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

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5	Request Trade Loan summary list	Request a summary of status updates on one or multiple trade loans request to HSBC in real-time.	
6	Request Trade Loan status	Request a full status updates, interest preferences and charges of a specific trade loan request to HSBC in real-time.	

Operation Name	Submit Seller loan application (standard)	Message Type	Submit a Seller Loan application to HSBC in real-time for processing.	
Service Interface	/v3/trade-loans/seller/standard/applications	Pre-requisites	Submit Supporting Documents via Submit Documents API (Optional)	
Description	POST	Post Condition	1.An application ID shall be generated and responded immediately for subsequent enquiries	
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

Message Type		Query Parameters							
Seg lvl	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted values	Sample Value[s]	Remarks
1	**data**	*Top level object*		**Object**	**Y**			
1.1	loanNumber	Loan number, generated by HSBC. This field is used for re-submit the returned bank loan.	255	String	N			
1.2	**loan**			**Object**	**Y**			
1.2.1	typeOfGoods	Specify wheather 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	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{2}|3[0-5]\d|360)	10	
1.2.6	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.
1.2.7	**paymentToSupplierAmount**			**Object**	**Y**			
1.2.7.1	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	
1.2.7.2	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	**loanAmount**			**Object**	**Y**			
1.2.8.1	currency	Loan currency, the currency that seller want to loan	3	String	Y	ISO 4217	USD	
1.2.8.2	amount	Loan amount, the amount that seller want to loan	14	String	Y	^[0-9]{1,14}(.[0-9]{1,3})?.$	1000.00	
1.2.9	**repaymentInfo**			**Object**	**Y**			
1.2.9.1	repaymentAccountNumber	Bank account of loan repayment	255	String	N		HKHSBC580887156121	
1.2.9.2	interestAccountNumber	Bank account of interest, the interest account must be the same as the charges account.	255	String	Y		HKHSBC580887156121	interestAccountNumber=chargesAccountNumber
1.2.9.3	chargesAccountNumber	Bank account of charges, the charges account must be the same as the interest account.	255	String	Y		HKHSBC580887156121	interestAccountNumber=chargesAccountNumber
1.2.9.4	goodsDescription	Description of the goods	34	String	Y		T-shirt	
1.3	**buyers**			**Object**	**Y**			
1.3.1	name	Buyer name	35	String	Y		Buyer Test	
1.3.2	country	Buyer country	2	String	Y	ISO 3166-1 alpha-2	HK	
1.3.3	addressLine1	Address 1 of the Buyer	31	String	Y		XX street and 8th	
1.3.4	addressLine2	Address 2 of the Buyer	31	String	N		XX road	
1.3.5	addressLine3	Address 3 of the Buyer	31	String	N		test	
1.4	**beneficiary**			**Object**	**Y**			
1.4.1	name	Beneficiary name	34	String	Y		Bene Test	
1.4.2	country	Beneficiary country, ISO country, e.g.'HK'	35	String	Y		HK	
1.4.3	addressLine1	Beneficiary address line 1	11	String	Y		XX street and 8th	
1.4.4	addressLine2	Beneficiary address line 2	2	String	N		XX road	
1.4.5	addressLine3	Beneficiary address line 3	31	String	N		test	
1.4.6	**beneficiaryBankInfo**			**Object**	**Y**			
1.4.6.1	account	Beneficiary bank account	34	String	Y		HKHSBC580887112345	
1.4.6.2	name	Beneficiary bank name	35	String	Y		Welab bank limited	
1.4.6.3	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}$	WEDHKHH	
1.4.6.4	branchName	Beneficiary bank branch name	35	String	N			
1.4.6.5	country	Beneficiary bank country	2	String	Y	ISO 3166-1 alpha-2	HK	
1.4.6.6	addressLine1	Beneficiary bank address line 1	31	String	N		office sheung wan	
1.4.6.7	addressLine2	Beneficiary bank address line 2	31	String	N		93-103 wing lok street	
1.4.6.8	addressLine3	Beneficiary bank address line 3	31	String	N			
1.5	**supportingDocuments**			**Array**	**N**			
1.5.1	id	Document id return by FileNet	40	String	Y		idd_50286C8C-0000-C118-946E-528487E46976	
1.5.2	name	Document name	255	String	Y	^[\w,\s-]+\.(doc|docx|xls|xlsx|tif|tiff|jpg|jpeg|ppt|pptx|txt)$	document.pdf	
1.5.3	category	Document category	255	String	Y	Enum: CustomerApplication DocumentaryCredit Invoice Others PurchaseOrder ProformaInvoice ProofOfPayment SalesContract TransportDocument TrustReceipt		
1.6	instructionsToBank	special instructions	255	String	N		message for your instruction of bank	
1.7	miscStates	JSON format，can fill in miscellaneous fields which not exist in spec	4000	String	N		"{\"additionalInfo\":\"something\"}"	
						JSON Schema Example		

```
{
"data": {
  "loanNumber": "",
  "loan": {
    "typeOfGoods": "GOODS",
    "goodsShipped": "n",
    "customerReference": "6577789",
    "startDate": "2024-01-24",
    "tenor": "7",
    "maturityDate": "",
    "paymentToSupplierAmount": {
      "currency": "USD",
      "amount": "80.111"
    },
    "loanAmount": {
      "currency": "USD",
      "amount": "80"
    },
    "repaymentInfo": {
      "repaymentAccountNumber": "010210847001",
      "interestAccountNumber": "010210847001",
      "chargesAccountNumber": "010210847001"
    },
    "goodsDescription": "goodsDescription test"
  },
  "buyers": [
    {
      "name": "buyer name",
      "country": "US",
```

```
            "country": "US",
            "addressLine1": "ATTest",
            "addressLine2": "ATTest2",
            "addressLine3": "ATTes3"
        }
    ],
    "beneficiary": {
        "name": "20218246",
        "country": "HK",
        "addressLine1": "ATTest",
        "addressLine2": "ATTest2",
        "addressLine3": "ATTes3",
        "beneficiaryBankInfo": {
            "account": "ACCT2002",
            "name": "WELLS FARGO BANK NA",
            "swiftBicBranchCode": "WFBIUS6WFFX",
            "branchName": "test branch name",
            "country": "US",
            "addressLine1": "420 MONTGOMERY STREET",
            "addressLine2": "202 dart drive",
            "addressLine3": "203 dart drive"
        }
    },
    "supportingDocuments": [
        {
            "id": "idd_B0D11C80-0000-C639-B1D8-7957164D66E4",
            "name": "SL_111.txt",
            "category": "customerapplication"
        }
    ],
    "instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
    "miscStates": ""
    }
}
```

Message Type		Decrypted Response							
Seg lvl	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted values	Sample Value(s)	Remarks	
1	data	Top level object		Object	Y				
1.1	applicationId	application ID, generated by HSBC system	32	String	Y		46338647WB6V		
1.2	status			Object	Y				
1.2.1	value	Application Status	9	String	Y	Enum: Submitted	Submitted		
1.3		Replay Clients input in the unencrypted request body							
		JSON Schema Example							

```
{
    "data": {
        "applicationId": "1d9294e7-20ea-4c34-9a89-c18a47254e8e",
        "loanNumber": "",
        "loan": {
            "typeOfGoods": "GOODS",
            "goodsShipped": "n",
            "customerReference": "6577789",
            "startDate": "2024-01-24",
            "tenor": "7",
            "maturityDate": "",
            "paymentToSupplierAmount": {
                "currency": "USD",
                "amount": "80.111"
            },
            "loanAmount": {
                "currency": "USD",
                "amount": "80"
            },
            "repaymentInfo": {
                "repaymentAccountNumber": "010210847001",
                "interestAccountNumber": "010210847001",
                "chargesAccountNumber": "010210847001"
            },
            "goodsDescription": "goodsDescription test"
        },
        "buyers": [
            {
                "name": "buyer name",
                "country": "US",
                "addressLine1": "ATTest",
                "addressLine2": "ATTest2",
                "addressLine3": "ATTes3"
            }
        ],
        "beneficiary": {
            "name": "20218246",
            "country": "HK",
            "addressLine1": "ATTest",
            "addressLine2": "ATTest2",
            "addressLine3": "ATTes3",
            "beneficiaryBankInfo": {
                "account": "ACCT2002",
                "name": "WELLS FARGO BANK NA",
                "swiftBicBranchCode": "WFBIUS6WFFX",
                "branchName": "test branch name",
                "country": "US",
                "addressLine1": "420 MONTGOMERY STREET",
                "addressLine2": "202 dart drive",
                "addressLine3": "203 dart drive"
            }
        },
        "supportingDocuments": [
            {
                "id": "idd_B0D11C80-0000-C639-B1D8-7957164D66E4",
                "name": "SL_111.txt",
                "category": "customerapplication"
            }
        ],
        "instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
        "miscStates": ""
    }
}
```

Operation Name	Submit seller loan application (advanced)	Message Type	Enables a seller to directly submit a multi-buyers loan application to HSBC with options to choose their interest rate calculation preferences.
Service Interface	/v3/trade-loans/seller/advanced/applications	Pre-requisites	Submit Supporting Documents via Submit Documents API (Optional) https://develop.hsbc.com/trade-finance-document-management
Description	POST	Post Condition	1.An application ID shall be generated and responded immediately for subsequent enquiries 2.A Loan Number shall be generated once bank operator proccessed the application
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

Message Type		Unencrypted Resquest Body							
Seg lvl	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted values	Sample Value(s)	Remarks	
1	data	Top level object		Object	Y				
1.1	loanNumber	Loan number, generated by HSBC. This field is used for re-submit the returned by bank loan.	255	String	N		HK1107726		
1.2	loan			Object	Y				
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{2}|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	totalSupportingDocumentAmount			Object	Y				
1.2.7.1	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		
1.2.7.2	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	loanAmount			Object	Y				
1.2.8.1	currency	Loan currency, the currency that seller want to loan	3	String	Y	ISO 4217	USD		
1.2.8.2	amount	Loan amount, the amount that seller want to loan	14	String	Y	^[0-9]{1,14}(.[0-9]{1,3})?.$	1000.00		
1.2.9	repaymentInfo			Object	Y				
1.2.9.1	repaymentAccountNumber	Bank account of loan repayment	255	String	N		HKHSBC580887156121		
1.2.9.2	interestAccountNumber	Bank account of interest, the interest account must be the same as the charges account.	255	String	Y		HKHSBC580887156121	interestAccount=chargesAccount	
1.2.9.3	chargesAccountNumber	Bank account of charges, the charges account must be the same as the interest account.	255	String	Y		HKHSBC580887156121	interestAccount=chargesAccount	
1.2.10	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		
1.2.11	interestCollectionFreqencyCode	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		
1.2.12	goodsDescription	Description of the goods	150	String	Y				
1.3	buyers			Array	Y				
1.3.1	name	Buyer name	35	String	Y		Buyer Test		
1.3.2	country	Buyer country	2	String	Y	ISO 3166-1 alpha-2	HK		
1.3.3	addressLine1	Address line 1 of the Buyer	31	String	Y		XX street and 8th		
1.3.4	addressLine2	Address line 2 of the Buyer	31	String	N		XX road		
1.3.5	addressLine3	Address line 3 of the Buyer	31	String	N		test		
1.4	applicationOfFunds	Support multiple beneficiaryDetails		Array	Y				
1.4.1	paymentCurrency	Currency of payment, can be different with loanCurrency, no verification in the API	3	String	Y				
1.4.2	bankInfo	Support multiple beneficiaryDetails		Array	Y				
1.4.2.1	accountNumberIBAN	Account number of the Bank	34	String	Y				
1.4.2.2	countryTerritory	Bank country / territory for the beneficiary / Payee, ISO country, e.g.'HK'	255	String	Y	ISO 3166-1 alpha-2	HK		
1.4.2.3	branchCodeBicSwift	Bank branch code / BIC / SWIFT for the beneficiary/Payee	35	String	Y		WEDHKHH		
1.4.2.4	name	Name of the Bank	31	String	Y		Welab bank limited		
1.4.2.5	branchName	Branch name of the bank	31	String	N		Xi'An of HSBC		
1.4.2.6	addressLine1	Beneficiary bank address line 1	31	String	Y		office sheung wan		
1.4.2.7	addressLine2	Beneficiary bank address line 2	31	String	N		93-103 wing lok street		
1.4.2.8	addressLine3	Beneficiary bank address line 3	31	String	N				
1.5	forwardContractDetails			Array	N				
1.5.1	contractNumber	Contract Reference number for exchange rate that client and bank make a agreement.	16	String	N				
1.5.2	amount			Object					
1.5.2.1	currency	Currency for the contract mentioned, same as loan currency.	3	String	N				
1.5.2.2	amountToBeUtilised	Amount in the contract defined to be exchanged. Less than the loan amount	14	String	N				
1.6	supportingDocuments			Object	N				
1.6.1	id	Document id return by FileNet	40	String	Y		idd_50286C8C-0000-C118-946E-528487E46976		
1.6.2	name	Document name	255	String	Y	^[\w,\s-]+\.(doc|docx|xls|xlsx|tif|tiff|jpg|jpeg|ppt|pptx|txt)$	document.pdf		
1.6.3	category	Document category	255	String	Y	Enum: CustomerApplication DocumentaryCredit Invoice Others PurchaseOrder ProformaInvoice ProofOfPayment SalesContract TransportDocument TrustReceipt			
1.7	instructionsToBank	special instructions	255	String	N		message for your instruction of bank		
1.8	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": "n",
"customerReference": "6577789",
"startDate": "2024-01-30",
"tenor": "10",
"maturityDate": "",
"loanCurrency": "USD",
"totalSupportingDocumentAmount": {
"currency": "USD",
"amount": "80"
},
"loanAmount": {
"currency": "USD",
"amount": "70"
},
"repaymentInfo": {
"repaymentAccountNumber": "004715314001",
"interestAccountNumber": "004715314001",
"chargesAccountNumber": "004715314001"
},
"interestCalculationPreferenceCode": "ResetHalfyearly",
"interestCollectionFrequencyCode": "halfYearly",
"goodsDescription": "goodsDescription test"
},
"buyers": [
{
"name": "buyer name",
"country": "US",
"addressLine1": "ATTest",
"addressLine2": "ATTest2",
"addressLine3": "ATTes3"
}
],
"applicationOfFunds": {
"paymentCurrency": "USD",
"bankInfo": {
"accountNumberIBAN": "ACCT2002",
"countryTerritory": "US",
"branchCodeBicSwift": "WFBIUS6WFFX",
"name": "WELLS FARGO BANK NA",
"branchName": "test branch name",
"addressLine1": "420 MONTGOMERY STREET",
"addressLine2": "202 dart drive",
"addressLine3": "203 dart drive"
}
},
"forwardContractDetails": [
{
"contractNumber": "121212",
"amount": {
"currency": "USD",
"amountToBeUtilised": "70"
}
}
],
"supportingDocuments": [
{
"id": "idd_70AC3E8D-0000-CF26-8800-6574E9F2CF57",
"name": "bug.txt",
"category": "customerapplication"
}
],
"instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
"miscStates": "null"
}
}
```

Message Type		Decrypted Response						
Seg lvl	Field Name	Description	Length	Datatype	Required (Y/N)	Permitted values	Sample Value(s)	Remarks
1	data	Top level object		Object	Y			
1.1	applicationId	application ID, generated by HSBC system	30	String	Y		46338647WB6V	
1.2	status			Object	Y			
1.2.1	value	Application Status	9	String	Y	Enum: Submitted	Submitted	
1.3		Replay Clients input in the request from 1.1 - 1.8						
		JSON Schema Example						

```
{
"data": {
"applicationId": "1234567890",
"status": {
"value": "Submitted"
},
"loanNumber": "PRQHK1053449",
"loan": {
"typeOfGoods": "goods",
"goodsShipped": "n",
"customerReference": "6577789",
"startDate": "2024-01-30",
"tenor": "10",
"maturityDate": "2024-02-10",
"loanCurrency": "USD",
"totalSupportingDocumentAmount": {
"currency": "USD",
"amount": "80"
},
"loanAmount": {
"currency": "USD",
"amount": "70"
},
"repaymentInfo": {
"repaymentAccountNumber": "004715314001",
"interestAccountNumber": "004715314001",
```

```
      "interestAccountNumber": "004715314002",
      "chargesAccountNumber": "004715314001"
    },
    "interestCalculationPreferenceCode": "ResetHalfyearly",
    "interestCollectionFrequencyCode": "halfYearly",
    "goodsDescription": "goodsDescription test"
  },
  "buyers": [
    {
      "name": "buyer name",
      "country": "US",
      "addressLine1": "ATTest",
      "addressLine2": "ATTest2",
      "addressLine3": "ATTes3"
    }
  ],
  "applicationOfFunds": {
    "paymentCurrency": "USD",
    "bankInfo": {
      "accountNumberIBAN": "ACCT2002",
      "countryTerritory": "US",
      "branchCodeBicSwift": "WFBIUS6WFFX",
      "name": "WELLS FARGO BANK NA",
      "branchName": "test branch name",
      "addressLine1": "420 MONTGOMERY STREET",
      "addressLine2": "202 dart drive",
      "addressLine3": "203 dart drive"
    }
  },
  "forwardContractDetails": [
    {
      "contractNumber": "121212",
      "amount": {
        "currency": "USD",
        "amountToBeUtilised": "70"
      }
    }
  ],
  "supportingDocuments": [
    {
      "id": "idd_70AC3E8D-0000-CF26-8800-6574E9F2CF57",
      "name": "bug.txt",
      "category": "customerapplication"
    }
  ],
  "instructionsToBank": "TEXT OF INSTRUCTION TO BANK",
  "miscStates": "null"
  }
}
```