE 1 OF BENEFICIARY",
        "addressLine2": null,
        "addressLine3": null,
        "beneficiaryBankInfo": {
          "account": "ACCT_2001",
          "name": "HSBC BANK (SINGAPORE) LIMITED",
          "swiftBicBranchCode": "HSBCSGS2200",
          "country": "SG",
          "addressLine1": "ADDRESS LINE 1 OF BANK",
          "addressLine2": null,
          "addressLine3": null
        }
      }
    ]
  }
}

```

```
},
"supportingDocuments": [
  {
    "id": "id_50286c8c-0000-c318-946e-528487e46976",
    "name": "document.pdf",
    "category": "CustomerApplication"
  }
],
"instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
"miscStates": null
}
```