

# HSBC CE

## Open Banking Implementation Guide

V3.1 and V4.0

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# 1. Introduction

HSBC has made all reasonable efforts to apply the Open Banking Standards. Therefore, developers should start with OBL published documentation.

This Implementation Guide covers items HSBC wishes to provide further detail on. We welcome feedback to make this as useful as possible. Our implementation guide is designed to assist you, as a TPP with registration, on-boarding and completion of both AIS and PIS standard journeys.

If you have any suggestions or feedback on our Implementation Guide, then please reach out to our Third Party Provider Engagement team by clicking [here](#) or completing our [Online Form](#).

You can access the HSBC Transparency Calendars via the following links:

- [HSBC Corporate Continental Europe \(HSBCnet CE\)](#)
- [HSBC MiVision](#)

## 2. Key Changes and Announcements

### Key Changes:

- our HSBC MiVision implementation has been updated to align with OBL v4.0 standards. The Implementation Guide has also been refreshed to reflect this version upgrade. Please note that HSBC MiVision now operates on v4.0, while HSBCnet CE APIs remain on v3.1 for the time being.
- Errata Corrections

### Announcements:



### 3. Summary of HSBC API Functionality Per Channel

HSBC continues to make improvements and introduce new functionality to its Open Banking API channel. Below summarises the current per-brand position of live API functionality, and what can be expected to be live-to-market later in 2026.

Brand	Product	Feature	Date (browser)	Date (app-2-app)
<b>HSBC Corporate Continental Europe (HSBCnet CE)  V3.1</b>	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic payments)	Live	Live
		Complex Payments	Live	Live
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
<b>HSBC MiVision 1  V4.0</b>	Credit Cards	AIS	Live	n/a
		Confirmation of Funds	Live	n/a

<sup>1</sup> For HSBC MiVision, consent will be created at Relationship (Company Account) level, with associated credit card accounts part of the consent.



## 4. Useful Information

### 4.1. Customer UI Journeys

For AISP journeys, our solution can determine whether the PSU is about to authorise a new consent or refresh an existing one. As a result, only the core information is displayed during the AISP refresh flow user journey.

PISP flows are enriched with similar features, to enable us to spot a payment request to a trusted beneficiary, or to apply SCA exemptions if applicable.

The above is supported by a responsive design which provides a smooth user experience on desktop and a mobile browser.

For further technical information please visit the Open Banking Security Profile – Financial-grade API Security Profile 1.0 - Part 2: **Advanced** ("FAPI 1.0-Advanced").

### 4.2. TPP Registration

For TPP registration HSBC supports 3.2 of Dynamic Client Registration in line with specifications - Dynamic Client Registration v3.2.

Please note in version 3.2 of Dynamic Client Registration content-type should be application/jose.

Please note the audience (aud) value for the DCR request should be the 'issuer' value taken from each brands well-known configuration.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

If the TPP hosts the JWKS endpoint on their own domain, HSBC will need to whitelist the TPP's JWKS domain. We advise TPPs who wish to register with our production APIs to contact our [support mailbox](#) in advance of registration, so that we can arrange for the necessary steps to be completed in good time.

#### 4.2.1. Software Statement

TPPs need to check the address of HSBC's registration endpoint using our well-known endpoints:

- [HSBC Corporate Continental Europe \(HSBCnet CE\)](#)
- [HSBC MiVision](#)

TPPs need to register with their National Competent Authority (NCA) and to obtain an eIDAS certificate (QWAC and QSEAL) in order to register with HSBC's APIs for Continental Europe.

## Software Statements:

A software statement can be issued by any actor that's trusted by its authorisation server.

TPPs using eIDAS certificates can generate a self-signed software statement (self-signed SSA) - see [here](#) for further information. A complete list of all fields required for a self-signed SSA is provided below in the tables:

Metadata	Description	Optional or Mandatory	Source Specification
`software_id`	Unique Identifier for TPP Client Software	M	[RFC7591] ^[0-9a-zA-Z]{1,22}\$
`iss`	SSA Issuer	M	[RFC7519] ^[0-9a-zA-Z]{1,22}\$ Identifier for the TPP. This value must be unique for each TPP registered by the issuer of the SSA For SSAs issued by the OB Directory, this must be the software_id
`iat`	Time SSA issued	M	[RFC7519]
`jti`	JWT ID	M	[RFC7519] ^[0-9A-F]{8}-[0-9A-F]{4}-4[0-9A-F]{3}-[89AB][0-9A-F]{3}-[0-9A-F]{12}\$ Max-36 length
`software_client_id`	The Client ID Registered at OB used to access OB resources	M	Base62 GUID (22 chars) Max 36
`software_client_description`	Human-readable detailed description of the client	O	Max256Text
`software_client_name`	Human-readable Software Name	O	Max40Text
`software_client_uri`	The website or resource root uri	O	Max256Text
`software_version`	The version number of the software should a TPP choose to register and / or maintain it	O	decimal
`software_environment`	Requested additional field to avoid certificate check	O	Max256Text
`software_jwks_endpoint`	Contains all active signing and network certs for the software	M	Max256Text
`software_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the software	O	Max256Text
`software_logo_uri`	Link to the TPP logo. Note, ASPSPs are not obliged to display images hosted by third parties	O	Max256Text
`software_mode`	ASPSP Requested additional field to indicate that this software is 'Test' or 'Live' the default is 'Live'. Impact and support for 'Test' software is up to the ASPSP.	O	Max40Text
`software_on_behalf_of_org`	A reference to fourth party organisation resource on the OB Directory if the registering TPP is acting on behalf of another.	O	Max40Text
`software_policy_uri`	A link to the software's policy page	O	Max256Text
`software_redirect_uris`	Registered client callback endpoints as registered with Open Banking	M	A string array of Max256Text items Pattern applied (?:\ ([0-9a-fA-F:]+)\ )(?:{?:[a-zA-Z0-9%._-!\$&'()*+.,;=]+(?:{?:[a-zA-Z0-9%._-!\$&'()*+.,;=]*}?)?@}?(?:\ p{Alnum}\ -\ _ )*))?(?:\ d*)?(.*)?
`software_roles`	A multi value list of PSD2 roles that this software is authorized to perform.	M	A string array of Max256Text items
`software_tos_uri`	A link to the software's terms of service page	O	Max256Text
`organisation_competent_authority_claims`	Authorisations granted to the organisation by an NCA		CodeList { 'AISP', 'PISP', 'CBPFI', 'ASPSP' }
`org_status`	Included to cater for voluntary withdrawal from OB scenarios		'Active', 'Revoked', or 'Withdrawn'
`org_id`	The Unique TPP or ASPSP ID held by OpenBanking.	M	HSBC Implementation support Max 18 char

`org_name`	Legal Entity Identifier or other known organisation name	M	Max140Text
`org_contacts`	JSON array of objects containing a triplet of name, email, and phone number	O	Each item Max256Text
`org_jwks_endpoint`	Contains all active signing and network certs for the organisation	O	Max256Text
`org_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the organisation	O	Max256Text
`typ`	MUST be set to `JOSE`	M	
`alg`	MUST be set to `PS256`	M	
`kid`	The kid will be kept the same as the `x5t` parameter. (X.509 Certificate SHA-1 Thumbprint) of the signing certificate.	M	

Software statements are checked by the ASPSP on TPP registration / request for access.

### Digital Signatures:

QSEALS or OBSEALS will also be required by TPPs to enable a digital signature feature. Use of a digital signature to sign payloads is mandatory.

## 4.2.2. Onward Provisioning – TPP / Agent name display options

Please note that TPPs must ensure that they have registered using the appropriate fields so that the correct information is displayed to customers.

Options	Display	Display Rule	Client Name	Org Name	On Behalf Of Name	What Will display
When <org name> & <Client Name> are available & both are same & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	N/A	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Trades	ABC Company Ltd	N/A	ABC Trades
When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is same as well	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <org name>	Both names to be displayed *	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Trades	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd on behalf of ABC Trades
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <Client name>	All (single name and key point)	Use <Client Name> as TPP name	ABC Trades	ABC Company Ltd	ABC Trades	ABC Trades
When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is different from both	Both names to be displayed*	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Company Ltd	ABC Company Ltd	OBO Ltd	OBO Ltd on behalf of ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is different from both	Both names to be displayed *	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Trades	ABC Company Ltd	OBO Ltd	OBO Ltd on behalf of ABC Trades

\* Both names will always be displayed at the consent set-up step, however, for simplicity, single name may be displayed in some non-key steps within the journey.

### 4.2.3. Implemented Endpoints

Endpoints	Mandatory	Implemented
POST /register	Conditional	Y
GET /register/{ClientId}	Optional	Y
PUT /register/{ClientId}	Optional	Y
DELETE /register/{ClientId}	Optional	N

#### POST /register:

- TPPs must include a complete ClientName and OrganisationName during the registration process.
- Both names should be:
  - Semantically and syntactically correct
  - Adhere to data integrity rules including correct capitalisation, consistent use of abbreviations and spacing
- If an agent is acting on behalf of the TPP, the agent name (Trading name of the Agent Company) must be provided within "software\_on\_behalf\_of\_org".
- The audience 'aud' value should be:
  - HSBC Corporate Continental Europe (HSBCnet CE) - <https://eu.api.ob.hsbcnet.com>
  - HSBC MiVision - <https://api.ob.mivision.hsbc.co.uk>

#### GET /register:

- This endpoint should be used only to request existing registration details for a client id. The request's Authorization header should have Bearer token as access\_token retrieved from /token with client\_credentials grant\_type.

#### PUT /register:

- TPPs may use this endpoint to update existing registration details. Relevant checks will be performed to ensure the updates are valid/allowed. An error message will be returned in instance of failures.
- The request should contain the response received from the GET /register as a jwt and the request's Authorization header should have Bearer token as access\_token retrieved from /token with client\_credentials grant\_type.
- It is important to note that the entire GET /register payload is expected in PUT /register payload as well. Any value that does not need an update during registration is still expected to be sent in the request.
- Also with respect to scope update, it is expected that all scope for which registration is required is sent. For example, even if TPP is registered with accounts scope, and expects payments to be updated as part of PUT /register, the value in the payload expected is accounts payments. This scope in PUT /register will be considered as a complete replace instead of append to the existing value.

The following fields can be updated via PUT/register:

Fields which can be updated using PUT/register	
exp	response_types
grant_types	scope
iat	software_id
id_token_signed_response_alg	software_statement
iss	request_object_signing_alg
jti	token_endpoint_auth_method
redirect_uris	token_endpoint_auth_signing_alg

#### 4.2.4. Supported token\_endpoint\_auth\_method

Method	Supported
private_key_jwt	Y
client_secret_jwt	N
client_secret_basic	N
client_secret_post	N
tls_client_auth	Y

Clarification on Scope parameter			
Endpoint	Journey	Scopes	Notes
/register	PIS	"scope": "openid payments"	A Journey needs to be chosen based on TPP specialization
	AIS	"scope": "openid accounts"	
	CoF	"scope": "openid fundsconfirmations"	
	PIS, AIS, CoF	"scope": "openid payments accounts fundsconfirmations"	
/token with "client_credentials" grant type	PIS	"scope": "payments"	OpenID should not be included in client credentials
	AIS	"scope": "accounts"	
	CoF	"scope": " fundsconfirmations "	
/authorize	PIS	"scope": "openid payments"	A Journey needs to be chosen based on TPP specialization
	AIS	"scope": "openid accounts"	
	CoF	"scope": "openid fundsconfirmations"	
Please note that when calling the "token" endpoint with grant_type: "authorization_code" or "refresh_token" you must not send "scope" parameter. If you do, this will result in the error code "invalid request"			

Please note that the audience, "aud" value in JWT for the:

### /token endpoint should be:

https://<banking area>/obie/open-banking/v1.1/oauth2/token.

For example: https://api.ob.hsbc.co.uk/obie/open-banking/v1.1/oauth2/token for HSBC Personal.

## 4.2.5. MTLS when token\_endpoint\_auth\_method is tls\_client\_auth

If MTLS `tls_client_auth` is used the `tls_client_auth_subject_dn` claim in the registration JWT must contain the full DN (Distinguished Name) of the transport (QWAC, OBWAC) certificate that the TPP will present to the ASPSP token endpoint to establish mutual TLS connection. The order of the attributes must also be the same as in the certificate subject value. Please note that this should not include the word 'Subject', but only the DN value inside the 'Subject' object field.

For example, a valid value would be: CN=00158000016i44JAAQ,2.5.4.97=#131050534447422D4643412D373635313132,O=HSBC UK Bank Plc,C=GB

Expected format of `tls_client_auth_subject_dn` follows a string representation -- as defined in [RFC4514] -- of the DN. Please refer to <https://tools.ietf.org/html/rfc4512#section-2> for formal definition of DN, RDN and attribute value assertion (AVA).

Currently supported short names for attribute types (descriptor - <https://tools.ietf.org/html/rfc4514#section-2>)

CN (2.5.4.3)	DNQUALIFIER (2.5.4.46)
C (2.5.4.6)	DNQ (2.5.4.46)
L (2.5.4.7)	SURNAME (2.5.4.4)
S (2.5.4.8)	GIVENNAME (2.5.4.42)
ST (2.5.4.8)	INITIALS (2.5.4.43)
O (2.5.4.10)	GENERATION (2.5.4.44)
OU (2.5.4.11)	EMAIL (1.2.840.113549.1.9.1)
T (2.5.4.12)	EMAILADDRESS (1.2.840.113549.1.9.1)
IP (1.3.6.1.4.1.42.2.11.2.1)	UID (0.9.2342.19200300.100.1.1)
STREET (2.5.4.9)	SERIALNUMBER (2.5.4.5)
DC (0.9.2342.19200300.100.1.25)	

Multiple keywords are available for one OID.

Attribute types not present on above list should be encoded as the dotted-decimal encoding, a "numericoid", of its OBJECT IDENTIFIER. The "numericoid" is defined in [RFC4512].

Example: 1.3.6.1.4.1.311.60.2.1.3=PL

Full Example:

CN=[value],serialNumber=[value],OU=[value],O=[value],C=[value],ST=[value],2.5.4.97=[value],2.5.4.15=[value],1.3.6.1.4.1.311.60.2.1.3=[value]

\*[value] represents any value – it is a placeholder for real value.0

#### 4.2.6. JWT when token\_endpoint\_auth\_method is private\_key\_jwt

When a client registers using the private\_key\_jwt authentication method, it is essential to send a JWT assertion when accessing the token endpoint. This JWT assertion must include various claims, notably the mandatory jti claim. The jti claim, which can be represented as a UUID, is crucial for the request to succeed. Please ensure this field is supplied; otherwise, the request will not be processed.

If TPP fails to send the jti claim in the /Token API request, an error will be generated with the code "invalid\_client." The accompanying description will indicate that the "JWT ID is missing."

### 4.3. Authentication Journey

Whenever a timeout occurs on the authentication UI, or the PSU closes a web/mobile browser the consent status will be saved in 'awaiting authorisation' status.

The consent status can be checked with dedicated endpoints.

In order to restart the authentication journey for the already created consent, instead of creating a new one, TPPs should call GET/authorize to start the authentication OAUTH journey again.

The value of the claim 'openbanking\_intent\_id' must be set to the consent for which the journey is being resumed.

### 4.4. Consent Expiry Date

Consent expiry is an optional field.

If consent expiry date is not populated, the consent will never expire (unless revoked by the TPP).

If consent expiry date is populated, its maximum value must be before 19/01/2038.

### 4.5. Authorisation Code in OAuth Authorisation Framework

The auth\_authorisation code obtained after consent-confirmation completion is only valid for 60 seconds. Within this time-frame, the TPP must exchange the auth\_authorisation code for an access token.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

Please see the summary table for token validities below:

Token	Endpoint	Time To Live
Auth Code	GET /authorize	1 minute
Access Token	POST/token grant type: client credentials	5 minutes

Token	Endpoint	Time To Live
Access Token	POST/token grant type: authorization_code Please note you must not send "scope" for this scenario. If you do, this will result in the error code "invalid_request"	AIS - 60 minutes - OAuth Code elapsed time PIS - 5 minutes - OAuth Code elapsed time
Refresh token	POST/token grant type: refresh_token	AIS 180 days – If consent expiry date is left blank or more than 180 days Or If consent expiry date is provided and less than 180 days the refresh token will only be valid up to the provided date  PIS N/A there is no refresh token issued  CoF equal to Consent Expiry Date Or open ended if Consent Expiry Date not specified

## 4.6. Message Signing - x-jws-signature

<http://openbanking.org.uk/iss> must match full DN of eIDAS certificate. **Please use the following command to obtain DN of the certificate:** openssl x509 -in eidas.pem -noout -subject -nameopt RFC2253

Open Banking Standard field	Current HSBC Implementation
TPP b64 Header Claim	Must be omitted
TPP JWS Payload	Must be b64 encoded
HSBC b64 Header Claim (response to TPPs)	Will be omitted
HSBC b64 Payload (response to TPPs)	Will be b64 encoded

## 4.7. Consent Object Statuses

Statuses implemented are in line with the [Read/Write Data API Specification – v3.1.11](#) (for HSBCnet CE), and [Read/Write Data API Specification – v4.0](#) (for HSBC MiVision).

On top of what is articulated in the above link:



- PSU inactivity results in timeout and consent is kept in AWAITING AUTHORISATION status.
- Web/mobile browser window closure results in keeping the consent in AWAITING AUTHORISATION status. Intentional actions of the PSU on the HSBC authentication page result in moving the consent to REJECTED status.
- At any point in time a PSU can revoke a consent within HSBCs access dashboard. If this occurs, the consent will have a REVOKED status. If TPPs attempt to access any accounts using the original consent, a 403 FORBIDDEN error will be returned.

## 4.8.eIDAS Certificates

### 4.8.1. Test Certificate

In line with the electronic certificate (OBWAC & eIDAS) regulation, production APIs require a QTSP issued QWAC certificate or an OBWAC certificate to securely connect.

For the purposes of the testing facility we provide TPPs with the required certificates to develop and test your application against our Sandbox.

To generate a test certificate, please execute the following commands using OpenSSL:

1. Generate a new RSA private key:

```
$ openssl genrsa -out server.key 2048
```

2. Generate the X.509 Certificate Signing Request:

```
$ openssl req -sha256 -new -key server.key -out server.csr -outform der
```

### 4.8.2. Certificate Requirements

Requirements for the TLS and HTTP Signature certificate:

- Public key algorithm: RSA-2048 bits.
- Signature algorithm: SHA-256 bits.
- Valid upon upload.

### 4.8.3. Certificate Refresh / Replacement

#### eIDAS Certificate Expiration and Refresh

TPPs can update expiring eIDAS certificates without impacting lasting consents by using their new eIDAS certificates with their existing registrations, as long as the following conditions are met:

- The new certificate should have same full subject DN as the previous certificate.

- Access tokens are bound to the certificate, so previous access tokens will not work with new certificate. Thus, before using the new certificate you need to request a new access token with corresponding new refresh tokens bound to the new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

#### eIDAS Certificate Rotation (prior to expiration)

It is possible for TPP's to rotate existing eIDAS certificates with new certificates without causing need for customers to refresh consents or experiencing any downtime / breakage in channel connectivity. However, the following conditions must be met:

- The new certificate should have same full subject DN as the previous certificate.
- All access tokens bound to old certificate must be discarded and new access tokens requested corresponding new refresh tokens and new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

## 4.9. IP Address Whitelisting and granting user access for HSBCnet users

Customers who have enabled IP address whitelisting in HSBCnet CE may face 'Access Denied' error during the consent or fulfilment journeys as the IP address in the API request call may not be in the IP - **whitelist setup by the customer**. If 'Access Denied' error persists, the IP Whitelist can be updated or removed by the Customer by sending an email by Customer RM or Admin to Local Help Desk as per the current process.

Before customers can use Open Banking, their HSBCnet CE system administrator must grant them the relevant permission through the HSBCnet CE browser channel.

# Accounts and Transactions

## 5. Accounts and Transactions Summary

As per OBL customer research, to ensure consistency of language across AISPs and ASPs, HSBC is now adhering to the OBL guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to [this link](#) for further information.

Following the consent creation, if a TPP tries to trigger any of the fulfilment endpoints for a consented account where the account has now transitioned to an inactive state will result in an error – “Failed Eligibility Check”. The scenarios where an account could transition to an Inactive state are – Account closed, Customer not registered for Internet banking.

Note: There is a daily system maintenance window, during which TPPs may encounter service failure:

- HSBCnet CE - maintenance window starts at 19:00 UKT and ends at 03:30 UKT. It usually takes 15 minutes. If TPPs encounter this error during the batch window, they should try again in 15 minutes.
- HSBC MiVision – maintenance window starts at 06:00 UKT and ends at 11:00 UKT. It usually takes 90 minutes. If TPPs encounter this error during the batch window, they should try again in 90 minutes.

### 5.1. Implemented Endpoints

#### 5.1.1 HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards (Malta only)
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y
Accounts	GET /accounts	Mandatory	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y
Party	GET /accounts/{AccountId}/party	Conditional	N	N	N
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N

### 5.1.2 HSBC MiVision

Resource	Endpoints	Mandatory	Credit Cards
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y
Accounts	GET /accounts	Mandatory	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y
Statements	GET /accounts/{AccountId}/statements	Conditional	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	Y

## 5.2. In-scope Products

### 5.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Products	Available for APIs
Current Accounts*	In scope
Credit Cards (Malta only)	In scope
Foreign Currency Accounts	In scope
Global Wallet	In scope

\* TPPs authorised in the UK will only have access to HSBCnet CE accounts domiciled in the UK. TPPs authorised in an EU country will have access to HSBCnet CE accounts domiciled in all EU countries. TPPs authorised in an EU country and included in FCA TPR will have access to HSBCnet CE accounts domiciled in the UK and all EU countries.

### 5.2.2. HSBC MiVision

Products	Available for APIs
Credit Cards (EU markets only) *	In scope

\* TPPs authorised in an EU country will have access to HSBC MiVision accounts domiciled in all EU countries.

## 6. Account Requests API

### 6.1. Overview

The following values are accepted in OBReadRequest1/Data/Permissions:

- ReadAccountsBasic
- ReadAccountsDetail
- ReadBalances
- ReadBeneficiariesBasic
- ReadBeneficiariesDetail
- ReadDirectDebits
- ReadOffers
- ReadPAN
- ReadParty
- ReadProducts
- ReadScheduledPaymentsBasic
- ReadScheduledPaymentsDetail
- ReadStandingOrdersBasic
- ReadStandingOrdersDetail
- ReadTransactionsBasic
- ReadTransactionsCredits
- ReadTransactionsDebits
- ReadTransactionsDetail
- ReadStatementsBasic
- ReadStatementsDetail

### 6.2. Implemented Endpoints

#### 6.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Accounts	GET /accounts	Mandatory	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y

### 6.2.2. HSBC MiVision

Resource	Endpoints	Mandatory	Credit Cards
Accounts	GET /accounts	Mandatory	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y

## 6.3. Key Information about Account Identification

Product Type	Field	Notes
Credit Cards	Data/Account/Account/Id entification	format: AccountCountryCode+AccountInstitution+AccountType+Un-masked control card account number. For commercial cards, the Identification will contain the control commercial card account number, and not the individual commercial card number. As such, the Identification will always contain the unmasked number, even if the ReadPan attribute has not been specifically provided.  HSBC MiVision – For credit cards – masked credit card number. For relationship (company) account – masked relationship account number.
Global Wallet	Data/Account/Account/S chemeName	HSBCnet CE use BBAN for Global Wallet accounts
Global Wallet	Data/Account/Account/Id entification	HSBCnet CE – Global Wallet identification is 19 alphanumeric characters “WAXXXXXXXXXXXXXYYY”  WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc.)
Global Wallet	Date/Account/AccountSu bType	HSBCnet CE – Global Wallet AccountSubType will be CurrentAccount

## 6.4. Credit Card Product Behaviour (replacement cards)

### HSBCnet CE, and HSBC MiVision:

Existing AIS consents relating to old card/ (s) details are retained upon issuance of a new card/(s). There is no requirement to re-authorize existing related consents to old card(s).

## 7. Balances API

### 7.1. Implemented Endpoints

#### 7.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y

#### 7.1.2. HSBC MiVision

Resource	Endpoints	Mandatory	Credit Cards
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y

### 7.2. Balance Type

#### 7.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Balance API Returns - Current Accounts		
Field	Definition	Notes
Closing Ledger Balance	Closing time ledger balance	Populates the closing balance [CLBD] as PreviouslyClosedBooked*
Closing Available Balance	EOD ledger balance	Populates available closing balance [CLAV] as ClosingAvailable*
Current Ledger Balance	Real time ledger balance	Populates the current balance [ITBD] as InterimBooked*
Current available	Real time available balance	Populates the available balance [ITAV] as InterimAvailable*
Opening available balance	Opening available balance	Populates opening available balance [OPAV] as OpeningAvailable*
Opening Ledger Balance	Opening ledger balance	Populates opening balance [OPBD] as OpeningBooked*

\* Only if balance amount is available, otherwise not returned.



Balance API Returns - Credit Cards		
Field	Definition	Notes
Current Ledger Balance	Real time ledger balance	Populates the current balance as [ITBD] as InterimBooked *
Current available	Real time available balance	Will include the available credit as [ITAV] as InterimAvailable *

\* Only if balance amount is available, otherwise not returned.

## 7.2.2. HSBC MiVision

Balance API Returns - Business Credit Cards

Balance.Type	CreditLine.Included	CreditLine.Type	Notes
InterimBooked	Included	Credit	Real time ledger balance
OpeningAvailable	Object not populated	Object not populated	Populates opening available balance [OPAV] as OpeningAvailable

## 8. Transactions API

### 8.1. Overview

Both domestic and international transactions will be included in the response.

#### 8.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y

#### 8.1.2. HSBC MiVision

Resource	Endpoints	Mandatory	Credit Cards
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y

## 8.2. Transaction History

The table below outlines the transaction history and pagination limitations for each HSBC brand by product type:

HSBC brand	Product type	Max. number of transactions returned per page	Transaction status	Period supported
HSBC Corporate Continental Europe (HSBCnet CE)	Current Accounts	400	Pending & Booked	From June 2023
HSBC Corporate Continental Europe (HSBCnet CE)	Credit Cards	300	Unbilled & Billed	12 months
HSBC MiVision	Credit Cards	100	Billed	18 months

## 8.3. Lifespan of Next Links

When the transaction endpoint has been called for a date range greater than 90 days in the past, the 'next' link it returns has a lifespan of 5 minutes from SCA.

If the 'next' link is used within these 5 minutes, the 'next' link returned by that call will have a lifespan extended by 5 minutes, and so forth. This is to permit traversal of large transaction data sets.

The access token must continue to be refreshed.

Anything other than Accounts, Balances and Transactions are restricted endpoints and so will be disabled once the 60 minutes since SCA has expired, or when the next access token is received from the refresh token.

## 8.4. Truncation

The date ranges of the transactions returned by the GET /accounts/{AccountId}/transactions message depend upon two date ranges, indicating the intent and requested time periods. The behaviour of the API can change depending on how these are populated (or not) and how they overlap. This is documented in detail below:

When the TPP sends in its POST /account-requests, it can send in *transactionFromDate* and *transactionToDate*:

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (i.e. 6 years) and *transactionToDate* = today, on a rolling basis, e.g. if the GET /accounts/{AccountId}/transactions is sent a week after the POST /account-requests, it will have access to the most recent 7 days, but no longer have access to the 7 days at the start of the 2190-day period from the date the POST /account-requests was sent in.
- When the TPP sends in GET /accounts/{AccountId}/transactions, it can send in *fromBookingDateTime* and *toBookingDateTime*:
- HSBC will accept a future-dated *toBookingDateTime*, but this will have the same net result as setting the date to today (see later section *Booked and Pending Transactions*) – termed 'future truncation'.
- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate*. Please also refer to Section Pagination for pagination behaviour in this scenario.
- If the dates provided go beyond the maximum number of days for which transactions are available (e.g. 6 years), HSBC will return the maximum available (6 years in this example).
- HSBC will truncate dates that don't crossover with the intent's *transactionFromDate* and *transactionToDate* – termed 'crossover truncation'.
- To identify that future truncation or crossover truncation has occurred, the TPP may wish to check the 'self' link returned, which will contain proprietary *fromBookingDateTime* and *toBookingDateTime* fields. It's not possible to identify the reason.

Example 1: crossover truncation and future truncation I

```
|-----| ... INTENT period  
  
    |-----| ... GET /TRANSACTION period  
  
        X    ... today  
  
    |----|    ... accessible period after truncation
```

Example 2: crossover truncation and future truncation II

```
|-----| ... INTENT period  
  
|-----| ... GET /TRANSACTION period  
  
        X    ... today
```

|----| ... accessible period after truncation

Example 3: crossover truncation, but future truncation is irrelevant

|-----| ... INTENT period

|-----| ... GET /TRANSACTION period

X ... today is irrelevant, so no future truncation occurs

|--| ... accessible period after truncation

Example 4: crossover truncation where there is no crossover

|--| ... INTENT period

|-----| ... GET /TRANSACTION period

X ... today is irrelevant

<Nothing> ... accessible period after truncation

Example 5: no date period in the intent

|-----| ... INTENT period not sent in, so defaulted to today – 2190 days to today

|-----| ... GET /TRANSACTION period

X ... today

|-----| ... accessible period after truncation

## 8.5. Transaction Ordering

HSBC returns the transactions in reverse date order (i.e., most recent first).

## 8.6. Pagination

Pending transactions (both domestic and international) are sent in the first response to the TPP followed by booked transactions.

Page size is variable according to circumstances, for example the maximum number of days' data that can be returned in a single page will vary according to the product type being queried, and the final page of a set will almost always be smaller due to having fewer remaining transactions.

TPPs should not rely upon any specific logic with regards to pagination nor should they rely upon the size of the returned page to determine whether there is another, but only use the next link, if returned.

Please note that if no dates are provided in the "query" parameter, the first page returned will only include pending transactions (if any exist). If no pending transactions exist, this page will be blank. TPPs must, as always, click on the 'next' link, if returned to obtain the booked transactions.

For HSBC Personal, first direct bank and PCA, Savings and HCA product types, we will return all transactions (most recent to oldest) within a 180-day block. Where the TPP request is > 180 days, the next link must be used to retrieve the remaining transactions.

## 8.7. Date Filtering

HSBC accepts one, both or neither of the *fromBookingDateTime* and *toBookingDateTime* parameters being passed.

## 8.8. Time Filtering

HSBC does not utilise times in transaction date-times, so the time components of *fromBookingDateTime* and *toBookingDateTime* are ignored, and data will be returned from the *fromBookingDateTime* 00:00:00 until the *toBookingDateTime* 23:59:59 (subject to pagination).

## 8.9. Booked and Pending Transactions

GET /accounts/{AccountId}/transactions can return both booked and pending transactions depending on product type.

Pending transactions can have a date of today or later; booked transactions can have a date of today or earlier.

If GET /accounts/{AccountId}/transactions *toBookingDateTime* is set to today it will include all pending transactions.

Assuming they are both within the requested date range, pending transactions are returned before booked transactions.

When paginating the response, a page may contain both pending and booked transactions.

## 8.10. Response Fields

### 8.10.1. HSBC Corporate Continental Europe (HSBCnet CE)

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	Populates value of HSBC global code same as shown on HSBCnet direct channel
/Data/Transaction/ProprietaryBankTransactionCode/issuer	<b>Issuer value is always "HSBC".</b>
Data/Transaction/TransactionId	Unique identifier for the transaction. This identifier is only provided once <b>the mutability flag is turned to 'immutable'</b> .  Booked transactions only, HSBCnet returns a unique transaction ID.
Data/Transaction/TransactionReference	Bank reference of a transaction. *For Credit cards this is NA

### 8.10.2. HSBC MiVision

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	Not returned

## 8.11. Mutability Flag

A mutability flag will be returned on applicable transactions as part of the response. Mutable transactions are for noting and could change as part of some of our backend processing, whilst immutable transactions will not ordinarily be subject to any further processing.

In most cases the flag will turn from immutable to mutable the next calendar date after the transaction is booked.

## 8.12. Restricted Data for Lasting Consents (also known as Article 10a access)

TPPs can access all the data clusters included in the customer consent within 60 minutes of SCA, except for HSBCnet, for which it is within 180 minutes.

For subsequent requests, TPPs can only access Balance and the last 90 days of transaction history without SCA (customer not present). More specifically:

The following endpoints are available outside of Article 10a access (i.e. without re-SCA).

- GET /accounts
- GET /accounts/{AccountId}
- GET /accounts/{AccountId}/balances
- GET /accounts/{AccountId}/transactions

These are examples of the Restricted endpoints which are available within the 60 minutes of SCA (or 180 minutes for HSBCnet):

- GET /accounts/{AccountId}/direct-debits
- GET /accounts/{AccountId}/standing-orders
- GET /accounts/{AccountId}/beneficiaries
- GET /accounts/{AccountId}/product
- GET /accounts/{AccountId}/parties
- GET /accounts/{AccountId}/scheduled-payments

Following the first 60 minutes (or 180 minutes for HSBCnet) after SCA these are only available if the customer re-SCAs and for another 60 minutes (or 180 minutes for HSBCnet).

For requests outside the Article 10a exemption, we return only the data clusters allowed (Balance and Transactions under 90 days) and return 403 errors for other data clusters, which may be included in the same request (e.g. standing orders).

For the Transactions data cluster, more specifically, the data requested must be for up to 90 days in order to return a successful response. If a request includes transactions that are older than 90 days, then a 403 will be returned for the entire cluster; partial responses are not returned. The TPP can then trigger a re-SCA flow if they wish to access data outside the Article 10a exemption.

### **Access Window Post-SCA**

TPPs can access all data clusters included in the customer's consent within 60 minutes of SCA, except for HSBCnet, for which it is within 180 minutes.

During these windows, TPPs can access both unrestricted and restricted data clusters as per the customer's consent.

### **Unrestricted Endpoints (Available Without Re-SCA)**

After the initial SCA, the following endpoints remain accessible without requiring re-SCA (customer not present), provided the access is within the Article 10A exemption:

- GET /accounts
- GET /accounts/{AccountId}
- GET /accounts/{AccountId}/balances
- GET /accounts/{AccountId}/transactions (limited to the last 90 days of transaction history).

### **Restricted Endpoints (Require SCA or Token Refresh)**

The following are examples of restricted endpoints which are only accessible within the initial 60-minute window (or 180 minutes for HSBCnet and HINV) after SCA:

- GET /accounts/{AccountId}/direct-debits
- GET /accounts/{AccountId}/standing-orders
- GET /accounts/{AccountId}/beneficiaries

- GET /accounts/{AccountId}/product
- GET /accounts/{AccountId}/parties
- GET /accounts/{AccountId}/scheduled-payments
- GET /accounts/{AccountId}/transactions

After the initial 60 minutes (or 180 minutes for HSBCnet), these restricted endpoints require the customer to re-SCA to regain access for another 60 minutes (or 180 minutes for HSBCnet).

### **Behavior Outside Article 10a Exemption**

For requests outside the Article 10A exemption (i.e., when the customer is not present and re-SCA has not been performed):

- Only the allowed data clusters (Balances and Transactions within the last 90 days) will be returned.
- Requests for restricted data clusters (e.g., standing orders, direct debits) will return 403 Forbidden error

### **Transactions Data Cluster Specifics**

For the Transactions data cluster:

- Only transactions from the last 90 days are accessible without re-SCA.
- If a request includes transactions older than 90 days, the entire cluster will return a 403 Forbidden error. Partial responses are not provided.
- TPPs can trigger a re-SCA flow if they wish to access transactions beyond the 90-day limit.



## 9. Beneficiaries API

### 9.1. Implemented Endpoints

#### 9.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

The beneficiaries resource is used by an AISP to retrieve the list of beneficiaries for a specific AccountId that the PSU has authorized to access. The bulk beneficiaries endpoint is not supported for HSBCnet.

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	N

#### Beneficiary list

The table below outlines the beneficiary list and pagination limitations for each HSBC channel by product type:

HSBC channel	Product type	Max. number of beneficiaries returned per page	Beneficiary status	Period supported
HSBCnet CE	Business Current Accounts	50	Approved	7 years

#### Beneficiaries ordering

HSBCnet CE returns the beneficiary details in reverse date order (i.e., beneficiary details added in the template that is created most recent returns first to TPP).

#### Pagination

HSBCnet CE returns max 50 beneficiaries/page. For cases where the number of beneficiaries received for, a particular debit account exceeds 50, then pagination is supported, and additional records can be viewed using next and previous navigations.

## Payment types supported to retrieve beneficiaries

HSBCnet CE retrieves the beneficiaries from templates which are created for below payment type:

- Priority Payment (PP)
- Inter Account Transfer (IAT)
- SEPA
- ACH Credit
- ACH Debit

## Response fields

HSBCnet CE returns the below fields to TPP for the received debit account if the debit account has all the necessary entitlements to receive the specific beneficiary information.

Field	Notes
/Data/Beneficiary/CreditorAccount/Identification	Mandatory field This field includes the Creditor account number for the approved beneficiaries.
/Data/Beneficiary/CreditorAccount/Name	Optional field This field contains the beneficiary's name for the approved beneficiary.
/Data/Beneficiary/CreditorAccount/SchemeName	Mandatory field This field contains the beneficiary account number type Possible values: 1. "UK.OBIE.SortCodeAccountNumber" 2. "UK.OBIE.IBAN" 3. "UK.OBIE.BBAN" Out of scope 4. UK.OBIE.PAN 5. UK.OBIE.Paym

## 10. Standing Orders API

### 10.1. Implemented Endpoints

#### 10.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N

### 10.2. Permissions

The ReadParty permission is required to access GET /accounts/{AccountId}/party or GET /accounts/{AccountId}/parties. The resource response payload does not differ depending on the permissions granted.

The ReadPartyPSU permission is required to access GET /party. However, the ReadPartyPSU permission would not be supported, since the bulk GET /party endpoint isn't being supported.

# 11. Products API

## 11.1. Overview

The following table summarises the possible responses:

Product ID	Product Name	Product Details	Credit Interest	Overdraft Interest	Other Fees & Charges	Description
X	X					If the "Product ID" field in the "Product" section of the response has a value then TPP can refer to Open Data API for complete product reference data for the account.
	X	X	X	X	X	If the "Product ID" in the "Product" section is masked, product name is populated and one or more of the subset data sections are populated in the response, then the product information should be picked up from the response by the TPP i.e. Open Data should not be referred in such instances.
X	X				X	If the "Product ID" in the "Product" section has a value and one or more of the subset data sections are also populated in the response, then that means a customer specific element exists on the account e.g. an account fee in this instance. In such scenarios the subset data section populated in the response should be picked by the TPP, and Open Data API should be referred for product reference data not present in the subset section of the response.
	X					If the response contains the "Product Name" field in the "Product" section with the "Product Id" field masked and subset data sections are not populated, then that means the data is not available to be shared in this instance.
						If the "Product ID" in the "Product" section is masked, product name and none of the subset sections are populated, then that means the data is not available to be shared in this instance.

## 11.2. Implemented Endpoints

### 11.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y

## 12. Party API

### 12.1. Implemented Endpoints

#### 12.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Party	GET /accounts/{AccountId}/party	Conditional	N	N	N
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y

### 12.2. Permissions

The **ReadParty** permission is required to access GET /accounts/{AccountId}/party or GET /accounts/{AccountId}/parties. The resource response payload does not differ depending on the permissions granted.

The **ReadPartyPSU** permission is required to access GET /party. However, the **ReadPartyPSU** permission would not be supported, since the bulk GET /party endpoint isn't being supported.

## 13. Scheduled Payments API

For all brands offering international payment functionality, the response will include domestic and international scheduled payments.

### 13.1. Implemented Endpoints

#### 13.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts	Credit Cards
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N

## 14. Statements API

### 14.1. Overview

#### Statements Endpoint

ReadStatementsBasic and ReadStatementsDetail permission clusters are implemented as per the Open Banking Standard specification.

#### Statement Transactions Endpoint

ReadTransactionsBasic and ReadTransactionsDetail permission clusters are implemented as per the Open Banking Standard specification.

Statement Transactions are returned in reverse date order (i.e. most recent first).

Pagination for Statement Transactions Endpoint return as follows:

- HSBC MiVision\* – maximum of 100 transactions per page for 18 months of billed transactions

\* Approximately 480,000 transactions can be returned within the 60 minute (1 hour) session. If the customer's statements contain more transactions than can be delivered in a single session, then TPP will have to present a refresh token to retrieve additional transactions. The endpoint GET /accounts/{AccountId}/statements/{StatementId}/transactions return only transactions billed for a given statement period.

#### Maintenance window

There is a monthly statement file maintenance window. This occurs on the 1st Sunday of every month between 05:00 and 07:00 UK time which usually takes 5-10 minutes. If TPPs encounter this error during this window, they should try again in 30 minutes.

### 14.2. Implemented Endpoints

#### 14.2.1. HSBC MiVision

Resource	Endpoints	Mandatory	Credit Cards
Statements	GET /accounts/{AccountId}/statements	Conditional	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	Y

## 14.3. Response fields

### 14.3.1. HSBC MiVision

GET /accounts/{AccountId}/statements

Field	Notes
/Data/Statement/AccountId	Returned
/Data/Statement/StatementId	Returned
/Data/Statement/StatementReference	Returned
/Data/Statement/Type	Only RegularPeriodic
/Data/Statement/StartDateTime	Returned
/Data/Statement/EndDateTime	Returned
/Data/Statement/CreationDateTime	Returned

GET /accounts/{AccountId}/statements/{StatementId}

Field	Notes
/Data/Statement/StatementDescription	Returned
/Data/Statement/StatementBenefit	Not returned
/Data/Statement/StatementInterest/Type	Following types supported: • <b>UK.OBIE.Total</b>
/Data/Statement/StatementInterest/Description	Returned
/Data/Statement/StatementInterest/CreditDebitIndicator	Returned
/Data/Statement/StatementInterest/Frequency	Following types supported: • <b>UK.OBIE.Monthly</b>
/Data/Statement/StatementInterest/Amount/Amount	Returned
/Data/Statement/StatementInterest/Amount/Currency	Returned
/Data/Statement/StatementFee	Returned
/Data/Statement/StatementDateTime/Type	Following types supported: • <b>UK.OBIE.StatementAvailable</b> • <b>UK.OBIE.PaymentDue</b>
/Data/Statement/StatementDateTime/DateTime	Returned
/Data/Statement/StatementRate/Type	Not returned
/Data/Statement/StatementValue	Not returned
/Data/Statement/StatementAmount/Type	Following types supported: • <b>UK.OBIE.CreditLimit</b>
/Data/Statement/StatementAmount/CreditDebitIndicator	Returned
/Data/Statement/StatementAmount/Amount/Amount	Returned
/Data/Statement/StatementAmount/Amount/Currency	Returned



# Payment Initiation Summary

# 15. Payment Initiation Summary

## 15.1. Faster Payments

Please note there is a risk that payment requests received between 18:00 - 23:45 which are deemed to require additional fraud checks have the potential to be rejected/declined, unless the fraud checks can be completed with the customer on the same day.

## 15.2. Payments Refunds

For TPPs to receive payment refund details in both domestic (including Sweeping/VRP) and international payment responses, the field "readRefundAccount" must be true and the payment initiation must be successful.

However, if the payment initiation fails, or is not complete (as per the below statuses) payment refund details will **not be shared** even if the readRefundAccount is true.

➤ HSBCnet CE - pending, rejected, initiationPending and initiationFailed

## 15.3. Implemented Endpoints

### 15.3.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts	Deposit Accounts
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-payments	POST /domestic-payments	Y	N	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	N	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	N	N
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	N	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	N	N
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	Y	N
International-payments	POST /international-payments	Y	Y	N
International-payments	GET /international-payments/{InternationalPaymentId}	Y	Y	N
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N

<b>International-scheduled-payments</b>	/international-scheduled-payment-consents (POST/GET/ DELETE)	Y	Y	N
<b>International-scheduled-payments</b>	POST /international-scheduled-payments	Y	Y	N
<b>International-scheduled-payments</b>	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	Y	N
<b>International-scheduled-payments</b>	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N
<b>International-standing-orders</b>	/international-standing-order-consents (POST/GET/DELETE)	Y	Y	N
<b>International-standing-orders</b>	POST /international-standing-orders	Y	Y	N
<b>International-standing-orders</b>	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	Y	N

Please note that domestic endpoints are to be used for domestic payments in Local currency only.

## 16. Domestic Payments

### 16.1. Implemented Endpoints

#### 16.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-payments	POST /domestic-payments	Y	N	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	N	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	N	N

### 16.2. Request Fields

For POST /domestic-payment-consents and POST /domestic-payments:

#### 16.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format <b>only</b> : <ul style="list-style-type: none"><li>UK.OBIE.SWIFT (for non-UK payments)</li><li>UK.OBIE.Target2 (for all PSD2 payments)</li><li>UK.OBIE.Euro1 (for all PSD2 payments)</li></ul> <u>Note:</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym & UK.OBIE.Link is not supported currently. UK.OBIE.SEPACreditTransfer,UK.OBIE.SEPAInstantCreditTransfer is not supported via Domestic endpoint payment initiation
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"><li>UK.OBIE.IBAN</li><li>UK.OBIE.BBAN</li><li>UK.OBIE.SortCodeAccountNumber</li></ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
CreditorAccount/Name (M)	Must be provided
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"><li>UK.OBIE.IBAN</li><li>UK.OBIE.BBAN</li></ul>

CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same and should be amongst the EU countries.</p> <p>(2) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(3) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2].</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p>
InstructedAmount (M)	<p><b>Amount:</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p><b>Currency:</b> Must be equal to debit account currency</p>
RemittanceInformation/Structured/CreditorReferenceInformation/Reference	May be optionally provided. Must be no more than 30 characters
RemittanceInformation/Unstructured (O)	<p>May be optionally provided. Unstructured will be concatenated with CreditorReferenceInformation/Reference and included in the details in the payment screen. The total number of characters in these 2 fields must not exceed 18 characters (for ACH Credit) or 140 characters (for Priority Payment, SEPA and Inter Account Transfer).</p> <p>For Faster Payments the fields Reference and Unstructured will not be concatenated, will appear in two separate rows in the payment screen and must not exceed 30 characters each.</p>
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddress.StreetName
channelPaymentId	Risk.DeliveryAddress.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
exchangeRateInformation.exchangeRate	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.BuldingNumber	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.Country	SupplementaryData
Risk.DeliveryAddress.CountrySubDivision[0-2]	

## 16.3. Payment Status

For Single Immediate Domestic payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /domestic-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"Accepted Credit Settlement Completed"	200	Final	Not available	Not returned via POST
"Accepted Settlement Completed"	200	Interim	Not available	Not returned via POST
"Accepted Settlement In Process"	200	Interim	HSBCnet CE	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the Get/DomesticPayment/DomesticPaymentId endpoint.
"Pending"	200	Interim	HSBCnet CE	When the payment needs further authorisation from a second user (multi-auth) or is pending review.
"Rejected"	200	Final	HSBCnet CE	Payment request is rejected (no Debit and no Credit posted to the account).

Endpoint: GET /domestic-payments/{DomesticPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Accepted Settlement In Process"	200	Interim	HSBCnet CE	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision.
"Pending"	200	Interim	HSBCnet CE	When the payment needs further authorisation from a second user (multi-auth) or is pending review.
"Accepted Credit Settlement Completed"	200	Final	HSBCnet CE	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.
"Rejected"	200	Final	HSBCnet CE	Payment request is rejected (no Debit and no Credit posted to the account).

For HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

TPPs can request & receive payment status updates for up to 10 days after the payment has been posted. A final payment status can be returned by 'GET' endpoint.

In rare scenarios a timeout may occur, which prevents a final status being returned. If TPPs do not receive final status for a SIP by the end of the next working day, please contact our service desk who can help manual retrieve the final status. This has to be done within 10 days of the payment.

In a scenario where a TPP terminates the connection before they have received a response from the POST endpoint, the payment may still have been submitted for processing. In this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

# 17. Domestic Scheduled Payments

## 17.1. Implemented Endpoints

### 17.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	N	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	N	N

Working capital debit accounts are NOT supported via Domestic-scheduled-payment-consents endpoint

## 17.2. Request Fields

For POST /domestic-scheduled-payment-consents and POST /domestic-scheduled-payments:

### 17.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format <b>only</b> : <ul style="list-style-type: none"><li>UK.OBIE.SWIFT (for non-UK payments)</li><li>UK.OBIE.Target2 (for all PSD2 payments)</li><li>UK.OBIE.Euro1 (for all PSD2 payments)</li></ul> <u>Note:</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.SEPACreditTransfer,UK.OBIE.SEPAINstantCreditTransfer is not supported via Domestic endpoint payment initiation
RequestedExecutionDateTime (M)	Must be within next 45 calendar days
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"><li>UK.OBIE.IBAN</li><li>UK.OBIE.BBAN</li><li>UK.OBIE.SortCodeAccountNumber</li></ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
CreditorAccount/Name (M)	Must be provided.
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"><li>UK.OBIE.IBAN</li><li>UK.OBIE.BBAN</li></ul>

CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same and should be amongst the EU countries.</p> <p><b>(2) If you wish to pay Priority Payment to a “Czech Republic” account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</b></p> <p><b>(3) If you wish to pay Priority Payment to a “Poland” account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</b></p>
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in at most 3 array fields of AddressLine [0-2].</p> <p><b>(2) If you wish to pay using “Inter-Account Transfer”, then this field must not be filled.</b></p>
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
RemittanceInformation/Reference (O)	Must not be provided.
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddress.StreetName
channelPaymentId	Risk.DeliveryAddress.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddress.BuldingNumber	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.Country	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.CountrySubDivision[0-2]	SupplementaryData



## 17.3. Payment Status

For domestic scheduled payments, a request for a payment status will return one of the following statuses:

Endpoint: POST /domestic-scheduled-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Completed"	200	Final	Not available	Not returned via POST
"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (multi-auth).
"Initiation Failed"	200	Final	All brands	Instruction has failed
"Cancelled"	200	Final	HSBCnet CE	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)
"Initiation Completed"	200	Final	HSBCnet CE	The instruction has been setup successfully or has been successfully processed on the due date.

Endpoint: GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (multi-auth)
"Initiation Completed"	200	Final	All brands	The scheduled payment or standing order has been set up successfully
"Initiation Failed"	200	Final	All brands	Instruction has failed
"Cancelled"	200	Final	All brands	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments)

For HSBC Corporate Banking (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

## 18. Domestic Standing Orders

### 18.1. Implemented Endpoints

#### 18.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N

Working capital debit accounts are NOT supported via Domestic-standing-order-consents endpoint.

### 18.2. Request Fields

#### 18.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

For POST /domestic-standing-order-consents and POST /domestic-standing-orders:

Field	Notes
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values <b>only</b>:</p> <ul style="list-style-type: none"><li>Daily: EvryWorkgDay</li><li>Weekly: IntrvlWkDay01:&lt;day of the week, week starts from Mon&gt;</li><li>Every 2 weeks / Fortnightly: IntrvlWkDay02:&lt;day of the week, week starts from Mon&gt;</li><li>Monthly: IntrvlMnthDay:01:&lt;day of the month&gt;</li><li>Every 2 months: IntrvlMnthDay:02:&lt;day of the month&gt;</li><li>Every 3 months / Quarterly: IntrvlMnthDay:03:&lt;day of the month&gt;</li><li>Every 6 months: IntrvlMnthDay:06:&lt;day of the month&gt;</li><li>End of every month: IntrvlMnthDay:01:-01</li><li>Annually / Yearly: IntrvlMnthDay:12:&lt;day of the month&gt;</li></ul>
FirstPaymentAmount (M)	<p><b>Amount:</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p><b>Currency:</b> Must be equal to debit account currency</p>
FinalPaymentAmount (O)	<p><b>Amount:</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p><b>Currency:</b> Must be equal to debit account currency</p>
Initiation/NumberOfPayments (O)	<p>The max range value for numberOfPayments is dependent on the payment type.</p> <ul style="list-style-type: none"><li>Priority Payment and Inter-Account Transfer : 2-99</li></ul> <p>Standing Order : 2-999</p>

DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"> <li>UK.OBIE.IBAN</li> <li>UK.OBIE.BBAN</li> <li>UK.OBIE.SortCodeAccountNumber</li> </ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
CreditorAccount/Name (M)	Must be provided
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"> <li>UK.OBIE.IBAN</li> <li>UK.OBIE.BBAN</li> </ul>
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, (1) Debtor and Creditor account locations should be the same, and should be amongst the UK and EU countries. (2) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN. (3) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN.
CreditorPostalAddress/AddressLine (O)	(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for PP payments (2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.
Reference (O)	May be optionally provided. Must be no more than 18 characters.
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No). For Standing orders, in HSBCnet only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddress.StreetName
channelPaymentId	Risk.DeliveryAddress.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification

DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddress.BuldingNumber	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.Country	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.CountrySubDivision[0-2]	SupplementaryData

### 18.3. Payment Status

Endpoint: GET /domestic-standing-orders/{DomesticStandingOrderId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Pending"	200	Interim	HSBCnet CE	The scheduled payment / standing order instruction has been successfully received but not yet set up.

## 19. International Payments

### 19.1. Implemented Endpoints

#### 19.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-payments	POST /international-payments	Y	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y

### 19.2. Request Fields

#### 19.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

For POST /international-payment-consents and POST /international-payments:

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format <b>only</b> : <ul style="list-style-type: none"><li>• UK.OBIE.SWIFT (for non-UK payments)</li><li>• UK.OBIE.Target2 (for all PSD2 payments)</li><li>• UK.OBIE.Euro1 (for all PSD2 payments)</li><li>• UK.OBIE.SEPACreditTransfer (for SEPA country payments)</li><li>• UK.OBIE.SEPAINstantCreditTransfer (for SEPA country instant payments applicable for certain countries (like "France (FR)", "Netherlands (NL)", "Ireland (IR)")</li></ul> <u>Note:</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently.
InstructionPriority (O)	May be optionally provided. Can have value as either 'Normal' or 'Urgent'.
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"><li>• UK.OBIE.IBAN</li><li>• UK.OBIE.BBAN</li><li>• UK.OBIE.SortCodeAccountNumber</li></ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35

ChargeBearer (O)	<p>May be optionally provided as per any of the below supported enumeration values <b>only</b>:</p> <ul style="list-style-type: none"> <li>• BornebyDebtor</li> <li>• BornebyCreditor</li> <li>• Shared</li> </ul> <p>(1) If Debit Account Country is any passported country except UK and <b>"Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK</b>, then this ChargeBearer may be optionally provided as <b>"Shared"</b> only.</p> <p>(2) If Debit Account Country is DE, and Beneficiary Bank Location is <b>"Germany (DE)" or any passported country except UK</b>, then this ChargeBearer may be optionally provided as <b>"BornebyDebtor"</b> or <b>"Shared"</b> only.</p> <p>(3) If Debit Account Country is any passported country except UK and <b>"Germany (DE)"</b>, and Beneficiary Bank Location is <b>"Germany (DE)"</b>, then this ChargeBearer may be optionally provided as <b>"Shared"</b> only.</p> <p>(4) If you wish to pay using <b>"Eurozone-SEPA - Credit Transfer"</b> OR <b>"Eurozone-SEPA - Credit Transfer Instant"</b>, then this ChargeBearer may be optionally provided as <b>"Shared"</b> only.</p>
CreditorAccount/Name (M)	Must be provided
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> <li>• UK.OBIE.IBAN</li> <li>• UK.OBIE.BBAN</li> <li>• UK.OBIE.SortCodeAccountNumber (for UK payments)</li> </ul>
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries. If the debit and credit location both are UK, then currency must not be GBP.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p> <p>(3) If you wish to pay Priority Payment to a <b>"Czech Republic"</b> account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(4) If you wish to pay Priority Payment to a <b>"Poland"</b> account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for <b>"Priority Payment"</b> payments, and atmost 4 array fields of AddressLine[0-3] for SEPA payments.</p> <p>(2) If you wish to pay using <b>"Priority Payment"</b> having Beneficiary bank location as <b>"Canada (CA)"</b> or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>(3) If you wish to pay using <b>"Inter-Account Transfer"</b> having Credit account country as <b>"Canada (CA)"</b> or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p><u>Note</u>:- If you wish to pay using <b>"Inter-Account Transfer"</b> having Credit account country as <b>not "Canada (CA)"</b> or CurrencyOfTransfer as <b>not CAD</b>, then this field must not be filled.</p>
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)
CreditorAgent/Name (O)	Must not be provided

CurrencyOfTransfer (M)	If you wish to pay using “Eurozone-SEPA - Credit Transfer” OR “Eurozone-SEPA - Credit Transfer Instant”, then this CurrencyOfTransfer must be provided as “EUR”.
DestinationCountryCode (O)	Only HSBCnet CE supported countries will be allowed. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as ‘Agreed’ only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed.
InstructedAmount (M)	<b>Amount:</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01  <b>Currency:</b> Must be equal to debit account currency
Purpose (O)	Only HSBCnet CE supported Purpose codes will be allowed.
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddress.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddress.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddress.StreetName
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	Risk.DeliveryAddress.TownName
CreditorAccount.SecondaryIdentification	Risk.MerchantCategoryCode
CreditorAgent.Name	Risk.MerchantCustomerIdentification
CreditorAgent.PostalAddress entire Object (any field inside)	Risk.PaymentContextCode
DebtorAccount.SecondaryIdentification	SCASupportData.AppliedAuthenticationApproach
ExchangeRateInformation.exchangeRate	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.BuldingNumber	SupplementaryData

## 19.3. Payment Country – CreditorAgent/PostalAddress/Country

### 19.3.1. HSBC Corporate Continental Europe (HSBCnet CE)

The countries that are supported for International Payments for HSBC Corporate Continental Europe are as follows:

Code	Country	Code	Country	Code	Country
AD	Andorra	GI	Gibraltar	NP	Nepal
AE	United Arab Emirates	GL	Greenland	NR	Nauru
AF	Afghanistan	GM	Gambia	NU	Niue
AG	Antigua and Barbuda	GN	Guinea	NZ	New Zealand
AI	Anguilla	GP	Guadeloupe	OI	Offshore Islands
AL	Albania	GQ	Equatorial Guinea	OM	Oman
AM	Armenia	GR	Greece	PA	Panama
AN	Netherlands Antilles	GT	Guatemala	PE	Peru
AO	Angola	GU	Guam	PF	French Polynesia
AR	Argentina	GW	Guinea Bissau	PG	Papua New Guinea
AS	American Samoa	GY	Guyana	PH	Philippines
AT	Austria	HK	Hong Kong SAR	PK	Pakistan
AU	Australia	HN	Honduras	PL	Poland
AW	Aruba	HR	Croatia	PM	St Pierre Miquelon
AX	Aland Island	HT	Haiti	PN	Pitcairn
AZ	Azerbaijan	HU	Hungary	PR	Puerto Rico
BA	Bosnia Herzegovina	ID	Indonesia	PS	Palestine
BB	Barbados	IE	Ireland	PT	Portugal
BD	Bangladesh	IL	Israel	PW	Palau
BE	Belgium	IM	Isle of Man	PY	Paraguay
BF	Burkina Faso	IN	India	QA	Qatar
BG	Bulgaria	IO	Brit Ind Ocean Terr	RE	Reunion
BH	Bahrain	IQ	Iraq	RO	Romania
BI	Burundi	IS	Iceland	RS	Serbia
BJ	Benin	IT	Italy	RU	Russia
BL	Saint Barthelemy	JE	Jersey CI	RW	Rwanda
BM	Bermuda	JM	Jamaica	SA	Saudi Arabia
BN	Brunei	JO	Jordan	SB	Solomon Islands
BO	Bolivia	JP	Japan	SC	Seychelles
BQ	Bonaire St Eust Saba	KE	Kenya	SD	Sudan
BR	Brazil	KG	Kyrgyzstan	SE	Sweden
BS	Bahamas	KH	Cambodia	SG	Singapore
BT	Bhutan	KI	Kiribati	SH	Saint Helena
BW	Botswana	KM	Comoros	SI	Slovenia
BY	Belarus	KN	St Kitts and Nevis	SK	Slovak Republic
BZ	Belize	KR	South Korea	SL	Sierra Leone
CA	Canada	KW	Kuwait	SM	San Marino



CC	Cocos Islands	KY	Cayman Islands	SN	Senegal
CD	Dem Rep of Congo	KZ	Kazakhstan	SO	Somalia
CF	Central Africa	LA	Laos	SR	Suriname
CG	Congo	LB	Lebanon	SS	South Sudan
CH	Switzerland	LC	Saint Lucia	SV	El Salvador
CI	Cote D Ivoire	LI	Liechtenstein	SX	Sint Maarten
CK	Cook Islands	LK	Sri Lanka	SZ	Swaziland
CL	Chile	LR	Liberia	TC	Turks and Caicos
CM	Cameroon	LS	Lesotho	TD	Chad
CN	China	LT	Lithuania	TG	Togo
CO	Colombia	LU	Luxembourg	TH	Thailand
CR	Costa Rica	LV	Latvia	TJ	Tajikistan
CU	Cuba	LY	Libya	TK	Tokelau
CV	Cape Verde	MA	Morocco	TL	Timor Leste
CW	Curacao	MC	Monaco	TM	Turkmenistan
CX	Christmas Island	MD	Moldova	TN	Tunisia
CY	Cyprus	ME	Montenegro	TO	Tonga
CZ	Czech Republic	MF	Saint Martin	TP	Timor Leste
DE	Germany	MG	Madagascar	TR	Turkey
DJ	Djibouti	MH	Marshall Islands	TT	Trinidad and Tobago
DK	Denmark	MK	North Macedonia	TV	Tuvalu
DM	Dominica	ML	Mali	TW	Taiwan
DO	Dominican Republic	MM	Myanmar	TZ	Tanzania
DZ	Algeria	MN	Mongolia	UA	Ukraine
EC	Ecuador	MO	Macau SAR	UG	Uganda
EE	Estonia	MP	Northern Mariana Is	US	United States
EG	Egypt	MQ	Martinique	UY	Uruguay
ER	Eritrea	MR	Mauritania	UZ	Uzbekistan
ES	Spain	MS	Montserrat	VA	Vatican
ET	Ethiopia	MT	Malta	VC	St Vincent
EU	Europe	MU	Mauritius	VE	Venezuela
FI	Finland	MV	Maldives	VG	British Virgin Isle
FJ	Fiji	MW	Malawi	VI	US Virgin Isle
FK	Falkland Islands	MX	Mexico	VN	Vietnam
FM	Feb St of Micronesia	MY	Malaysia	VU	Vanuatu
FO	Faroe Islands	MZ	Mozambique	WF	Wallis and Futuna Is
FR	France	NA	Namibia	WS	Western Samoa
GA	Gabon	NC	New Caledonia	XK	Republic of Kosovo
GB	Great Britain	NE	Niger	YE	Yemen
GD	Grenada	NF	Norfolk Island	YT	Mayotte
GE	Georgia	NG	Nigeria	YU	Yugoslavia
GF	French Guyana	NI	Nicaragua	ZA	South Africa
GG	Guernsey CI	NL	Netherlands	ZM	Zambia
GH	Ghana	NO	Norway	ZW	Zimbabwe

## 19.4. Optional fields

### 19.4.1. HSBC Corporate Continental Europe (HSBCnet CE)

If you wish to pay using “Eurozone-SEPA - Credit Transfer” OR “Eurozone-SEPA - Credit Transfer Instant”, then the ISO “Purpose” code values must be from the below list:

Description	Code
BonusPayment  Transaction is the payment of a bonus.	BONU
CashManagementTransfer  Transaction is a general cash management instruction.	CASH
CapitalBuilding  Transaction is related to capital building fringe fortune, ie capital building in general.	CBFF
Card Bulk Clearing   A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.	CBLK
Credit Card Payment  Transaction is related to a payment of credit card.	CCRD
TradeSettlementPayment  Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.	CORT
Debit Card Payment  Transaction is related to a payment of debit card.	DCRD
Dividend  Transaction is the payment of dividends.	DIVI
Epagement  Transaction is related to ePayment via Online-Banking	EPAY
Fee Collection  A Service that is settling card transaction related fees between two parties.	FCOL

Description	Code
GovernmentPayment  Transaction is a payment to or from a government department.	GOVT
Hedging  Transaction is related to the payment of a hedging operation.	HEDG
Irrevocable Credit Card Payment  Transaction is reimbursement of credit card payment.	ICCP
Irrevocable Debit Card Payment  Transaction is reimbursement of debit card payment.	IDCP
IntraCompanyPayment  Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.	INTC
Interest  Transaction is the payment of interest.	INTE
Loan  Transaction is related to the transfer of a loan to a borrower.	LOAN
OtherPayment  Other payment purpose.	OTHR
PensionPayment  Transaction is the payment of pension.	PENS

Description	Code
SalaryPayment  Transaction is the payment of salaries.	SALA
Securities  Transaction is the payment of securities.	SECU
SocialSecurityBenefit  Transaction is a social security benefit, ie payment made by a government to support individuals.	SSBE
SupplierPayment  Transaction is related to a payment to a supplier.	SUPP
TaxPayment  Transaction is the payment of taxes.	TAXS
Trade  Transaction is related to the payment of a trade finance transaction.	TRAD
TreasuryPayment  Transaction is related to treasury operations. E.g. financial contract settlement.	TREA
ValueAddedTaxPayment  Transaction is the payment of value added tax.	VATX
WithHolding  Transaction is the payment of withholding tax.	WHLD

If you wish to make a payment from a Global Wallet account, using “Pay Local”, to Beneficiary bank location of “Singapore (SG)”, then the ISO “Purpose” code values must be from the below list:

Description	Code
Account Management	ACCT
Advance Payment	ADVA
Agricultural Transfer	AGRT
Air	AIRB
Allowance	ALLW
Alimony Payment	ALMY
Annuity	ANNI
Anesthesia Services	ANTS
Account Receivable Entry	AREN
Baby Bonus Scheme	BBSC

Description	Code
Dental Services	DNTS
Education	EDUC
Electricity Bill	ELEC
Energies	ENRG
Estate Tax	ESTX
Payment of Fees & Charges	FCPM
Ferry	FERB
Foreign Exchange	FREX
Foreign Worker Levy	FWLV
Gas Bill	GASB

Description	Code
Network Communication	NWCM
Opening Fee	OFEE
Other	OTHR
Other Telecom Related Bill	OTLC
Preauthorised Debit	PADD
Payroll	PAYR
Pension Payment	PENS
Telephone Bill	PHON
Point Of Purchase Entry	POPE
Property Insurance	PPTI

Child Benefit	BECH	Purchase Sale Of Goods	GDDS	Price Payment	PRCP
Unemployment Disability Benefit	BENE	Purchase Sale Of Goods And Services	GDSV	Precious Metal	PRME
Business Expenses	BEXP	Government Insurance	GOVI	Payment Terms	PTSP
Back Office Conversion Entry	BOCE	Government Payment	GOVT	Property Tax	PTXP
Bonus Payment	BONU	Purchase Sale Of Goods And Service With Cash Back	GSCB	Re-presented Check Entry	RCKE
Bus	BUSB	Goods & Services Tax	GSTX	Receipt Payment	RCPT
Cash Management Transfer	CASH	Hedging	HEDG	Road Tax	RDTX
Capital Building	CBFF	Housing Loan Repayment	HLRP	Rebate	REBT
Cable TV Bill	CBTV	Home Health Care	HLTC	Refund	REFU
Credit Card Payment	CCRD	Health Insurance	HLTI	Rent	RENT
Credit Card Bill	CDBL	Hospital Care	HSPC	Recurring Installment Payment	RINP
Credit Payment with Cashback	CDCB	Housing Tax	HSTX	Railway	RLWY
Cash Disbursement	CDCD	Irrevocable Credit Card Payment	ICCP	Royalties	ROYA
Original Credit	CDOC	Intermediate Care Facility	ICRF	Salary Payment	SALA
Quasi cash	CDQC	Irrevocable Debit Card Payment	IDCP	Savings	SAVG
Cancellation Fee	CFEE	Instalment Hire Purchase Agreement	IHRP	Purchase Sale of Services	SCVE
Charity Payment	CHAR	Insurance Premium Car	INPC	Securities	SECU
Car Loan Principal Repayment	CLPR	Insurance Premium	INSU	Social Security Benefits	SSBE
Commodity Transfer	CMDT	Intra Company Payment	INTC	Study	STDY
Collection Payment	COLL	Interest	INTE	Subscription	SUBS
Commercial Payment	COMC	Investment & Securities	INVS	Supplier Payment	SUPP
Commission	COMM	Invoice Payment	IVPT	Tax Payment	TAXS
Consumer Third Party Consolidate Payment	COMT	Labour Insurance	LBRI	Telco Bill	TBIL
Costs	COST	License Fee	LICF	Town Council Service Charges	TCSC
Carpark Charges	CPKC	Life Insurance	LIFI	Telephone-Initiated Transaction	TELI
Copyright	CPYR	Liquidity Management	LIMA	Trade Services	TRAD
Cash Disbursement	CSDB	Loan	LOAN	Treasury Payment	TREA
Company Social Loan Payment To Member Bank	CSLP	Loan Repayment	LOAR	Trust Fund	TRFD
Convalescent Care facility	CVCF	Long Term Care Facility	LTCF	Transport	TRPT
Debit Collection Payment	DBTC	Medical Services	MDCS	Utilities Bill	UBIL
Debit Card Payment	DCRD	Multiple Service Type	MSVC	Value Added Tax Payment	VATX
Deposit	DEPT	Netting	NETT	Vision Care	VIEW
Derivatives	DERI	Net Income Tax	NITX	Internet-Initiated Transaction	WEBI
Dividend	DIVD	Not Otherwise Specified	NOWS	With Holding	WHLD
Durable Medical Equipment	DMEQ	Network Charge	NWCH	Water Bill	WTER

If you wish to pay using “Priority Payment”, to Beneficiary bank location of “China (CN)” or using CurrencyOfTransfer as CNY, then the “ExtendedPurpose” code values must be from the below list:

Code	Description
/BUSINESS/CAPITAL TRF	Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ('FDI') by enterprises and RMB Qualified Foreign Institutional Investor ('RQFII') projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.
/BUSINESS/CHARITY DONATION	Donation to charities (non-profit making organizations)
/BUSINESS/CURRENT ACC TXN	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc
/BUSINESS/GOODS TRADE	Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.

/BUSINESS/SERVICE TRADE	Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.
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If you wish to make a payment from a Global Wallet account, using “Pay Local”, to Beneficiary bank location of “Malaysia (MY)”, then the “ExtendedPurpose” code values must be from the below list:

Description	Code
Food and Live Animals	0
Beverages and tobacco	1000
Crude Materials, inedible, except fuels	2000
Minerals, Fuel and Lubricants	3000
Animal and vegetable Oils, Fats and waxes	4000
Chemicals and related products, not classified elsewhere	5000
Manufactured Goods	6000
Machinery, non-customised packaged software and transport equipment	7000
Power lines, pipelines, and undersea communication cables	7100
Miscellaneous manufactured articles	8000
Commodities and miscellaneous transactions, not classified elsewhere	9000
Goods (Broad Classification)	9001
Refunds relating to goods transactions	9100
Non-monetary gold	9700
Goods for processing/manufacturing services	10010
Freight by air	11110
Freight by sea	11120
Freight by other modes of transportation	11130
Passenger fare by air	11210
Passenger fare by sea	11220
Passenger fare by other modes of transportation	11230
Airport services	12110
Port services	12120
Other terminal facilities	12130

Description	Code
Postal and courier services	12140
Charter of aircraft (with crews)	12210
Charter of ships and vessels (with crews)	12220
Charter of other modes of transport (with crews)	12230
Rentals/operating leasing of aircraft (without crews)	12310
Rentals/ operating leasing of ships and vessels (without crews)	12320
Rentals/ operating leasing of other transport equipment (without crews)	12330
Fees for salvage operations	12400
Repair and Maintenance of Aircraft, Ships and Other Transport Equipment	12500
Goods and services purchase by travellers	13110
Goods and services purchase through official travel	13210
Goods and services purchase by short term workers	13220
Pilgrimage /religious related	13300
Medical-related	13400
Education - related	13500
Taxes on products and productions	14410
Subsidies on products and productions	14420
TeleCommunication services	16100
Construction and installation services in Malaysia	16210
Construction and installation services abroad	16220
Auxiliary insurance services	16332
Explicitly-charged financial services	16410
Computer services	16510

Description	Code
Information services	16520
Royalties for usage of intellectual property	16610
License fees to reproduce and distribute intellectual property	16620
Merchanting trade in Malaysia	16711
Merchanting trade Abroad	16712
Research and development	16730
Architectural, engineering, and other technical services	16740
Agricultural, mining, and on-site processing	16750
Advertising, market research and public opinion polling services	16760
Legal services	16771
Accounting services	16772
Management consulting services	16773
Rentals / operating leasing of dwellings, other buildings and machinery	16780
Trade-related services	16791
Waste treatment services	16792
Audio-visual and artistic related services	16810
Health services	16820
Education services	16830
Heritage and recreational services	16840
Other personal services	16850
Refunds relating to services transactions	16910
Fines and penalties (Government sector)	21132
Fines and penalties	21242

## 19.5. FX Rate Validity

### 19.5.1. HSBC Corporate Continental Europe (HSBCnet CE)

The FX rate quoted for international payments on the Open Banking consent journey is valid for 30 seconds from the point when the FX rate is displayed to the customer. From the 30 second window, the customer has 20 seconds to confirm the FX Rate/charges on the HSBC User Interface.

A 10 seconds buffer is reserved to book the rate in the instance that the rate is accepted in the last seconds of the allowed 20 seconds duration. Upon a PSU accepting the rate, it will be booked and the destination currency will be bought.

TPP is then expected to post the payment instruction within the next 30 seconds. Failure to do so adversely impact the customer, as the rate has already been booked by HSBC. Please contact [OpenBankingSupport@hsbc.com](mailto:OpenBankingSupport@hsbc.com) if the payment instruction fails on the POST.

## 19.6. Pay Local

### 19.6.1. HSBC Corporate Continental Europe (HSBCnet CE)

Pay Local is a HSBCnet specific type of international payments (LocalInstrument UK.OBIE.SWIFT) available for the following currency and destination countries.

Destination country	Currency Of Transfer
Kenya	Kenyan Shilling (KES)
Switzerland	Swiss Franc (CHF)
South Africa	South African Rand (ZAR)
United States	United States Dollar (USD)

For Pay Local to be available in HSBC the following applies:

Mandatory field must be populated as follows:

Field:	Destination Country			
	United States	Switzerland	South Africa	Kenya
CreditorAccount/SchemeName (M)	UK.OBIE.BBAN	UK.OBIE.IBAN	UK.OBIE.BBAN	UK.OBIE.BBAN
CreditorAccount/Identification (M)	Valid BBAN	Valid IBAN	Valid BBAN	Valid BBAN

Optional fields, if provided, then the following criteria must be met:

- CreditorPostalAddress/AddressLine (O): 3 lines of address that includes ZIP code for destination country US
- CreditorAgent/Identification (O):
  - Switzerland, South Africa and Kenya: SWIFT-BIC code
  - US: ACH routing code or leave blank (providing any other value will not allow PL.)

The following must not be provided:

Must not be provided
ChargeBearer (O)
ExchangeRateInformation/ContractIdentification (O)
ExchangeRateInformation/RateType (O)

ExchangeRateInformation/UnitCurrency (O)
ExtendedPurpose (O)
Purpose (O)

## 19.7. Payment Status

### 19.7.1. HSBC Corporate Continental Europe (HSBCnet CE)

For Single Immediate International payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /international-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"Accepted Credit Settlement Completed"	200	Final	HSBCnet CE	Not returned via POST
"Accepted Settlement Completed"	200	Interim	HSBCnet CE	Not returned via POST
"Accepted Settlement In Process"	200	Interim	HSBCnet CE	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision. SEPA Instant payments will be updated with the status, once the payment is authorised by the final approver. Once the payment initiation has been accepted for execution, the payment remains in the same status. The payment, once accepted for execution, is expected to be completed within 10 seconds. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision.
"Rejected"	200	Final	HSBCnet CE	Payment request is rejected (no Debit and no Credit posted to the account).
"Pending"	200	Interim	HSBCnet CE	Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it.

Endpoint: GET /international-payments/{InternationalPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Accepted Settlement In Process"	200	Interim	HSBCnet CE	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision. SEPA Instant payments will be updated with the status, once the payment is authorised by the final approver. Once the payment initiation has been accepted for execution, the payment remains in the same status. The payment, once accepted for execution, is expected to be completed within 10 seconds. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision.
"Accepted Credit Settlement Completed"	200	Final	HSBCnet CE	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.

"Rejected"	200	Final	HSBCnet CE	Payment request is rejected (no Debit and no Credit posted to the account).
"Pending"	200	Interim	HSBCnet CE	Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it.

For HSBC Corporate Banking (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

## 19.8. Creditor account with IBAN required

### 19.8.1. HSBC Corporate Continental Europe (HSBCnet CE)

When a customer initiates an international payment, that is, when the debit-account country differs from the beneficiary-account country, and the destination is one of the countries listed below, the creditor account must be supplied with an IBAN, otherwise, the payment may be rejected.

Country code	Country name	Priority Payment	Inter Account Transfer
AD	Andorra	Yes	-
AE	United Arab Emirates	Yes	Yes
AL	Albania	Yes	-
AT	Austria	Yes	-
AZ	Azerbaijan	Yes	-
BA	Bosnia Herzegovina	Yes	-
BH	Bahrain	Yes	Yes
BG	Bulgaria	Yes	-
BE	Belgium	Yes	Yes
CR	Costa Rica	Yes	-
CY	Cyprus	Yes	-
CZ	Czech Republic	Yes	Yes
DK	Denmark	Yes	-
DO	Dominican Republic	Yes	-
EE	Estonia	Yes	-
FR	France	Yes	Yes
DE	Germany	Yes	Yes
FI	Finland	Yes	-
FO	Faroe Islands	Yes	-
GR	Greece	Yes	Yes
GE	Georgia	Yes	-
GI	Iraq	Yes	-
GL	Greenland	Yes	-
HR	Croatia	Yes	-

Country code	Country name	Priority Payment	Inter Account Transfer
JO	Jordan	Yes	-
LU	Luxembourg	Yes	Yes
LB	Lebanon	Yes	-
LI	Liechtenstein	Yes	-
MT	Malta	Yes	Yes
LT	Lithuania	Yes	-
MU	Mauritius	-	Yes
LV	Latvia	Yes	-
MD	Moldova	Yes	-
ME	Montenegro	Yes	-
MK	North Macedonia	Yes	-
MR	Mauritania	Yes	-
NL	Netherlands	Yes	Yes
OM	Oman	Yes	Yes
PL	Poland	Yes	Yes
QA	Qatar	Yes	Yes
NO	Norway	Yes	-
SA	Saudi Arabia	Yes	Yes
PS	Palestine	Yes	-
PT	Portugal	Yes	-
RO	Romania	Yes	-
ES	Spain	Yes	Yes
SC	Seychelles	Yes	-
SE	Sweden	Yes	-

HU	Hungary	Yes	-
IE	Ireland	Yes	Yes
IL	Israel	Yes	Yes
IT	Italy	Yes	Yes
IQ	Iraq	Yes	-
IS	Iceland	Yes	-
KW	Kuwait	Yes	Yes

SI	Slovenia	Yes	-
SK	Slovak Republic	Yes	-
SM	San Marino	Yes	-
CH	Switzerland	Yes	Yes
TN	Tunisia	Yes	-
TR	Turkey	Yes	Yes

## 20. International Scheduled Payments

### 20.1. Implemented Endpoints

#### 20.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y

Note: Global Wallet/Working capital debit accounts are NOT supported via International-scheduled-payment-consents endpoint.

### 20.2. Request Fields

#### 20.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format <b>only</b> : <ul style="list-style-type: none"> <li>UK.OBIE.SWIFT (for non-UK payments)</li> <li>UK.OBIE.Target2 (for all PSD2 payments)</li> <li>UK.OBIE.Euro1 (for all PSD2 payments)</li> <li>UK.OBIE.SEPACreditTransfer (for SEPA country payments)</li> <li>UK.OBIE.SEPAInstantCreditTransfer (for SEPA country instant payments applicable for certain countries (like "France (FR)", "Germany (DE)", "Netherlands (NL)", "Ireland (IR)"))</li> </ul> <u>Note:-</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International-scheduled endpoint payment initiation
InstructionPriority (O)	May be optionally provided. Can have value as either 'Normal' or 'Urgent'.
RequestedExecutionDateTime (M)	Must be provided in ISO date format and should be within next 45 calendar days



DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"> <li>UK.OBIE.IBAN</li> <li>UK.OBIE.BBAN</li> <li>UK.OBIE.SortCodeAccountNumber</li> </ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
ChargeBearer (O)	May be optionally provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"> <li>BornebyDebtor</li> <li>BornebyCreditor</li> <li>Shared</li> </ul> <p>(1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only.</p> <p>(2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only.</p> <p>(3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.</p> <p>(4) If you wish to pay using "Eurozone-SEPA - Credit Transfer" OR "Eurozone-SEPA - Credit Transfer Instant", then this ChargeBearer may be optionally provided as "Shared" only.</p>
CreditorAccount/Name (M)	Must be provided
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values <b>only</b> : <ul style="list-style-type: none"> <li>UK.OBIE.IBAN</li> <li>UK.OBIE.BBAN</li> <li>UK.OBIE.SortCodeAccountNumber (for UK Payments)</li> </ul>
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, <p>(1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as <b>UK.OBIE.SortCodeAccountNumber</b>, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p> <p>(3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments, and atmost 4 array fields of AddressLine[0-3] for SEPA payments.</p> <p>(2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>(3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field</p>

	must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]  <u>Note:-</u> If you wish to pay using “Inter-Account Transfer” having Credit account country as <b>not</b> “Canada (CA)” or CurrencyOfTransfer as <b>not</b> CAD, then this field must not be filled.
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)
CreditorAgent/Name (O)	Must not be provided
CurrencyOfTransfer (M)	If you wish to pay using “Eurozone-SEPA - Credit Transfer” OR “Eurozone-SEPA - Credit Transfer Instant”, then this CurrencyOfTransfer must be provided as “EUR”.
DestinationCountryCode (O)	Only HSBCnet CE supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as ‘Agreed’ only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	<b>Amount :-</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01  <b>Currency :-</b> Must be equal to debit account currency
Purpose (O)	Only HSBCnet CE supported Purpose codes will be allowed. Kindly refer section 19.7.3
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured(O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddres.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddres.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddres.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddres.StreetName
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	Risk.DeliveryAddres.TownName
CreditorAccount.SecondaryIdentification	Risk.MerchantCategoryCode
CreditorAgent.Name	Risk.MerchantCustomerIdentification
CreditorAgent.PostalAddress entire Object (any field inside)	Risk.PaymentContextCode
DebtorAccount.SecondaryIdentification	SCASupportData.AppliedAuthenticationApproach
ExchangeRateInformation.exchangeRate	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddres.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddres.BuildingNumber	SupplementaryData

## 20.3. Payment Status

### 20.3.1. HSBC Corporate Continental Europe (HSBCnet CE)

For international scheduled payments, a request for a payment status will return one of the following statuses:

Endpoint: POST /international-scheduled-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Completed"	200	Final	HSBCnet CE	The instruction has been setup successfully or has been successfully processed on the due date
"Initiation Pending"	200	Interim	HSBCnet CE	The scheduled payment / standing order instruction has been successfully received but not yet set up
"Initiation Failed"	200	Final	HSBCnet CE	Instruction has failed
"Cancelled"	200	Final	HSBCnet CE	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)

Endpoint: GET/international-scheduled-payments/{InternationalScheduledPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Completed"	200	Final	HSBCnet CE	The instruction has been setup successfully or has been successfully processed on the due date
"Initiation Pending"	200	Interim	HSBCnet CE	The scheduled payment / standing order instruction has been successfully received but not yet set up
"Initiation Failed"	200	Final	HSBCnet CE	Instruction has failed
"Cancelled"	200	Final	HSBCnet CE	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)

For HSBC Corporate Banking (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

## 20.4. Creditor account with IBAN required

### 20.4.1. HSBC Corporate Continental Europe (HSBCnet CE)

When a customer initiates an international scheduled payment, that is, when the debit-account country differs from the beneficiary-account country, and the destination is one of the countries listed below, the creditor account must be supplied with an IBAN, otherwise, the payment may be rejected.

Country code	Country name	Priority Payment	Inter Account Transfer
AD	Andorra	Yes	-
AE	United Arab Emirates	Yes	Yes
AL	Albania	Yes	-
AT	Austria	Yes	-
AZ	Azerbaijan	Yes	-
BA	Bosnia Herzegovina	Yes	-
BH	Bahrain	Yes	Yes
BG	Bulgaria	Yes	-
BE	Belgium	Yes	Yes
CR	Costa Rica	Yes	-
CY	Cyprus	Yes	-
CZ	Czech Republic	Yes	Yes
DK	Denmark	Yes	-
DO	Dominican Republic	Yes	-
EE	Estonia	Yes	-
FR	France	Yes	Yes
DE	Germany	Yes	Yes
FI	Finland	Yes	-
FO	Faroe Islands	Yes	-
GR	Greece	Yes	Yes
GE	Georgia	Yes	-
GI	Iraq	Yes	-
GL	Greenland	Yes	-
HR	Croatia	Yes	-
HU	Hungary	Yes	-
IE	Ireland	Yes	Yes
IL	Israel	Yes	Yes
IT	Italy	Yes	Yes
IQ	Iraq	Yes	-
IS	Iceland	Yes	-
KW	Kuwait	Yes	Yes

Country code	Country name	Priority Payment	Inter Account Transfer
JO	Jordan	Yes	-
LU	Luxembourg	Yes	Yes
LB	Lebanon	Yes	-
LI	Liechtenstein	Yes	-
MT	Malta	Yes	Yes
LT	Lithuania	Yes	-
MU	Mauritius	-	Yes
LV	Latvia	Yes	-
MD	Moldova	Yes	-
ME	Montenegro	Yes	-
MK	North Macedonia	Yes	-
MR	Mauritania	Yes	-
NL	Netherlands	Yes	Yes
OM	Oman	Yes	Yes
PL	Poland	Yes	Yes
QA	Qatar	Yes	Yes
NO	Norway	Yes	-
SA	Saudi Arabia	Yes	Yes
PS	Palestine	Yes	-
PT	Portugal	Yes	-
RO	Romania	Yes	-
ES	Spain	Yes	Yes
SC	Seychelles	Yes	-
SE	Sweden	Yes	-
SI	Slovenia	Yes	-
SK	Slovak Republic	Yes	-
SM	San Marino	Yes	-
CH	Switzerland	Yes	Yes
TN	Tunisia	Yes	-
TR	Turkey	Yes	Yes

## 21. International Standing Orders

### 21.1. Implemented Endpoints

#### 21.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	Y	N	Y
International-standing-orders	POST /international-standing-orders	Y	N	Y
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y

Global Wallet/Working capital debit accounts are NOT permitted via International-standing-order-consents endpoint

### 21.2. Request Fields

#### 21.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

Field	Notes
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> <li>Daily: EvryWorkgDay</li> <li>Weekly: IntrvlWkDay01:&lt;day of the week, week starts from Mon&gt;</li> <li>Every 2 weeks / Fortnightly: IntrvlWkDay02:&lt;day of the week, week starts from Mon&gt;</li> <li>Monthly: IntrvlMnthDay:01:&lt;day of the month&gt;</li> <li>Every 2 months: IntrvlMnthDay:02:&lt;day of the month&gt;</li> <li>Every 3 months / Quarterly: IntrvlMnthDay:03:&lt;day of the month&gt;</li> <li>Every 6 months: IntrvlMnthDay:06:&lt;day of the month&gt;</li> <li>End of every month: IntrvlMnthDay:01:-01</li> <li>Annually / Yearly: IntrvlMnthDay:12:&lt;day of the month&gt;</li> </ul>
Initiation/NumberOfPayments (O)	If you wish to pay using "Priority Payment" or "Inter-Account Transfer", then may be optionally provided in whole number format between 2 and 99.
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> <li>UK.OBIE.IBAN</li> <li>UK.OBIE.BBAN</li> <li>UK.OBIE.SortCodeAccountNumber</li> </ul>
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
ChargeBearer (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> <li>BornebyDebtor</li> <li>BornebyCreditor</li> <li>Shared</li> </ul> <p>(1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only.</p>

	<p>(2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only.</p> <p>(3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.</p>
CreditorAccount/Name (M)	Must be provided
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> <li>• UK.OBIE.IBAN</li> <li>• UK.OBIE.BBAN</li> <li>• UK.OBIE.SortCodeAccountNumber (for UK payments)</li> </ul>
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as <b>UK.OBIE.SortCodeAccountNumber</b>, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p> <p>(3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments.</p> <p>(2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>(3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>Note:- If you wish to pay using "Inter-Account Transfer" having Credit account country as <b>not</b> "Canada (CA)" or CurrencyOfTransfer as <b>not</b> CAD, then this field must not be filled.</p>
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)
CreditorAgent/Name (O)	Must not be provided
DestinationCountryCode (O)	<p>Only HSBCnet CE supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.</p>
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	<b>Amount:</b> Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01

	<b>Currency:</b> Must be equal to debit account currency
<b>Purpose (O)</b>	Only HSBCnet CE supported Purpose codes will be allowed. Kindly refer section 19.7.3
<b>Reference (O)</b>	May be optionally provided. Must be no more than 18 characters.
<b>ReadRefundAccount (O)</b>	May be optionally provided (Possible values Yes/No). For Standing orders, only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddress.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddress.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddress.StreetName
CreditorAccount.SecondaryIdentification	Risk.DeliveryAddress.TownName
CreditorAgent.Name	Risk.MerchantCategoryCode
CreditorAgent.PostalAddress entire Object (any field inside)	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
ExchangeRateInformation.exchangeRate	SCASupportData.AppliedAuthenticationApproach
Purpose	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.BuldingNumber	SupplementaryData

## 21.3. Permitted Frequency Values

The permitted frequencies that are allowed by the online channels are as follows:

- Weekly (WEEK)
- Monthly (MNTH)
- Every 4 weeks (FOWK)
- Quarterly (QURT)
- Annually (YEAR)
- Last working day of the month

The corresponding frequency patterns as per the Open Banking Standard schema are as below:

Field - Frequency	Description
IntrvlWkDay:01:XX	Same day every week (Weekly) where XX is 01-05 representing Monday to Friday
IntrvlMnthDay:01:XX	Same day on every month (Monthly) where XX is 01-31 representing date of the month
IntrvlWkDay:04:XX	Same day on every 4 weeks where XX is 01-05 representing Monday to Friday
IntrvlMnthDay:03:XX	Same day every 3 months where XX is 01-31 representing date of the month
IntrvlMnthDay:12:XX	Same day every year where XX is 01-31 representing date of the month
IntrvlMnthDay:01:31	Monthly and Adhere to Month End
IntrvlMnthDay:01:30	
IntrvlMnthDay:01:29	
IntrvlMnthDay:01:28	

## 21.4. Payment Status

For international standing order payments, a request for a payment status will return one of the following statuses:

➤ InitiationPending

## 21.5. Creditor account with IBAN required

### 21.5.1. HSBC Corporate Continental Europe (HSBCnet CE)

When a customer initiates an international standing order, that is, when the debit-account country differs from the beneficiary-account country, and the destination is one of the countries listed below, the creditor account must be supplied with an IBAN, otherwise, the payment may be rejected.

Country code	Country name	Priority Payment	Inter Account Transfer
AD	Andorra	Yes	-
AE	United Arab Emirates	Yes	Yes
AL	Albania	Yes	-
AT	Austria	Yes	-
AZ	Azerbaijan	Yes	-
BA	Bosnia Herzegovina	Yes	-
BH	Bahrain	Yes	Yes
BG	Bulgaria	Yes	-
BE	Belgium	Yes	Yes
CR	Costa Rica	Yes	-
CY	Cyprus	Yes	-

Country code	Country name	Priority Payment	Inter Account Transfer
JO	Jordan	Yes	-
LU	Luxembourg	Yes	Yes
LB	Lebanon	Yes	-
LI	Liechtenstein	Yes	-
MT	Malta	Yes	Yes
LT	Lithuania	Yes	-
MU	Mauritius	-	Yes
LV	Latvia	Yes	-
MD	Moldova	Yes	-
ME	Montenegro	Yes	-
MK	North Macedonia	Yes	-



CZ	Czech Republic	Yes	Yes
DK	Denmark	Yes	-
DO	Dominican Republic	Yes	-
EE	Estonia	Yes	-
FR	France	Yes	Yes
DE	Germany	Yes	Yes
FI	Finland	Yes	-
FO	Faroe Islands	Yes	-
GR	Greece	Yes	Yes
GE	Georgia	Yes	-
GI	Iraq	Yes	-
GL	Greenland	Yes	-
HR	Croatia	Yes	-
HU	Hungary	Yes	-
IE	Ireland	Yes	Yes
IL	Israel	Yes	Yes
IT	Italy	Yes	Yes
IQ	Iraq	Yes	-
IS	Iceland	Yes	-
KW	Kuwait	Yes	Yes

MR	Mauritania	Yes	-
NL	Netherlands	Yes	Yes
OM	Oman	Yes	Yes
PL	Poland	Yes	Yes
QA	Qatar	Yes	Yes
NO	Norway	Yes	-
SA	Saudi Arabia	Yes	Yes
PS	Palestine	Yes	-
PT	Portugal	Yes	-
RO	Romania	Yes	-
ES	Spain	Yes	Yes
SC	Seychelles	Yes	-
SE	Sweden	Yes	-
SI	Slovenia	Yes	-
SK	Slovak Republic	Yes	-
SM	San Marino	Yes	-
CH	Switzerland	Yes	Yes
TN	Tunisia	Yes	-
TR	Turkey	Yes	Yes

## 22. File Payments

### 22.1. Implemented Endpoints

#### 22.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
file-payments-consent	POST /file-payment-consents	Y	N	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	Y	N	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	Y	N	N
file-payments	POST /file-payments	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	N	N	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N

### 22.2. Request Fields and Example File

#### 22.2.1. HSBC Corporate Continental Europe (HSBCnet CE)

HSBCnet will accept payments via the file-payment endpoint for subsequent processing via appropriate payments processing system. Instructions can only be submitted in XMLV3 format, and the file size must be <6MB.

For POST /file-payment-consents:

Field	Notes
FileType	FileType should be equal to UK.OBIE.pain.001.001.03
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded
AuthorisationType	Mandatory field assuming one of the following values - <ul style="list-style-type: none"> <li>• A-Pre Authorised</li> <li>• V-File Level With Summary</li> <li>• F-File Level With Details</li> </ul>
SupplementaryData/ConnectProfileId	String value containing the Profile Identification Code (PIC)
SupplementaryData/AuthorisationLevel	String value that describes the Authorisation Level details for the payment
SupplementaryData/FileName	Mandatory String value describing the File Name. <b>Must have prefix "PSD2_" followed by the File Name. Max length should be 255 characters.</b>
SCASupportData/AppliedAuthenticationApproach	Must not be provided
SCASupportData/ReferencePaymentOrderId	Must not be provided
SCASupportData/RequestedSCAExemptionType	Must not be provided

For POST /file-payment-consents/{ConsentId}/file and POST /file-payments: For the best experience using the File Payment endpoint we advise you keep the information in your metadata and the File consistent – this will ensure the best chances of a successful journey.

## Example XML – We advise that you use the below file as a guide for your payments

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Unique MSG Reference</MsgId>
      <CreDtTm>2021-10-15T20:25:37</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>0.02</CtrlSum>
      <InitgPty>
        <Nm>Customer Name</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>ClientPICCode</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Debit reference</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>0.02</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>4 letter code defining Payment service</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2021-10-15</ReqdExctnDt>
      <Dbtr>
        <Nm>Customer Name</Nm>
        <PstlAdr>
          <StrtNm>Street Name</StrtNm>
          <BldgNb>Building Number</BldgNb>
          <PstCd>Post Code</PstCd>
          <TwnNm>Town Name</TwnNm>
          <CtrySubDvsn>County</CtrySubDvsn>
          <Ctry>GB</Ctry>
        </PstlAdr>
        <CtryOfRes>GB</CtryOfRes>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>Debit IBAN Account</IBAN>
        </Id>
        <Ccy>GBP</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>DB BIC Code</BIC>
          <PstlAdr>
            <Ctry>GB</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>4 letter code defining where charge should be allocated</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Unique Instruction Reference</InstrId>
          <EndToEndId>Unique E2E Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>Credit BIC code</BIC>
            <PstlAdr>
              <Ctry>GB</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

        <Nm>PVT Profile</Nm>
        <PstIAdr>
            <StrtNm>ABC AB</StrtNm>
            <PstCd>31212</PstCd>
            <TwNnm>ABC</TwNnm>
            <Ctry>GB</Ctry>
        </PstIAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>Credit IBAN Accoun</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment Reference</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>Unique Instruction Reference</InstrId>
        <EndToEndId>Unique E2E Reference</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>Credit BIC code</BIC>
            <PstIAdr>
                <StrtNm>ABC AB</StrtNm>
                <PstCd>31212</PstCd>
                <TwNnm>ABC</TwNnm>
                <Ctry>GB</Ctry>
            </PstIAdr>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Test Profile</Nm>
        <PstIAdr>
            <StrtNm>ABC AB</StrtNm>
            <PstCd>31212</PstCd>
            <TwNnm>ABC</TwNnm>
            <Ctry>GB</Ctry>
        </PstIAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>Credit IBAN Accoun</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment Reference</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

When using the above file please note the below table too – as it shows how the file will be used in fulfilling the payment consent.

As such, please use the below mapping table in addition to the above validations to prevent POST rejections.

XML Tag	Mandatory	Type / Code	Path
<GrpHdr>	Yes		/Document/CstmrCdtTrfInitn/GrpHdr
<MsgId>	Yes	text{1,35}	/Document/CstmrCdtTrfInitn/GrpHdr/MsgId
<CreDtTm>	Yes	dateTime	/Document/CstmrCdtTrfInitn/GrpHdr/CreDtTm
<NbOfTxs>	No	text [0-9]{1,15}	/Document/CstmrCdtTrfInitn/GrpHdr/NbOfTxs
<InitgPty>	Yes		/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty
<OrgId>	Yes		/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty/Id/OrgId
<Id>	Yes	text{1,35}	/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty/Id/OrgId/Othr/Id
<PmtInfId>	Yes	text{1,35}	/Document/CstmrCdtTrfInitn/PmtInf/PmtInfId
<NbOfTxs>	Yes	text [0-9]{1,15}	/Document/CstmrCdtTrfInitn/PmtInf/NbOfTxs
<PmtMtd>	Yes	text	/Document/CstmrCdtTrfInitn/PmtInf/PmtMtd
<Cd>	Yes	text{1,4}	/Document/CstmrCdtTrfInitn/PmtInf/PmtTpInf/SvcLvl/Cd

<ReqdExctnDt>	Yes	date	/Document/CstmrCdtTrflnIttn/Pmtlnf/ReqdExctnDt
<Dbtr>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/Dbtr
<DbtrAcct>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAcct
<Id>	Yes	Choice	/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAcct/Id/IBAN
<DbtrAgt>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAgt
<FinInstnId>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAgt/FinInstnId
<BIC>	Yes	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAgt/FinInstnId/BIC
<Id>	Yes	Choice	/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAgtAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrflnIttn/Pmtlnf/DbtrAgtAcct/Id/IBAN
<ChrgBr>	Yes	text{1,4}	/Document/CstmrCdtTrflnIttn/Pmtlnf/ChrgBr
<PmtId>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/PmtId
<InstrId>	Yes	text{1,35}	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/PmtId/InstrId
<EndToEndId>	Yes	text{1,35}	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/PmtId/EndToEndId
<Amt>	Yes	Choice	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/Amt
<InstAmt>	Yes	0 <= decimal td = 18 fd = 5	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/Amt/InstAmt
<FinInstnId>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/CdtrAgt/FinInstnId
<BIC>	Yes	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC
<Nm>	Yes	text{1,140}	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/Cdtr/Nm
<PstlAdr>	Yes		/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/Cdtr/PstlAdr
<Id>	Yes	Choice	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/CdtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrflnIttn/Pmtlnf/CdtTrfTxInf/CdtrAcct/Id/IBAN

To define the execution instrument please follow the below instructions to populate the XML file.

Debtor Acct Country	<PmtMtd>	<SvcLvl> <Cd>	Rule to identify transaction type	Payment Type
BE	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
CZ	TRF or TRA	URGP	<PmtMtd> is "TRF" OR "TRA" <SvcLvl><Cd> is "URGP", AND Debtor Account Country and Creditor Account Country are same AND Payment amount CCY <InstAmt Ccy = "AAA"> = "CZK"	Domestic HV/Urgent Payments
CZ	TRF or TRA	URGP	<PmtMtd> is "TRF" OR "TRA" <SvcLvl><Cd> is "URGP", AND Debtor Account Country and Creditor Account Country are different	Cross Border Payments
ES	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
IE	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
IT	TRF	URGP, PRPT, SDVA	<PmtMtd> is "TRF" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Debtor Account Country AND Creditor Account Country are same	Domestic HV/Urgent payments

IT	TRF	URGP, PRPT, SDVA	<PmtMtd> is "TRF" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Debtor Account Country AND Creditor Account Country are different	Cross border payments
NL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross Border payments
PL	DD	NURG	<PmtMtd> is "DD" <SvcLvl><Cd> is "NURG" AND <HSBCTxInf>/SplmtryInf/@data = "01" AND <DrctDbtTxInf>/<HSBCTxInf>/@key = "localTransactionCode"	Domestic Direct Debits
PL	DD	NURG	<PmtMtd> is "DD" <SvcLvl><Cd> is "NURG" AND <HSBCTxInf>/SplmtryInf/@data = "53" AND <DrctDbtTxInf>/<HSBCTxInf>/@key = "localTransactionCode"	Direct Debit Split Payments
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND <CtgyPurp><Cd> = "TAXS"	Tax Payments
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND <CtgyPurp><Cd> = "SSBE"	Social Security Payment
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Instructed Amount Currency is PLN or EUR AND Debtor Account Country and Creditor Account Country are same	Standard domestic payments
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Debtor Account Country and Creditor Account Country are different	Cross border payments
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND instructed amount currency or equivalent Amount Currency of transfer is not (PLN or EUR) AND Debtor Account Country and Creditor Account Country are same	Cross border payments
PL	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND <HSBCTxInf>/SplmtryInf/@data = "53" AND <DrctDbtTxInf>/<HSBCTxInf>/@key = "localTransactionCode"	Split Payments
SEPA	TRF or TRA	SEPA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is "SEPA" AND Debtor account country is either of "PL", "GB", "FR", "DE", "IE", "NL", "CH", "CZ", "BE", "LU", "IT", "GR", "MT" or "ES"	SEPA Credit Transfer
SEPA	DD	SEPA	<PmtMtd> is "DD" <SvcLvl><Cd> is "SEPA" And <LclInstrm> is "CORE" AND Debtor account country is either of "PL", "GB", "FR", "DE", "IE", "NL", "CH", "CZ", "BE", "LU", "IT", "GR", "MT" or "ES"	SEPA Direct Debits - Core
SEPA	DD	SEPA	<PmtMtd> is "DD" <SvcLvl><Cd> is "SEPA" And <LclInstrm> is "B2B" AND Debtor account country is either of "PL", "GB", "FR", "DE", "IE", "NL", "CH", "CZ", "BE", "LU", "IT", "GR", "MT" or "ES"	SEPA Direct Debits - B2B

## 22.3. Payment Status

### 22.3.1. HSBC Corporate Continental Europe (HSBCnet CE)

Endpoint: POST /file-payments

Status	Status Type	Notes
InitiationPending	Interim	The file payment instruction has been successfully received but not yet set-up.

Endpoint: GET /file-payments/{FilePaymentId}

Status	Status Type	Notes
InitiationPending	Interim	The file payment instruction has been successfully received but not yet set-up.
InitiationCompleted	Final	The file payment has been set up successfully
InitiationFailed	Final	The file payment has been rejected by downstream while processing.

## 23. Multi-Authorisation

### 23.1. Implemented Endpoints

#### 23.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	POST /domestic-payments	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	Y	N
International-payments	POST /international-payments	Y	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y
International-standing-orders	POST /international-standing-orders	Y	N	Y
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y
file-payments	POST /file-payments	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	N

- multiAuthorisation/numberRequired & multiAuthorisation/numberReceived fields will **not** be formatted in the response since these are not available at HSBCnet CE.
- Multi Authorisation response for POST /international-standing-orders & GET /international-standing-orders/{InternationalStandingOrderPaymentId} will **not** be formatted in the response.
- In case of payment status as "Rejected" & "InitiationCompleted", there will be no Multi Authorisation response to be formatted.

### 23.2. TPP Authorisation Type

It is essential that any TPP initiating payments through Business Banking indicates their requirement in the AuthorisationType field. In line with the Open Banking Standard spec, this field can contain "Single" or "Any". If this is not received, it will be assumed that multi-authorisation is supported (AuthorisationType = Any). Failure to indicate Authorisation Type may result in failed payments if the TPP does not support multi-authorisation.



## 23.3. Multi-Authorisation Object Status

For payments that require further authorisation, a request for a multi-authorisation status will return one of the following statuses:

- AwaitingFurtherAuthorisation (AWAF):
  - When a user has initiated a payment above their payment limit and that payment has yet to be authorized by **a user with a sufficient limit in HSBC's direct channel.**
- Rejected (RJCT):
  - When a user has initiated a payment above their payment limit and that payment has been rejected by a user **with a sufficient limit in HSBC's direct channel.**

For the avoidance of doubts this refers to the MultiAuthorisation object in the payment-order consent, and not to Payment Status Object.

# Confirmation of Funds Summary

## 24. Confirmation of Funds Summary

### 24.1. Implemented Endpoints

#### 24.1.1. HSBC Corporate Continental Europe (HSBCnet CE)

Resource	Endpoints	Business Current Accounts	Credit Cards
Confirmation-of-funds	POST/funds-confirmation-consents	Y	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	POST/funds-confirmations	Y	Y

#### 24.1.2. HSBC MiVision

Resource	Endpoints	Credit Cards
Confirmation-of-funds	POST/funds-confirmation-consents	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y
Confirmation-of-funds	POST/funds-confirmations	Y

### 24.2. Request Fields

For POST /funds-confirmations:

Field	Notes	Error Code if invalid
InstructedAmount / Currency	Currency in the request should match the Account Currency of the PSU, for which the PSU has given consent.	400 - UK.OBIE.Field.Invalid

## 25. Error Codes

### 25.1. Common, Authorisation and Token Errors

The list of common authorisation and token errors can be found [here](#).

### 25.2. Account Information Service (AIS) Errors

The Account Information Service (AIS) errors list can be found [here](#).

The list covers the points listed below.

- Consents
- Accounts
- Balances
- Transactions
- Beneficiaries
- Direct Debits
- Standing Orders
- Scheduled Payments
- Product
- Party

### 25.3. Payment Initiation Service (PIS) Errors

The Payment Initiation Service (PIS) errors list can be found [here](#).

The list covers the points listed below.

#### **Consents:**

- Domestic Payment Consents
- Domestic Scheduled Payment Consents
- Domestic Standing Order Consents
- International Payment Consents
- International Scheduled Payment Consents
- International Standing Order Consents
- File Payment Consents

**Fulfilment:**

- Domestic Payments
- Domestic Payment ID
- Domestic Scheduled Payments
- Domestic Scheduled Payment ID
- Domestic Standing Orders
- Domestic Standing Order ID
- International Payments
- International Payment ID
- International Scheduled Payments
- International Scheduled Payment ID
- International Standing Orders
- International Standing Order ID

## 25.4. Card Based Payment Instrument Issuer (CBPII) Errors

The Card Based Payment Instrument Issuer (CBPII) errors list can be found [here](#).

## 25.5. Event Notification Errors

The Event Notification errors list can be found [here](#).

## 26. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication. While we have taken reasonable steps to ensure the accuracy, correctness and completeness of the information contained in this document, information is provided on an 'as is' basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of this information is at your sole risk. We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained in this document to the maximum extent permitted by law.