# HSBC UK

## Open Banking Implementation Guide

## V3.1.11

Last Updated: 16-12-2024

# Table of Contents

5

PUBLIC

# 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 Personal
- ➢ first direct (fd)
- ➢ Marks & Spencer Financial Services (M&S Bank)
- ➢ HSBC Business
- ➢ HSBC Kinetic
- ➢ HSBC Corporate UK (HSBCnet UK)
- ➢ HSBC Innovation Banking (HSBCnet UK)
- ➢ HSBC Channel Islands and Isle of Man (HSBC CIIOM)
- ➢ HSBC MiVision

# 2. Key Changes and Announcements

10

**Key Changes:**

➢ 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 2024.

| Brand | Product | Feature | Date (browser) | Date (app-2-app) |
|---|---|---|---|---|
| HSBC Personal | Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (SIP, FDP, SO) | Live | Live |
| | | International Payments | Live | Live |
| | | Complex Payments (BACS, CHAPS) | n/a | n/a |
| | Savings Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (Domestic Payments Only) | Live | Live |
| | Credit Cards* | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | Global Money | AIS | Live | Live |
| | | PIS (Domestic Payments Only) | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | Multi-Currency Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (International Payments Only) | Live | Live |
| first direct (fd) | Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (SIP, FDP, SO) | Live | Live |
| | | International Payments | Live | Live |
| | | Complex Payments (BACS, CHAPS) | n/a | n/a |
| | Savings Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (Domestic Payments Only) | Live | Live |
| | Credit Cards* | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| M&S Bank | Credit Cards* | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| HSBC Business | Business Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (SIP, FDP, SO) | Live | Live |
| | | International Payments | Live | Live |
| | | Complex Payments (BACS, CHAPS) | Live | Live |
| | Savings Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (Internal Transfers Only) | Live | Live |
| | Deposit Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS | Live | Live |
| | Credit Cards* | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS | n/a | n/a |
| | Multi-Currency Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (International Payments Only) | Live | Live |
| | Global Wallet | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (International Payments Only) | Live | Live |

| | | | | |
|---|---|---|---|---|
| HSBC Kinetic | Business Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (SIP, FDP, SO) | Live | Live |
| | | International Payments | n/a | n/a |
| | | Complex Payments (BACS, CHAPS) | n/a | n/a |
| | Credit Cards[1] | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| HSBC Corporate UK (HSBCnet UK) | Business Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (Domestic payments) | Live | Live |
| | | Complex Payments (BACS, CHAPS) | 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 |
| | Global Wallet | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (International Payments Only) | Live | Live |
| HSBC Innovation Banking (HSBCnet UK) | Business Current Accounts | AIS | Live | Live |
| | | Confirmation of Funds | Live | Live |
| | | PIS (Domestic payments) | Live | Live |
| | | Complex Payments (BACS, CHAPS) | 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 |
| HSBC Channel Islands and Isle of Man (HSBC CIIOM) | Credit Cards[2] | AIS | tbc | tbc |
| | | Confirmation of Funds | tbc | tbc |
| HSBC MiVision [3] | Credit Cards | AIS | Live | n/a |
| | | Confirmation of Funds | Live | n/a |

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[1] For Credit Card APIs, please note the following:
- The maximum transaction history accessible with SCA is 18 months billed and 1 month unbilled; for statements it is 18 months billed only (Transactions of up to 72 months will be shared through Credit Cards Statements endpoint in 2024)

[2] API's for CIIOM Retail Expat and Domestic channels will cover cards issued under UK license only. Products issued under local license will not be covered.

[3] 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.

### 4.2.1. Software Statement

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

➢ HSBC Personal

➢ first direct (fd)

➢ Marks & Spencer Financial Services (M&S Bank)

➢ HSBC Business

➢ HSBC Kinetic

➢ HSBC Corporate UK (HSBCnet UK)

➢ HSBC Innovation Banking (HSBCnet UK)

➢ HSBC MiVision

TPPs need to register with their National Competent Authority (NCA) and to obtain the appropriate certificate based on jurisdiction.

## Software Statements:

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

For holders of OBWAC / OBSEAL certificates, TPPs will be issued with a software statement from the OBL's Directory - see *here* for more information.

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]<br>^[0-9a-zA-Z]{1,22}$ |
| `iss` | SSA Issuer | M | [RFC7519]<br>^[0-9a-zA-Z]{1,22}$<br>Identifier for the TPP. This value must be unique for each TPP registered by the issuer of the SSA<br>For SSAs issued by the OB Directory, this must be the software_id |
| `iat` | Time SSA issued | M | [RFC7519] |
| `jti` | JWT ID | M | [RFC7519]<br>^[0-9A-F]{8}-[0-9A-F]{4}-4[0-9A-F]{3}-[89AB][0-9A-F]{3}-[0-9A-F]{12}$`<br>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 organsiation 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<br>Pattern applied<br>(?:\\[([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 organsiation by an NCA | | CodeList {`AISP`, `PISP`, `CBPII`, `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 | O | 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 `JWT` | 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 Personal - https://api.ob.hsbc.co.uk

  ➢ first direct (fd) - https://api.ob.firstdirect.com

  ➢ Marks & Spencer Financial Services (M&S Bank) - https://api.ob.mandsbank.com

  ➢ HSBC Business - https://api.ob.business.hsbc.co.uk

  ➢ HSBC Kinetic - https://api.ob.hsbckinetic.co.uk

  ➢ HSBC Corporate UK (HSBCnet UK) - https://api.ob.hsbcnet.com

  ➢ HSBC Innovation Banking (HSBCnet UK) - https://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.

## /authorize endpoint should be:

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

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

## register endpoints should be:

https:// <banking area> /obie/open-banking/v3.2/oauth2/register

For example: https://api.ob.hsbc.co.uk/obie/open-banking/v3.2/oauth2/register for HSBC Personal.

## resource endpoints should be:

https:// <banking area> /obie/open-banking/v3.1/<service>/resource name

service should be:

  - AISP – Account Information
  - PISP – Payment Initiation including VRP

➢ CBPII – Confirmation of Founds

For example: https://**api.ob.hsbc.co.uk**/obie/open-banking/v3.1/**aisp**/accounts for HSBC Personal.

**You can find the complete list of HSBC's well**-known endpoints at the beginning of the Software Statement section above.

## 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.

### 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 |

| Token | Endpoint | Time To Live |
|---|---|---|
| Access Token | POST/token<br>grant type: client credentials | 5 minutes |
| Access Token | POST/token<br>grant type: authorization_code<br>**Please note you must not send "scope" for this**<br>scenario. If you do, this will result in the error code<br>"invalid_request" | AIS - 60 minutes - OAuth Code elapsed time<br>PIS - 5 minutes - OAuth Code elapsed time |
| Refresh token | POST/token<br>grant type: refresh_token | AISP equal to Consent Expiry Date<br>Or<br>open ended if Consent Expiry Date not specified<br>Or<br>If consent expiry date is provided and less than 90 days the<br>refresh token will only be valid up to the provided date<br>PISP<br>N/A there is no refresh token issued<br>CBPII<br>equal to Consent Expiry Date<br>or<br>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<br>(response to TPPs) | Will be omitted |
| HSBC b64 Payload<br>(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.*

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. OBWAC / 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

**OBWAC / eIDAS Certificate Expiration and Refresh**
TPPs can update expiring OBWAC / eIDAS certificates without impacting lasting consents by using their new OBWAC / 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.

OBWAC / eIDAS Certificate Rotation (prior to expiration)

It is possible for TPP's to rotate existing OBWAC / 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. Business Banking Entitlements

Business users have different types of entitlements / permissions (e.g. primary vs. secondary users) that affects their ability to view, and therefore share information. Entitlements for PIS can trigger multi-authorisation authentication as outlined in section "Multi-Authorisation".

Business users with a credit card will typically have a control account (parent) with multiple associated card holder accounts (child). Only users with entitlements to the control account will be able to grant access to this account.

When a control account is presented, the account number is masked – only the last 4 characters are visible. When a card holder account is presented, the credit card number is masked – only the last 4 characters are visible. The readPAN permission is not supported. Permissions are specific to product types, where a product does not support a given permission HSBC Business will not be able to fulfil that consent and a 4xx error will be returned.

# 4.10. UK IP Address Whitelisting and grating user access for HSBCnet users

Customers who have enabled IP address whitelisting in HSBCnet UK 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 UK system administrator must grant them the relevant permission through the HSBCnet UK browser channel.

This is relevant for HSBC Corporate and HSBC Innovation Banking customers.

# Accounts and Transactions

# 5. Accounts and Transactions Summary

As per OBL customer research, to ensure consistency of language across AISPs and ASPSs, 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:

➢ HSBC Personal, first direct, HSBC Business, HSBC Kinetic, HSBCnet UK - 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.

➢ M&S - maintenance window starts at 21:30 UKT, and end at 03:00 UKT. It usually takes 30 minutes. If TPPs encounter this error during the batch window, they should try again in 30 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 Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Access consent | /account-access-consents (POST/ GET/ DELETE) | Mandatory | Y | Y | Y | Y | Y |
| Accounts | GET /accounts | Mandatory | Y | Y | Y | Y | Y |
| Accounts | GET /accounts/{AccountId} | Mandatory | Y | Y | Y | Y | Y |
| Balances | GET /accounts/{AccountId}/balances | Mandatory | Y | Y | Y | Y | Y |
| Transactions | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y | Y | Y | Y |
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | Y | N | Y | Y |
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | N | N | N |
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | Y | N | N | Y | N |
| Products | GET /accounts/{AccountId}/product | Conditional | Y | Y | Y | Y | N |
| Party | GET /accounts/{AccountId}/party | Conditional | Y | Y | Y | Y | Y |
| Party | GET /accounts/{AccountId}/parties | Conditional | Y | Y | Y | Y | Y |
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y | N | Y | Y |
| Offers | GET /accounts/{AccountId}/offers | Mandatory | N | N | Y | N | N |
| Offers | GET /offers | Conditional | N | N | N | N | N |
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | N | Y | N | N |

| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | N | Y | N | N |

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00.

## 5.1.2. HSBC Business Banking

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Access consent | /account-access-consents (POST/ GET/ DELETE) | Mandatory | Y | Y | Y | Y | Y | Y |
| Accounts | GET /accounts | Mandatory | Y | Y | Y | Y | Y | Y |
| Accounts | GET /accounts/{AccountId} | Mandatory | Y | Y | Y | Y | Y | Y |
| Balances | GET /accounts/{AccountId}/balances | Mandatory | Y | Y | Y | Y | Y | Y |
| Transactions | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y | Y | Y | Y | Y |
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | N | Y | N | N | Y |
| Beneficiaries | GET /beneficiaries | Optional | N | N | N | N | N | N |
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | Y | N | N | N |
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | Y | N | Y | N | N | N |
| Products | GET /accounts/{AccountId}/product | Conditional | Y | Y | Y | Y | Y | Y |
| Party | GET /accounts/{AccountId}/party | Conditional | Y | Y | Y | Y | Y | Y |
| Party | GET /accounts/{AccountId}/parties | Conditional | Y | Y | Y | Y | Y | Y |
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y | Y | N | N | N |
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | N | N | Y | N | N |

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

### 5.1.3. HSBC Kinetic

| Resource | Endpoints | Mandatory | Business Current Accounts | Credit Cards |
|---|---|---|---|---|
| Access consent | /account-access-consents (POST/ GET/ DELETE) | Mandatory | Y | Y |
| Accounts | GET /accounts | Mandatory | Y | Y |
| Accounts | GET /accounts/{AccountId} | Mandatory | Y | Y |
| Balances | GET /accounts/{AccountId}/balances | Mandatory | Y | Y |
| Transactions | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y |
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | N |
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N |
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | Y | N |
| Products | GET /accounts/{AccountId}/product | Conditional | Y | Y |
| Party | GET /accounts/{AccountId}/party | Conditional | N | N |
| Party | GET /accounts/{AccountId}/parties | Conditional | Y | N |
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | N |
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | Y |

### 5.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Resource | Endpoints | Mandatory | Business Current Accounts | Foreign Currency Accounts* | Credit Cards |
|---|---|---|---|---|---|
| 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 |
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | N |
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | N | 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 |
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | N | N |

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00.

## 5.1.5. 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 |
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries | Conditional | N |
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | N |
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | N |
| Products | GET /accounts/{AccountId}/product | Conditional | N |
| Party | GET /accounts/{AccountId}/party | Conditional | N |
| Party | GET /accounts/{AccountId}/parties | Conditional | N |
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | N |
| Statements | GET /accounts/{AccountId}/statements | Conditional | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | Y |

28

## 5.2. In-scope Products

### 5.2.1. HSBC Personal

| Products | Available for APIs |
|---|---|
| All current accounts | In Scope |
| Online Bonus Saver | In Scope |
| Flexible Saver | In Scope |
| Premier Savings | In Scope |
| My Savings / Premier My Savings | In Scope |
| Credit Cards | In Scope |
| Future Saver for Children | In Scope |
| Foreign Currency Accounts | In Scope |
| Global Money | In Scope |
| Fixed Rate Saver | Out of scope |
| ISA | Out of scope |
| Regular Saver | Out of scope |

### 5.2.2. first direct

| Products | Available for APIs |
|---|---|
| Current Accounts | In scope |
| Savings Accounts | In scope |
| Bonus Saving Accounts | In scope |
| Credit Cards | In scope |
| Fixed Rate Savings | Out of scope |
| Cash ISA | Out of scope |
| Regular Saver | Out of scope |

### 5.2.3. M&S Bank

| Products | Available for APIs |
|---|---|
| Credit Cards | In scope |
| Savings Accounts | Out of scope |

### 5.2.4. HSBC Business

| Products | Available for APIs |
|---|---|
| Current Accounts | In scope |
| Savings Accounts | In scope |
| Deposit Accounts | In scope |
| Credit Cards | In scope |
| Foreign Currency Accounts | In scope |
| Global Wallet* | In scope |

*Global Wallet allows a customer to hold a number of currency "pots" from which to make international payments. See section 6.3 for further information on account identification.

### 5.2.5. HSBC Kinetic

| Products | Available for APIs |
|---|---|
| Current Accounts | In scope |
| Credit Cards | In scope |
| Savings Accounts | Out of scope |

### 5.2.6. HSBC Corporate UK (HSBCnet UK) *

| Products | Available for APIs |
|---|---|
| Current Accounts | In scope |

| Products | Available for APIs |
|---|---|
| Credit Cards | In scope |
| Foreign Currency Accounts | In scope |
| Global Wallet | In scope |

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

### 5.2.7. HSBC Innovation Banking (HSBCnet UK)

| Products | Available for APIs |
|---|---|
| Current Accounts | In scope |
| Credit Cards | In scope |
| Foreign Currency Accounts | In scope |

### 5.2.8. HSBC MiVision

| Products | Available for APIs |
|---|---|
| Credit Cards | In scope |

# 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 Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| **Accounts** | GET /accounts | Mandatory | Y | Y | Y | Y | Y |
| **Accounts** | GET /accounts/{AccountId} | Mandatory | Y | Y | Y | Y | Y |

### 6.2.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| **Accounts** | GET /accounts | Mandatory | Y | Y | Y | Y | Y | Y |
| **Accounts** | GET /accounts/{AccountId} | Mandatory | Y | Y | Y | Y | Y | Y |

For card products get/accounts endpoint returns the control account in SecondaryIdentification field where the user has the required entitlements.

### 6.2.3. HSBC Kinetic

| Resource | Endpoints | Mandatory | Business Current Accounts | Credit Cards |
|---|---|---|---|---|
| **Accounts** | GET /accounts | Mandatory | Y | Y |
| **Accounts** | GET /accounts/{AccountId} | Mandatory | Y | Y |

### 6.2.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

| 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 |

### 6.2.5. 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/Identification | HSBC Personal, first direct - Masked credit card number<br>M&S Bank – Masked card account number<br>HSBC Business – Masked credit card control account (parent) and credit card holder account (child)<br>HSBC Kinetic – Masked credit card number<br>HSBCnet UK – 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<br>HSBC MiVision - For credit cards – masked credit card number. For relationship (company) account – masked relationship account number. |
| Global Wallet | Data/Account/Account/SchemeName | HSBC Business and HSBCnet - Global Wallet Account/SchemeName will be UK.OBIE.WALLET |
| Global Wallet | Data/Account/Account/Identification | HSBC Business and HSBCnet UK – Global Wallet identification is 19 alphanumeric characters<br>**"WAXXXXXXXXXXXXXXXYYY"**<br>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/AccountSubType | HSBC Business – Global Wallet AccountSubType will be Wallet<br>HSBCnet UK – Global Wallet AccountSubType will be CurrentAccount |

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

### HSBC Personal, first direct:

Customers must authorise a new AIS consent on receipt of a new card/ (s) being issued on account of old card/ (s) being stolen, lost or upgraded. The old card/ (s) details and its related consent will cease to exist.

### M&S Bank:

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).

### HSBC Business:

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).

## HSBC Kinetic:

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).

## HSBC Corporate UK and HSBC Innovation Banking - HSBCnet:

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).

## 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).

# 6.5. Current Account Switching Responses

HSBC Personal, first direct, HSBC Business and HSBC Kinetic have implemented current account switching status functionality. This enables TPP ability to track when an account is undergoing an account switch. Status responses are summarised below:

| Field | Definition | Notes |
|---|---|---|
| SwitchStatus | The SwitchStatus field is used to indicate that an account is undergoing an account switch | Will populate:<br><br>**UK.CASS.NotSwitched -** Indicator to show that CASS has been initiated but not completed.<br><br>**UK.CASS.SwitchCompleted -** Indicator to show that CASS has been completed.<br><br>Will return null field if account is open and CASS is not in progress.<br><br>If the account is closed for a reason other than CASS, there will be no response. |
| Status | Specifies the status of account resource in code form. | Will populate:<br><br>**Enabled**: Account is Open<br>**Disabled**: Account is Closed<br><br>Note: Closed accounts will only be returned when account was closed through CASS. |

Please note that the requirement for implementation of CASS functionality is n/a for HSBC Corporate UK (HSBCnet UK).

# 7. Balances API

## 7.1. Implemented Endpoints

### 7.1.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Balances | GET /accounts/{AccountId}/balances | Mandatory | Y | Y | Y | Y | Y |

Note: To retrieve the currency balances that are held for the Global Money Account, TPP will need to be able to process "accountSubType" field as well as 'currency'

### 7.1.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Balances | GET /accounts/{AccountId}/balances | Mandatory | Y | Y | Y | Y | Y | Y |

### 7.1.3. HSBC Kinetic

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

### 7.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

### 7.1.5. HSBC MiVision

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

# 7.2. Balance Type

### 7.2.1. HSBC Personal, first direct, M&S Bank

| Balance API Returns- Current Accounts | | |
|---|---|---|
| Field | Definition | Population notes |
| Balance | Real time ledger balance | Will populate this as an "Interimbooked" (booked transactions only) |
| Available Balance | Balance +/- total pending authorised transactions | "InterimAvailable" (includes pending authorised transactions) |
| Credit Line Object | Overdraft amount | "Credit Line" Included indicator is 'False' and "CreditLineType" is 'Pre-agreed' |

| Balance API Returns – Credit Cards | | |
|---|---|---|
| Field | Definition | Population notes |
| Balance | Real time ledger balance | Will populate this as an "Interimbooked" (booked transactions only) |
| Available Balance | Total Credit Limit minus Balance | "InterimAvailable" (includes pending authorised transactions) |
| Credit Line Object | Total Credit Limit amount | 'Credit Line' 'Included' indicator is "True" and 'CreditLineType' is "Credit" |

*Minimum payment due, Immediate payment due and Last Statement Balance and related payment dates will be shared through Credit Cards Statements End point. This endpoint will be made available in 2024.

### 7.2.2. HSBC Business

| Balance API Returns - Business Current, Deposit and Saving Accounts | | | |
|---|---|---|---|
| Balance.Type | CreditLine.Included | CreditLine.Type | Notes |
| InterimBooked | Object not populated | Object not populated | Real time ledger balance |
| InterimAvailable | True | Temporary | Available balance including overdraft +/- total pending authorised transactions |

### Balance API Returns - Business Credit Cards

| Balance.Type | CreditLine.Included | CreditLine.Type | Notes |
|---|---|---|---|
| Expected | Object not populated | Object not populated | Real time balance plus pending transactions |
| InterimAvailable | True | Credit | Available balance plus agreed credit limit |

## 7.2.3. HSBC Kinetic

### Balance API Returns - Business Current, Deposit and Saving Accounts

| Balance.Type | CreditLine.Included | CreditLine.Type | Notes |
|---|---|---|---|
| InterimBooked | Object not populated | Object not populated | Real time ledger balance |
| InterimAvailable | True | Temporary | Available balance including overdraft +/- total pending authorised transactions |

### Balance API Returns - Business Credit Cards

| Balance.Type | CreditLine.Included | CreditLine.Type | Notes |
|---|---|---|---|
| Expected | Object not populated | Object not populated | Real time balance plus pending transactions |
| InterimAvailable | True | Credit | Available balance plus agreed credit limit |

## 7.2.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| 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 InterimBooked* |
| **Current available** | Real time available balance | Will include the available credit as InterimAvailable* |

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

## 7.2.5. HSBC MiVision

### Balance API Returns - 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 Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Transactions | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y | Y | Y | Y |

Note: To retrieve the currency transactions that are held for the Global Money Account, TPP will need be able to process 'currency' field to display transaction in the correct currency.

### 8.1.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Transactions | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y | Y | Y | Y | Y |

Note: If transactions are requested for the credit card control account, all the transactions from each of the cardholder accounts, and the control account, will be returned. If transactions are requested for a single cardholder account, only those related to that account will be returned.

### 8.1.3. HSBC Kinetic

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

### 8.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

### 8.1.5. 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 Personal | PCA, Savings | 400 – more details can be found in the section Pagination | Pending & Booked | 6 years |
| HSBC Personal | HCA | 400– more details can be found in the section Pagination | Pending & Booked | 6 months |
| HSBC Personal | Credit Cards | 300 | Unbilled & Billed | 1 month of Unbilled & 18 months of Billed |
| HSBC Personal | Global Money Account | 400 | Booked | 6 years |
| first direct | PCA, Savings | 400 – more details can be found in the section Pagination | Pending & Booked | 6 years |
| first direct | Credit Cards | 300 | Unbilled & Billed | 1 month of Unbilled & 18 months of Billed |
| M&S Bank | Credit Cards | 300 | Unbilled & Billed | 1 month of Unbilled & 18 months of Billed |
| HSBC Business | BCA , Savings & Deposit | 400 | Pending & Booked | 7 years |
| HSBC Business | Foreign Currency Accounts (FCA) | 400 | Pending & Booked | 6 years |
| HSBC Business | Credit Cards | 300 | Unbilled & Billed | 1 month of Unbilled & 18 months of Billed |
| HSBC Business | Global Wallet | 400 | Booked | 7 years |
| Kinetic | BCA | 400 | Pending & Booked | 7 years from 01 June 2020 (launch date of Kinetic) |
| Kinetic | Credit Cards | 300 | Unbilled & Billed | 1 month of Unbilled & 18 months of Billed – up to a maximum of 300 transactions. |
| HSBC Corporate UK (HSBCnet UK) | Current Accounts | 400 | Pending & Booked | From June 2023 |
| HSBC Corporate UK (HSBCnet UK) | Currency Accounts | 400 | Pending & Booked | From June 2023 |
| HSBC Corporate UK (HSBCnet UK) | Credit Cards | 300 | Unbilled & Billed | 12 months |
| HSBC Corporate UK (HSBCnet UK) | Global Wallet | 400 | Booked | 12 months |
| HSBC Innovation Banking (HSBCnet UK) | Current Accounts | 400 | Pending & Booked | From August 2023 |
| HSBC Innovation Banking (HSBCnet UK) | Currency Accounts | 400 | Pending & Booked | From August 2023 |
| HSBC Innovation Banking (HSBCnet UK) | Credit Cards | 300 | Unbilled & Billed | From August 2023 |
| 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 these5 minutes, the 'next' link returned by that call will have a lifespan extended by 5 minutes, and so forth. This is to permit traversal or 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 8.6 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 Personal, first direct, M&S Bank

| Field | Notes |
|---|---|
| /Data/Transaction/BankTransactionCode/code | Not returned |
| /Data/Transaction/ProprietaryBankTransactionCode/code | Populated with the following values for PCA and Savings Account:<br><br>))) - Contactless debit card payment<br>ATM - Cash machine<br>BP - Bill payment<br>CHQ - Cheque<br>CR - Credit<br>DD - Direct Debit or other BACS debit<br>DIV - Dividend<br>DR – Debit<br>OBP - Open Banking Payment<br>OBT - Open Banking Transfer (me to me)<br>PYM - Paym<br>SO - Standing order<br>TFR - Transfer<br>VIS – Visa<br>Populated with the following values for Credit Cards:<br>MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH<br>ONLINE_PURCHASE<br>CONTACTLESS_PURCHASE<br>OTHER_PURCHASE<br>ATM_CASH_WITHDRAWAL<br>OTHER_CASH_WITHDRAWAL<br>PAYMENT<br>FEES<br>INTEREST<br>RETURNS_OR_REFUNDS<br>OTHER_TRANSACTIONS |
| Data/Transaction/TransactionId | Unique identifier for the transaction<br><br>**Note**: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:<br><br>▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID<br>▪ Annual fees – Annual fee transactions will have the same transaction ID<br>▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID<br><br>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions. |
| Data/Transaction/TransactionReference | Acquirer Reference Number (for Credit Cards) |

45

## 8.10.2.　　HSBC Business

| Field | Notes |
|---|---|
| /Data/Transaction/BankTransactionCode/code | Not returned |
| /Data/Transaction/ProprietaryBankTransactionCode/code | Populated with the following values for PCA and Savings Account:<br><br>))) - Contactless debit card payment<br>ATM - Cash machine<br>BP - Bill payment<br>CHQ - Cheque<br>CR - Credit<br>DD - Direct Debit or other BACS debit<br>DIV - Dividend<br>DR – Debit<br>OBP - Open Banking Payment<br>OBT - Open Banking Transfer (me to me)<br>PYM - Paym<br>SO - Standing order<br>TFR - Transfer<br>VIS – Visa<br>Populated with the following values for Credit Cards:<br>MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH<br>ONLINE_PURCHASE<br>CONTACTLESS_PURCHASE<br>OTHER_PURCHASE<br>ATM_CASH_WITHDRAWAL<br>OTHER_CASH_WITHDRAWAL<br>PAYMENT<br>FEES<br>INTEREST<br>RETURNS_OR_REFUNDS<br>OTHER_TRANSACTIONS |
| Data/Transaction/TransactionId | Unique identifier for the transaction<br><br>**Note**: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:<br><br>▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID<br>▪ Annual fees – Annual fee transactions will have the same transaction ID<br>▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID<br><br>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions. |
| Data/Transaction/TransactionReference | Acquirer Reference Number (for Credit Cards) |

## 8.10.3.  HSBC Kinetic

| Field | Notes |
|---|---|
| /Data/Transaction/BankTransactionCode/code | Not returned |
| /Data/Transaction/ProprietaryBankTransactionCode/code | Populated with the following values for BCA:<br>Switch<br>OTHER<br>Payment<br>Contactless<br>Transfer<br>Maestro<br>Paying at cashpoint<br>BILL PAYMENT<br>Incoming transaction<br>Other<br>OUTGOING TRANSACTION<br>ATM<br>Standing Order<br>Visa In-app purchase<br>DD indemnity claim<br>Open banking transfer<br>Visa Mobile Contactless<br>PAYM<br>INCOMING TRANSACTION<br>Dividend<br>Mastercard<br>Card transaction<br>Cirrus or Maestro<br>Cheque<br>Bill Payment<br>Direct Debit<br>Open banking payment<br>PBBA Debit<br>Solo<br>International Payment<br><br>Populated with the following values for Credit Cards:<br>MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH<br>ONLINE_PURCHASE<br>CONTACTLESS_PURCHASE<br>OTHER_PURCHASE<br>ATM_CASH_WITHDRAWAL<br>OTHER_CASH_WITHDRAWAL<br>PAYMENT<br>FEES<br>INTEREST<br>RETURNS_OR_REFUNDS<br>OTHER_TRANSACTIONS |
| Data/Transaction/TransactionId | Unique identifier for the transaction<br><br>**Note**: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:<br><br>▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID<br>▪ Annual fees – Annual fee transactions will have the same transaction ID<br>▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID<br><br>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions. |
| Data/Transaction/TransactionReference | Acquirer Reference Number (for Credit Cards) |

| Field | Notes |
|---|---|
| | NOTE: The response for this field on International payments will be populated with the following values: <br><br> • Original amount and currency - This is the amount to be credited to the payee after any applicable Kinetic fees to be paid by the payee have been deducted in the currency instructed by the payer. <br><br> This value may be the same as the originally instructed amount, however, it may or may not include fees depending on who the PSU has elected to pay the fees for the transaction. |
| Data/Transaction/TransactionInformation | • Transaction amount - This is the amount to be paid from the HSBC Kinetic account in GBP. <br> • Transaction Information (Creditor Name) <br> • Transaction Code - For International Payments this field will be populated with "International payment". <br> • BookingDateTime <br> • ExchangeRate <br> • SourceCurrency <br> • Target Currency <br> • MidmarketRate <br> • TransactionInformation (Payment Reference) <br> • ContractIdentification |

## 8.10.4.  HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

| 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 | Issuer value is always "HSBC". |
| Data/Transaction/TransactionId | Unique identifier for the transaction. This identifier is only provided once the mutability flag is turned to 'immutable'. <br><br> Note: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include: <br><br> ▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID <br> ▪ Annual fees – Annual fee transactions will have the same transaction ID <br> ▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID <br><br> We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions. |
| Data/Transaction/TransactionReference | Bank reference of a transaction. <br> *For Credit cards this is NA |

### 8.10.5. HSBC MiVision

| Field | Notes |
|---|---|
| /Data/Transaction/BankTransactionCode/code | Not returned |
| /Data/Transaction/ProprietaryBankTransactionCode/code | Not returned |
| Data/Transaction/TransactionId | Unique identifier for the transaction<br><br>**Note**: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:<br><br>▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction): the transaction and the corresponding fee will have the same transaction ID<br>▪ Annual fees – Annual fee transactions will have the same transaction ID<br>▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID<br><br>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions. |

# 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.

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

➢ GET /accounts/{AccountId}/direct-debits

➢ GET /accounts/{AccountId}/standing-orders

➢ GET /accounts/{AccountId}/beneficiaries

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

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.

# 9. Beneficiaries API

## 9.1. Implemented Endpoints

### 9.1.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | Y | N | Y | Y |

### 9.1.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Beneficiaries | GET /accounts/{AccountId}/beneficiaries ^ | Conditional | Y | N | Y | N | N | Y |
| Beneficiaries | GET /beneficiaries * | Optional | N | N | N | N | N | N |

^ For this endpoint only, beneficiaries will be provided to TPP as follows:

➢ For Global Wallet accounts, international **beneficiaries will be returned at 'customer' level with pagination**

➢ For all other account types,

➢ **domestic beneficiaries will be returned at 'customer' level with pagination**

➢ **international beneficiaries will be returned at 'account' level with pagination**

➢ where both domestic and international beneficiaries are available, domestic beneficiaries will be returned first followed by international beneficiaries with pagination

Customer level = all beneficiaries saved into the common beneficiary store used across accounts
Account level = beneficiaries saved into a specific beneficiary store for that account

For all account types, only forward pagination will be supported with page size of 50

* Support for this endpoint has been demised

### 9.1.3. HSBC Kinetic

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

## 9.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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 UK | Business Current Accounts | 50 | Approved | 7 years |

### Beneficiaries ordering

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

➢ Priority Payment (PP)

➢ Inter Account Transfer (IAT)

➢ ACH Credit

➢ ACH Debit

## Response fields

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

# 10. Direct Debits API

## 10.1.      Implemented Endpoints

### 10.1.1.         HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | N | N | N |

### 10.1.2.         HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | Y | N | N | N |

### 10.1.3.         HSBC Kinetic

| Resource | Endpoints | Mandatory | Business Current Accounts | Credit Cards |
|---|---|---|---|---|
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N |

### 10.1.4.         HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Resource | Endpoints | Mandatory | Business Current Accounts | Foreign Currency Accounts* | Credit Cards |
|---|---|---|---|---|---|
| Direct-Debits | GET /accounts/{AccountId}/direct-debits | Conditional | Y | N | N |

# 11. Standing Orders API

For Personal Banking, domestic and international standing orders will be included in the response. HSBC Business Banking and HSBC Kinetic do not currently offer international standing order functionality.

## 11.1.    Implemented Endpoints

### 11.1.1.    HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | Y | N | N | Y | N |

Inactive standing orders are included in the response.

**Inactive standing orders have the value 'Not Known' under the frequency field.**

### 11.1.2.    HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Standing-orders | GET /accounts/{AccountId}/standing-orders | Conditional | Y | N | Y | N | N | N |

Inactive standing orders are included in the response.

**Inactive standing orders have the value 'Not Known' under the frequency field.**

### 11.1.3.    HSBC Kinetic

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

Applies for domestic payments only

Inactive standing orders are included in the response.

**Inactive standing orders have the value 'Not Known' under the frequency field.**

# 12. Products API

## 12.1.        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. |

## 12.2.        Implemented Endpoints

### 12.2.1.        HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| **Products** | GET /accounts/{AccountId}/product | Conditional | Y | Y | Y | Y | N |

### 12.2.2.    HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Products | GET /accounts/{AccountId}/product | Conditional | Y | Y | Y | Y | Y | Y |

### 12.2.3.    HSBC Kinetic

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

### 12.2.4.    HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

# 13. Party API

## 13.1. Implemented Endpoints

### 13.1.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| **Party** | GET /accounts/{AccountId}/party | Conditional | Y | Y | Y | Y | Y |
| **Party** | GET /accounts/{AccountId}/parties | Conditional | Y | Y | Y | Y | Y |

### 13.1.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| **Party** | GET /accounts/{AccountId}/party | Conditional | Y | Y | Y | Y | Y | Y |
| **Party** | GET /accounts/{AccountId}/parties | Conditional | Y | Y | Y | Y | Y | Y |

### 13.1.3. HSBC Kinetic

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

### 13.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

| 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 |

## 13.2. 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.

## 13.3. Data

### HSBC Personal, first direct, M&S Bank

The Party API would surface only the below data:

- ➢ PartyID
- ➢ PartyType
- ➢ Name
- ➢ FullLegalName

For joint accounts data for both accounts holders will be returned via the Parties API.

### HSBC Business and Kinetic

The Party API would surface only the below data:

- ➢ PartyID
- ➢ FullLegalName

# 14. Scheduled Payments API

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

## 14.1. Implemented Endpoints

### 14.1.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y | N | Y | Y |

### 14.1.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Scheduled-payments | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y | Y | N | N | N |

### 14.1.3. HSBC Kinetic

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

Applies for domestic payments only

### 14.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

# 15. Offers API

## 15.1.       Overview

ReadOffers permission cluster is implemented as per Open Banking Standard specification.

## 15.2.       Implemented Endpoints

### 15.2.1.       HSBC Personal, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| **Offers** | GET /accounts/{AccountId}/offers | Mandatory | N | N | Y | N | N |
| **Offers** | GET /offers | Optional | N | N | N | N | N |

## 15.3.       Offers Type

The below table gives detail on the type of offers that will be returned for HSBC Personal Banking:

| Offer API Returns- Credit Cards | | |
|---|---|---|
| Field | Definition | Population notes |
| **Offer** | Actual offer available on a credit card | Offer can be of 2 types: Introductory or Promotional<br><br>Introductory offer will not have end date but will last for 60 days for HSBC UK and 90 days for M&S Bank from account opening date.<br><br>Promotional offer will have end date provided. |

*Offer is returned only if is it available for the given credit card.

# 15.4.     Response fields

## 15.4.1.       HSBC Personal, M&S Bank

GET /accounts/{AccountId}/offers

| Field | Notes |
| --- | --- |
| Data/Offer/AccountId | Returned |
| Data/Offer/OfferId | Returned |
| Data/Offer/OfferType | Following types are supported:<br>• Introductory<br>• **Promotional**<br>Introductory offer is for those customers who are with HSBC bank for less than or equal to 60 days.<br>Promotional offer is for those customers who are with HSBC bank for more than 60 days. |
| Data/Offer/Description | Returned |
| Data/Offer/StartDateTime | Not returned |
| Data/Offer/EndDateTime | Returned for Promotional offer only |
| Data/Offer/Rate | Returned within Data/Offer/Description |
| Data/Offer/Value | Not returned |
| Data/Offer/Term | Returned |
| Data/Offer/URL | For more details and to apply for Balance transfer, please sign in to Online Banking |
| Data/Offer/Amount/Amount | Not returned |
| Data/Offer/Amount/Currency | Not returned |
| Data/Offer/Fee/Amount | Not returned |
| Data/Offer/Fee/Currency | Not returned |

# 16. Statements API

## 16.1. 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 Personal, first direct, M&S Bank - maximum of 300 transactions per page for 18 months of billed transactions

➢ HSBC Business - maximum of 100 transactions per page for 18 months of billed transactions*

➢ HSBC Kinetic - maximum of 100 transactions per page for 18 months of billed transactions*

➢ 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.

## 16.2. Implemented Endpoints

### 16.2.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|---|
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | N | Y | N | N |

### 16.2.2. HSBC Business

| Resource | Endpoints | Mandatory | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|---|
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | N | N | Y | N | N |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | N | N | Y | N | N |

### 16.2.3. HSBC Kinetic

| Resource | Endpoints | Mandatory | Business Current Accounts | Credit Cards |
|---|---|---|---|---|
| Statements | GET /accounts/{AccountId}/statements | Conditional | N | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId} | Conditional | N | Y |
| Statements | GET /accounts/{AccountId}/statements/{StatementId}/transactions | Conditional | N | Y |

### 16.2.4. 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 |

# 16.3. Response fields

### 16.3.1. HSBC Personal, first direct, M&S Bank

### GET /accounts/{AccountId}/statements

| Field | Notes |
|-------|-------|
| /Data/Statement/AccountId | Returned |
| /Data/Statement/StatementId | 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 | Not returned |
| /Data/Statement/StatementBenefit | Not returned |
| /Data/Statement/StatementInterest/Type | Following types supported:<br><br>• UK.OBIE.Cash<br>• UK.OBIE.Purchase<br>• UK.OBIE.BalanceTransfer<br>• UK.OBIE.Total<br><br>**For Credit Cards with "Loan/Instalment Plan" and new "Money** Transfer plan" the OBReadStatement2/Data/Statement/StatementInterest/Type will **be mapped to Enumeration "UK.OBIE.Purchase" and the** OBReadStatement2/Data/Statement/StatementInterest/Description **will contain the plan type value as "Loan/Instalment Plan" and** "Money Transfer plan". |

| Field | Notes |
|---|---|
| /Data/Statement/StatementInterest/Description | For Credit Cards with "Loan/Instalment Plan" and new "Money Transfer plan" the OBReadStatement2/Data/Statement/StatementInterest/Type will be mapped to Enumeration "UK.OBIE.Purchase" and the OBReadStatement2/Data/Statement/StatementInterest/Description will contain the plan type value as "Loan/Instalment Plan" and "Money Transfer plan". |
| /Data/Statement/StatementInterest/CreditDebitIndicator | Returned |
| /Data/Statement/StatementInterest/Frequency | Following types supported:<br><br>• UK.OBIE.Monthly |
| /Data/Statement/StatementInterest/Amount/Amount | Returned |
| /Data/Statement/StatementInterest/Amount/Currency | Returned |
| /Data/Statement/StatementFee | Not returned (data delivered via Transactions resource) |
| /Data/Statement/StatementDateTime/Type | Following types supported:<br><br>• UK.OBIE.LastStatement<br>• UK.OBIE.NextStatement<br>• UK.OBIE.PaymentDue |
| /Data/Statement/StatementDateTime/DateTime | Returned |
| /Data/Statement/StatementRate/Type | Not returned |
| /Data/Statement/StatementValue | Not returned |
| /Data/Statement/StatementAmount/Type | Following types supported:<br><br>• UK.OBIE.ClosingBalance<br>• UK.OBIE.TotalCredits<br>• UK.OBIE.TotalDebits<br>• UK.OBIE.MinimumPaymentDue<br>• UK.OBIE.CreditLimit<br>• UK.OBIE.AvailableBalance<br>• UK.OBIE.PreviousClosingBalance<br>• UK.OBIE.PreviousPayment |
| /Data/Statement/StatementAmount/CreditDebitIndicator | Returned |
| /Data/Statement/StatementAmount/Amount/Amount | Returned |
| /Data/Statement/StatementAmount/Amount/Currency | Returned |

## 16.3.2.      HSBC Business, Kinetic

### 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:<br><br>•UK.OBIE.EstimatedNext<br>• UK.OBIE.Purchase<br>• UK.OBIE.Total |
| /Data/Statement/StatementInterest/Description | Not returned |
| /Data/Statement/StatementInterest/CreditDebitIndicator | Returned |
| /Data/Statement/StatementInterest/Frequency | Following types supported:<br><br>• UK.OBIE.Monthly |
| /Data/Statement/StatementInterest/Amount/Amount | Returned |
| /Data/Statement/StatementInterest/Amount/Currency | Returned |
| /Data/Statement/StatementFee | Not returned (data delivered via Transactions resource) |
| /Data/Statement/StatementDateTime/Type | Following types supported:<br><br>• UK.OBIE.PurchasePromoEnd (next statement grace period end date)<br>• UK.OBIE.PaymentDue |
| /Data/Statement/StatementDateTime/DateTime | Returned |
| /Data/Statement/StatementRate/Type | Only UK.OBIE.MonthlyPurchase |
| /Data/Statement/StatementValue | Not returned |
| /Data/Statement/StatementAmount/Type | Following types supported:<br><br>• UK.OBIE.StartingBalance<br>• UK.OBIE.ClosingBalance<br>• UK.OBIE.TotalCredits<br>• UK.OBIE.TotalDebits<br>• UK.OBIE.MinimumPayment<br>• UK.OBIE.ArrearsClosingBalance<br>• UK.OBIE.CreditLimit |
| /Data/Statement/StatementAmount/CreditDebitIndicator | Returned |
| /Data/Statement/StatementAmount/Amount/Amount | Returned |
| /Data/Statement/StatementAmount/Amount/Currency | Returned |

## 16.3.3.	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:<br>• UK.OBIE.Total |
| /Data/Statement/StatementInterest/Description | Returned |
| /Data/Statement/StatementInterest/CreditDebitIndicator | Returned |
| /Data/Statement/StatementInterest/Frequency | Following types supported:<br>• UK.OBIE.Monthly |
| /Data/Statement/StatementInterest/Amount/Amount | Returned |
| /Data/Statement/StatementInterest/Amount/Currency | Returned |
| /Data/Statement/StatementFee | Returned |
| /Data/Statement/StatementDateTime/Type | Following types supported:<br><br>• UK.OBIE.StatementAvailable<br>• UK.OBIE.PaymentDue |
| /Data/Statement/StatementDateTime/DateTime | Returned |
| /Data/Statement/StatementRate/Type | Not returned |
| /Data/Statement/StatementValue | Not returned |
| /Data/Statement/StatementAmount/Type | Following types supported:<br>• UK.OBIE.CreditLimit |
| /Data/Statement/StatementAmount/CreditDebitIndicator | Returned |
| /Data/Statement/StatementAmount/Amount/Amount | Returned |
| /Data/Statement/StatementAmount/Amount/Currency | Returned |

# Payment Initiation Summary

# 17. Payment Initiation Summary

## 17.1.        Payment limits

The below limits are correct as of this document's publication date but are subject to change without notice.

### 17.1.1.        HSBC Personal

Single Payment Limit - £25,000

Daily Payment Limit - £1,000 - £50,000 (Default limit £25,000) - Customers can personalise their daily digital payment limit between these values.

* HSBC Personal has introduced additional limits for cryptocurrency payments. These limits restrict each payment to £2,500 and the total payments to within a 30-day period to £10,000.

### 17.1.2.        first direct

Single Payment Limit - £49,999

Daily Payment Limit - £49,999

* first direct has introduced additional limits for cryptocurrency payments. These limits restrict each payment to £2,500 and the total payments to within a 30-day period to £10,000.

### 17.1.3.        HSBC Business

Single Payment Limit - Starts at £10,000 (negotiable so may vary by customer)

Daily Payment Limit - Starts at £10,000 (negotiable so may vary by customer)

### 17.1.4.        HSBC Kinetic

Single Payment Limit - £25,000

Daily Payment Limit - £25,000

### 17.1.5.        HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Single Payment Limit - Same as the customer's limit on the direct channel

Daily Payment Limit - Same as the customer's limit on the direct channel

## 17.2.      HSBC Business – Key PIS Information

HSBC Business supports multi-authorisation for all payment types. It is therefore essential that any TPP initiating payments through Business Banking indicates their requirement in the AuthorisationType field. In line with the Open Banking Standard specification, this field can contain "Single" or "Any". If a value is not provided, 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.

## 17.3.      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.

## 17.4.      Payments Refunds

For TPPs to receive payment refund details in both domestic 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 statues) payment refund details will **not be shared** even if the readRefundAccount is true.

> ➢ HSBC Personal, first direct- rejected, initiationFailed

> ➢ HSBC Business - pending, rejected, initiationPending and initiationFailed

> ➢ HSBC Kinetic - rejected, initiationFailed

> ➢ HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - pending, rejected, initiationPending and initiationFailed

For international payments (HSBC Personal and HSBC Business only), apart from the debtor accounts scheme and identification, in order to aid the payment refunds the below details will be shared as part of the payment refund object:

> ➢ refund/account/secondaryIdentification - IBAN of the debtor account

> ➢ refund/agent/schemeName - UK.OBIE.BICFI

> ➢ refund/agent/identification - BIC value

For Business Banking payments from a Global Wallet account we won't return a refund account.  Customers with queries over refunds should contact the Business Internet Banking Helpdesk.

Please also refer to section "Refund Account Details for Multi-Authorisation Payments" for more information on refunds for multi-authorisation payments.

# 17.5. Implemented Endpoints

## 17.5.1. HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| Domestic-payments | /domestic-payment-consents (POST/ GET/ DELETE) | Y | Y | N | Y |
| Domestic-payments | POST /domestic-payments | Y | Y | N | Y |
| Domestic-payments | GET /domestic-payments/{DomesticPaymentId} | Y | Y | N | Y |
| Domestic-payments | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y | Y | N | Y |
| Domestic-scheduled-payments | /domestic-scheduled-payment-consents (POST/ GET/ DELETE) | Y | Y | N | Y |
| Domestic-scheduled-payments | POST /domestic-scheduled-payments | Y | Y | N | Y |
| Domestic-scheduled-payments | GET /domestic-scheduled-payments/{DomesticScheduledPaymentId} | Y | Y | N | Y |
| Domestic-standing-orders | /domestic-standing-order-consents (POST/ GET/ DELETE) | Y | N | N | N |
| Domestic-standing-orders | POST /domestic-standing-orders | Y | N | N | N |
| Domestic-standing-orders | GET /domestic-standing-orders/{DomesticStandingOrderId} | Y | N | N | N |
| International-payments | /international-payment-consents (POST/ GET/ DELETE) | Y | N | Y | N |
| International-payments | POST /international-payments | Y | N | Y | N |
| International-payments | GET /international-payments/{InternationalPaymentId} | Y | N | Y | N |
| International-payments | GET /international-payment-consents/{ConsentId}/funds-confirmation | Y | N | Y | N |
| International-scheduled-payments | /international-scheduled-payment-consents (POST/ GET/ DELETE) | Y | N | Y | N |
| International-scheduled-payments | POST /international-scheduled-payments | Y | N | Y | N |
| International-scheduled-payments | GET /international-scheduled-payments/{InternationalScheduledPaymentId} | Y | N | Y | N |
| International-scheduled-payments | GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation | N | N | N | N |
| International-standing-orders | /international-standing-order-consents (POST/GET/DELETE) | Y | N | Y | N |
| International-standing-orders | POST /international-standing-orders | Y | N | Y | N |
| International-standing-orders | GET /international-standing-orders/{InternationalStandingOrderPaymentId} | Y | N | Y | N |
| file-payments-consent | POST /file-payment-consents | N | N | N | N |
| file-payments-consent | POST /file-payment-consents/{ConsentId}/file | N | N | N | N |
| file-payments-consent | GET /file-payment-consents/{ConsentId} | N | N | N | N |
| file-payments | POST /file-payments | N | N | N | N |
| file-payments | GET /file-payments/{FilePaymentId} | N | N | N | N |
| file-payments | GET /file-payments/{FilePaymentId}/payment-details ^ | N | N | N | N |
| file-payments | GET /file-payments/{FilePaymentId}/report-file | N | N | N | N |

Payments are allowed only to existing beneficiaries from Savings product in line with direct channels. New beneficiaries for savings accounts can only be set up via staff channel (Phone or Branch).

## 17.5.2. HSBC Business

| Resource | Endpoints | Business Current Accounts | Savings Accounts | Deposit Accounts | Foreign Currency Accounts** |
|---|---|---|---|---|---|
| Domestic-payments | /domestic-payment-consents (POST/ GET/ DELETE) | Y | Y | Y | N |
| Domestic-payments | POST /domestic-payments | Y | Y | Y | N |
| Domestic-payments | GET /domestic-payments/{DomesticPaymentId} | Y | Y | Y | N |
| Domestic-payments | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y | Y | Y | N |
| Domestic-scheduled-payments | /domestic-scheduled-payment-consents (POST/ GET/ DELETE) | Y | Y | Y | N |
| Domestic-scheduled-payments | POST /domestic-scheduled-payments | Y | Y | Y | N |
| Domestic-scheduled-payments | GET /domestic-scheduled-payments/{DomesticScheduledPaymentId} | Y | Y | Y | N |
| Domestic-standing-orders | /domestic-standing-order-consents (POST/ GET/ DELETE) | Y | N | Y | N |
| Domestic-standing-orders | POST /domestic-standing-orders | Y | N | Y | N |
| Domestic-standing-orders | GET /domestic-standing-orders/{DomesticStandingOrderId} | Y | N | Y | N |
| International-payments | /international-payment-consents (POST/ GET/ DELETE) | Y | N | N | Y |
| International-payments | POST /international-payments | Y | N | N | Y |
| International-payments | GET /international-payments/{InternationalPaymentId} | Y | N | N | Y |
| International-payments | GET /international-payment-consents/{ConsentId}/funds-confirmation | Y | N | N | Y |
| International-scheduled-payments | /international-scheduled-payment-consents (POST/ GET/ DELETE) | Y | N | N | Y |
| International-scheduled-payments | POST /international-scheduled-payments | Y | N | N | Y |
| International-scheduled-payments | GET /international-scheduled-payments/{InternationalScheduledPaymentId} | Y | N | N | Y |
| International-scheduled-payments | GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation | N | N | N | N |
| International-standing-orders | /international-standing-order-consents (POST/GET/DELETE) | N | N | N | N |
| International-standing-orders | POST /international-standing-orders | N | N | N | N |
| International-standing-orders | GET /international-standing-orders/{InternationalStandingOrderPaymentId} | N | N | N | N |
| file-payments-consent | POST /file-payment-consents | Y | N | Y | N |
| file-payments-consent | POST /file-payment-consents/{ConsentId}/file | Y | N | Y | N |
| file-payments-consent | GET /file-payment-consents/{ConsentId} | Y | N | Y | N |
| file-payments | POST /file-payments | Y | N | Y | N |
| file-payments | GET /file-payments/{FilePaymentId} | Y | N | Y | N |
| file-payments | GET /file-payments/{FilePaymentId}/payment-details ^ | Y | N | Y | N |
| file-payments | GET /file-payments/{FilePaymentId}/report-file | N | N | N | N |

**As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

Please note Savings Account payments are only able to be conducted in the form of internal transfers.

^ Only available when localinstrument is UK.OBIE.FPS

### 17.5.3. HSBC Kinetic

| Resource | Endpoints | Business Current Accounts |
|---|---|---|
| Domestic-payments | /domestic-payment-consents (POST/ GET/ DELETE) | Y |
| Domestic-payments | POST /domestic-payments | Y |
| Domestic-payments | GET /domestic-payments/{DomesticPaymentId} | Y |
| Domestic-payments | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y |
| Domestic-scheduled-payments | /domestic-scheduled-payment-consents (POST/ GET/ DELETE) | Y |
| Domestic-scheduled-payments | POST /domestic-scheduled-payments | Y |
| Domestic-scheduled-payments | GET /domestic-scheduled-payments/{DomesticScheduledPaymentId} | Y |
| Domestic-standing-orders | /domestic-standing-order-consents (POST/ GET/ DELETE) | Y |
| Domestic-standing-orders | POST /domestic-standing-orders | Y |
| Domestic-standing-orders | GET /domestic-standing-orders/{DomesticStandingOrderId} | Y |
| International-payments | /international-payment-consents (POST/ GET/ DELETE) | N |
| International-payments | POST /international-payments | N |
| International-payments | GET /international-payments/{InternationalPaymentId} | N |
| International-payments | GET /international-payment-consents/{ConsentId}/funds-confirmation | N |
| International-scheduled-payments | /international-scheduled-payment-consents (POST/ GET/ DELETE) | N |
| International-scheduled-payments | POST /international-scheduled-payments | N |
| International-scheduled-payments | GET /international-scheduled-payments/{InternationalScheduledPaymentId} | N |
| International-scheduled-payments | GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation | N |
| International-standing-orders | /international-standing-order-consents (POST/GET/DELETE) | N |
| International-standing-orders | POST /international-standing-orders | N |
| International-standing-orders | GET /international-standing-orders/{InternationalStandingOrderPaymentId} | N |
| file-payments-consent | POST /file-payment-consents | N |
| file-payments-consent | POST /file-payment-consents/{ConsentId}/file | N |
| file-payments-consent | GET /file-payment-consents/{ConsentId} | N |
| file-payments | POST /file-payments | N |
| file-payments | GET /file-payments/{FilePaymentId} | N |
| file-payments | GET /file-payments/{FilePaymentId}/payment-details ^ | N |
| file-payments | GET /file-payments/{FilePaymentId}/report-file | N |

## 17.5.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

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

# 18. Domestic Payments

## 18.1.        Implemented Endpoints

### 18.1.1.        HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| **Domestic-payments** | /domestic-payment-consents (POST/ GET/ DELETE) | Y | Y | N | Y |
| **Domestic-payments** | POST /domestic-payments | Y | Y | N | Y |
| **Domestic-payments** | GET /domestic-payments/{DomesticPaymentId} | Y | Y | N | Y |
| **Domestic-payments** | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y | Y | N | Y |

### 18.1.2.        HSBC Business

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

### 18.1.3.        HSBC Kinetic

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

## 18.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

# 18.2. Request Fields

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

## 18.2.1. HSBC Personal, first direct

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Any or Single | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| RemittanceInformation/Reference | Must be provided<br>Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., /<br>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. Payments to major beneficiaries where the reference has less than four digits can only be made through the App to App redirection journey. If these payments are submitted through the browser journey they will be rejected as we will be unable to process them. Also please note that for payments to charities, unless there is a specific reference please use the last four digits of the account number to populate the reference field. | 400 - UK.OBIE.Field.Invalid |

## 18.2.2. HSBC Business

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Any or Single | |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Unexpected |
| CreditorAccount/Name | This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed).<br>Payment requests that do not meet these conditions will be rejected. | 400 - UK.OBIE.Field.Invalid |

| Field | Notes | Error Code if invalid |
|---|---|---|
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Unexpected |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Unexpected |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| LocalInstrument | If Local instrument = UK.OBIE.CHAPS, then consider CHAPS<br>Or,<br>If Local instrument = UK.OBIE.FPS, then consider FPS<br>Or,<br>If Local instrument = No value, then select FPS | 400 - UK.OBIE.Field.Invalid |
| Reference | When LocalInstrument = UK.OBIE.FPS Reference is mandatory and must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed).<br><br>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.<br><br>When LocalInstrument = UK.OBIE.CHAPS Reference is mandatory and maximum 18 characters (as per above). It will be concatenated with RemittanceInformation/Unstructured and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields must not exceed 139 | 400 - UK.OBIE.Field.Invalid |
| Unstructured | When LocalInstrument = UK.OBIE.FPS, Unstructured is optional. The character limit is 138 characters.<br><br>When localInstrument=uk.obie.CHAPS. Unstructured will be concatenated with RemittanceInformation/Reference and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields must not exceed 139. | 400 - UK.OBIE.Field.Invalid |

## 18.2.3.　　HSBC Kinetic

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Any or Single | |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Unexpected |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Unexpected |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Unexpected |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| RemittanceInformation/Reference | Must be provided<br>Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / (spaces are also allowed).<br><br>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. | |

## 18.2.4.    HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument (O) | May be optionally provided as per any of the below supported enumeration values in case sensitive format only:<br>• UK.OBIE.CHAPS (for UK payments)<br>• UK.OBIE.FPS (for UK payments)<br>• UK.OBIE.BACS (for UK ACH credits payments)<br>Note:  UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym & UK.OBIE.Link is not supported currently. | |
| DebtorAccount/SchemeName (O) | May be optionally provided as per any of the below supported enumeration values only:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>UK.OBIE.SortCodeAccountNumber | |
| 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 only:<br>• UK.OBIE.SortCodeAccountNumber (for UK payments)<br><br>If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits)/ Faster Payment (Priority Payment) from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber | |
| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34,<br>(1) Debtor and Creditor account locations should be the same and should be only the UK.<br>(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) | |
| CreditorPostalAddress/AddressLine (O) | (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].<br>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.<br>(3) If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits) from a "Great Britain" account, then CreditorPostalAddress/AddressLine must not be provided | |
| InstructedAmount (M) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01<br><br>Currency: Must be equal to debit account currency. For UK domestic, the currency should only be GBP. | |
| RemittanceInformation/Reference (O) | May be optionally provided. Must be no more than 30 characters | |
| RemittanceInformation/Unstructured (O) | May be optionally provided. Must be no more than 30 characters | |
| ReadRefundAccount (O) | May be optionally provided (Possible values Yes/No). | |

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

| | |
|---|---|
| DebtorAccount.SecondaryIdentification | Risk.PaymentContextCode |
| exchangeRateInformation.exchangeRate | SCASupportData.AppliedAuthenticationApproach |
| Risk.DeliveryAddres.AddressLine[0 -2] | SCASupportData.ReferencePaymentOrderId |
| Risk.DeliveryAddres.BuldingNumber | SCASupportData.RequestedSCAExemptionType |
| Risk.DeliveryAddres.Country | SupplementaryData |
| Risk.DeliveryAddres.CountrySubDivision[0-2] | |

## 18.3.    Fees for CHAPS Payments

The PSU can select a different account for bearing the charges for the CHAPS transaction.

The charge will be a dynamic amount for each CHAPS transaction request.

## 18.4.    Cut-Off Time for CHAPS Payments

### HSBC Personal, first direct:

Cut-off time for CHAPS payment is 8:00 AM to 3:30 PM UK time. Any request for a CHAPS payment outside these values will be held and processed the next working day.

### HSBC Business:

Cut-off time for CHAPS payment is 8:00 AM to 5:10 PM UK time. Any request for a CHAPS payment outside these values will be rejected. These cut-off times are aligned to the offering on the direct channels.

# 18.5. 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 Settlement In Process" | 200 | Interim | All brands | 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/Domestic PaymentId endpoint. |
| "Pending" | 200 | Interim | HSBC Business HSBCnet UK | When the payment needs further authorisation from a second user (multi-auth) or is pending review. |
| "Rejected" | 200 | Final | All brands | 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 | All brands | 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 | HSBC Business HSBCnet UK | When the payment needs further authorisation from a second user (multi-auth) or is pending review. |
| "Accepted Credit Settlement Completed" | 200 | Final | All brands | 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 | All brands | Payment request is rejected (no Debit and no Credit posted to the account). |

For HSBC Business and 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. I 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.

# 19. Domestic Scheduled Payments

## 19.1. Implemented Endpoints

### 19.1.1. HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| Domestic-scheduled-payments | /domestic-scheduled-payment-consents (POST/ GET/ DELETE) | Y | Y | N | Y |
| Domestic-scheduled-payments | POST /domestic-scheduled-payments | Y | Y | N | Y |
| Domestic-scheduled-payments | GET /domestic-scheduled-payments/{DomesticScheduledPaymentId} | Y | Y | N | Y |

### 19.1.2. HSBC Business

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

### 19.1.3. HSBC Kinetic

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

### 19.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

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

# 19.2. Request Fields

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

### 19.2.1. HSBC Personal, first direct

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Single | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime | Must be > today and ≤ 365 days ahead | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided. | 400 - UK.OBIE.Field.Invalid |
| RemittanceInformation/Reference | Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. | 400 - UK.OBIE.Field.Invalid |

### 19.2.2. HSBC Business

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Any or Single | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime | Must be > today and ≤ 45 days ahead | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | This field must be no more than 18 characters, can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). Payment requests that do not meet these conditions will be rejected. | N/A |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |

| Field | Notes | Error Code if invalid |
|---|---|---|
| RemittanceInformation/Reference | Reference is mandatory and must be no more than 18 characters, can contain A to Z, a to z, 0 to 9, and the special characters & - . / (spaces are also allowed). If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. | 400 - UK.OBIE.Field.Invalid |
| CreditorPostalAddress/Country | If this field is received and is NOT GB the payment will be rejected | 400 - UK.OBIE.Field.Invalid |

## 19.2.3.　　　HSBC Kinetic

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Any or Single | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime | **Must be > today and ≤ 45 days ahead** | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| RemittanceInformation/Reference | Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. | 400　- UK.OBIE.Field.Invalid |

## 19.2.4.　　　HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument (O) | May be optionally provided as per any of the below supported enumeration values in case sensitive format only: • **UK.OBIE.CHAPS (for UK payments)** • **UK.OBIE.FPS (for UK payments)** • **UK.OBIE.BACS (for UK ACH credits** payments) Note: UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. | |
| 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: • **UK.OBIE.IBAN** • **UK.OBIE.BBAN** • **UK.OBIE.SortCodeAccountNumber** | |
| 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 only: • **UK.OBIE.SortCodeAccountNumber (for UK payments)** If you wish to pay BACS Direct Credits (ACH Credits) from a **"Great Britain" account, then CreditorAccount/SchemeName** must be UK.OBIE.SortCodeAccountNumber | |

| | |
|---|---|
| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34,<br>(1) Debtor and Creditor account locations should be the same and should be only the UK.<br>(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) |
| CreditorPostalAddress/AddressLine (O) | (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].<br>**(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.**<br>(3) If you wish to pay BACS Direct Credits (ACH Credits) from **a "Great Britain" account, then** CreditorPostalAddress/AddressLine must not be provided |
| InstructedAmount (M) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01<br><br>Currency: Must be equal to debit account currency |
| RemittanceInformation/Reference (O) | May be optionally provided. Must be no more than 30 characters |
| RemittanceInformation/Unstructured (O) | May be optionally provided. Must be no more than 30 characters |
| ReadRefundAccount (O) | May be optionally provided (Possible values Yes/No). |

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

# 19.3.    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 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 (muti-auth). |
| "Initiation Failed" | 200 | Final | All brands | Instruction has failed |
| "Cancelled" | 200 | Final | HSBCnet UK | 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 UK | 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 (muti-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 Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

# 20. Domestic Standing Orders

## 20.1.　　Implemented Endpoints

### 20.1.1.　　HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| Domestic-standing-orders | /domestic-standing-order-consents (POST/ GET/ DELETE) | Y | N | N | N |
| Domestic-standing-orders | POST /domestic-standing-orders | Y | N | N | N |
| Domestic-standing-orders | GET /domestic-standing-orders/{DomesticStandingOrderId} | Y | N | N | N |

### 20.1.2.　　HSBC Business

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

### 20.1.3.　　HSBC Kinetic

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

### 20.1.4.　　HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

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

# 20.2. Request Fields

### 20.2.1. HSBC Personal, Business, Kinetic

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

| Field | Notes | Error Code if invalid |
|---|---|---|
| Frequency | See separate Permitted Frequency Values section | 400 - UK.OBIE.Field.Invalid |
| NumberOfPayments | Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present<br>**Must be > 0 and ≤ 999**<br>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice" | 400 - UK.OBIE.Field.Invalid |
| FirstPaymentDateTime | **Must be > tomorrow and ≤ 365 days ahead**<br>Must be < FinalPaymentDateTime, if that field is present<br>Must be < RecurringPaymentDateTime<br>It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20<br>Example 1 (correctly aligned):<br>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)<br>FirstPaymentDateTime = 2019-06-10<br>=> FirstPaymentDateTime = 2019-06-10<br>If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day.<br>Example 2 (misaligned):<br>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)<br>FirstPaymentDateTime = 2019-06-20<br>=> FirstPaymentDateTime = 2019-07-10<br>Example 3 (misaligned):<br>Frequency = IntrvlMnthDay:01:20 (Monthly - 20th)<br>FirstPaymentDateTime = 2019-06-10<br>=> FirstPaymentDateTime = 2019-06-20<br>Note: the time element has removed from above DateTime examples, for simplicity.<br><br>If FirstPaymentDateTime folds on weekend or UK Bank holiday, it will automatically be moved to the next working day after the instruction is received. | 400 - UK.OBIE.Field.Invalid |
| RecurringPaymentAmount | Optional<br>If Present RecurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount | 400 - UK.OBIE.Field.Invalid |
| FinalPaymentAmount | Optional<br>If Present FinalPaymentAmount = RecurringPaymentAmount = FirstPaymentAmount | 400 - UK.OBIE.Field.Invalid |
| FirstPaymentAmount | Mandatory | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| FirstPaymentAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| RecurringPaymentAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |
| FinalPaymentAmount/Currency | Must be GBP | 400 - UK.OBIE.Field.Invalid |

| Field | Notes | Error Code if invalid |
|---|---|---|
| FinalPaymentDateTime | Mutually exclusive with presence of NumberOfPayments; one and only one must be present<br>Must be > tomorrow<br>Must be > FirstPaymentDateTime<br>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice" | 400 - UK.OBIE.Field.Invalid |
| RecurringPaymentDateTime | Must be > tomorrow and ≤ 365 days ahead<br>Must be > FirstPaymentDateTime | 400 - UK.OBIE.Field.Invalid |
| Reference | Must be provided<br>Max length 18 characters and can contain only letters, numbers, spaces and the symbols ?!::()&.,' –<br>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. | 400  - UK.OBIE.Field.Invalid |

## 20.2.2.          HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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

| Field | Notes | Error Code if invalid |
|---|---|---|
| Initiation/Frequency (M) | Must be provided as per any of the below supported enumeration values only:<br>• Daily: EvryWorkgDay<br>• Weekly: IntrvlWkDay01:<day of the week, week starts from Mon><br>• Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon><br>• Monthly: IntrvlMnthDay:01:<day of the month><br>• Every 2 months: IntrvlMnthDay:02:<day of the month><br>• Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month><br>• Every 6 months: IntrvlMnthDay:06:<day of the month><br>• End of every month: IntrvlMnthDay:01:-01<br>• Annually / Yearly: IntrvlMnthDay:12:<day of the month> | |
| FirstPaymentAmount (M) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01<br><br>Currency: Must be equal to debit account currency | |
| FinalPaymentAmount (O) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01<br><br>Currency: Must be equal to debit account currency | |
| Initiation/NumberOfPayments (O) | The max range value for numberOfPayments is dependent on the payment type.<br>• Priority Payment and Inter-Account Transfer : 2-99<br>• Standing Order : 2-999 | |
| DebtorAccount/SchemeName (O) | May be optionally provided as per any of the below supported enumeration values only:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>• UK.OBIE.SortCodeAccountNumber | |
| 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 only:<br>• UK.OBIE.SortCodeAccountNumber (for UK payments)<br><br>If you wish to pay BACS Direct Credits (ACH Credits)/Standing Order from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber | |

| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34, <br> (1) Debtor and Creditor account locations should be the same, and should be only the UK. <br> (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). | |
|---|---|---|
| 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 <br> **(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.** | |
| Reference (O) | May be optionally provided | |
| ReadRefundAccount (O) | May be optionally provided (Possible values Yes/No). <br> 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.DeliveryAddres.PostCode |
| Authorisation.CompletionDateTime | Risk.DeliveryAddres.StreetName |
| channelPaymentId | Risk.DeliveryAddres.TownName |
| Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment) | Risk.MerchantCategoryCode |
| CreditorAccount.SecondaryIdentification | Risk.MerchantCustomerIdentification |
| DebtorAccount.SecondaryIdentification | Risk.PaymentContextCode |
| Risk.DeliveryAddres.AddressLine[0 -2] | SCASupportData.AppliedAuthenticationApproach |
| Risk.DeliveryAddres.BuldingNumber | SCASupportData.ReferencePaymentOrderId |
| Risk.DeliveryAddres.Country | SCASupportData.RequestedSCAExemptionType |
| Risk.DeliveryAddres.CountrySubDivision[0-2] | SupplementaryData |

# 20.3.    Permitted Frequency Values

| | | |
|---|---|---|
| IntrvlWkDay:01:01 Every Monday | IntrvlWkDay:02:01 Every 2 Weeks - Mon. | IntrvlMnthDay:12:01 Yearly |
| IntrvlWkDay:01:02 Every Tuesday | IntrvlWkDay:02:02 Every 2 Weeks - Tue. | IntrvlMnthDay:01:-01 Last day of month |
| IntrvlWkDay:01:03 Every Wednesday | IntrvlWkDay:02:03 Every 2 Weeks - Wed. | |
| IntrvlWkDay:01:04 Every Thursday | IntrvlWkDay:02:04 Every 2 Weeks - Thu. | |
| IntrvlWkDay:01:05 Every Friday | IntrvlWkDay:02:05 Every 2 Weeks - Fri. | |

| | | | |
|---|---|---|---|
| IntrvlMnthDay:01:01 Monthly - 1st | IntrvlMnthDay:03:01 1 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:11 11 Feb,May,Aug,Nov | IntrvlMnthDay:03:21 21 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:02 Monthly - 2nd | IntrvlMnthDay:03:01 1 Feb,May,Aug,Nov | IntrvlMnthDay:03:12 11 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:22 22 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:03 Monthly - 3rd | IntrvlMnthDay:03:01 1 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:12 12 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:22 22 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:04 Monthly - 4th | IntrvlMnthDay:03:02 2 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:12 12 Feb,May,Aug,Nov | IntrvlMnthDay:03:22 22 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:05 Monthly - 5th | IntrvlMnthDay:03:02 2 Feb,May,Aug,Nov | IntrvlMnthDay:03:12 12 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:23 23 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:06 Monthly - 6th | IntrvlMnthDay:03:03 2 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:13 13 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:23 23 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:07 Monthly - 7th | IntrvlMnthDay:03:03 3 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:13 13 Feb,May,Aug,Nov | IntrvlMnthDay:03:23 23 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:08 Monthly - 8th | IntrvlMnthDay:03:03 3 Feb,May,Aug,Nov | IntrvlMnthDay:03:13 13 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:24 24 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:09 Monthly - 9th | IntrvlMnthDay:03:03 3 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:14 14 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:24 24 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:10 Monthly - 10th | IntrvlMnthDay:03:04 4 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:14 14 Feb,May,Aug,Nov | IntrvlMnthDay:03:24 24 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:11 Monthly - 11th | IntrvlMnthDay:03:04 4 Feb,May,Aug,Nov | IntrvlMnthDay:03:14 14 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:25 25 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:12 Monthly - 12th | IntrvlMnthDay:03:04 4 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:15 15 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:25 25 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:13 Monthly - 13th | IntrvlMnthDay:03:05 5 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:15 15 Feb,May,Aug,Nov | IntrvlMnthDay:03:25 25 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:14 Monthly - 14th | IntrvlMnthDay:03:05 5 Feb,May,Aug,Nov | IntrvlMnthDay:03:15 15 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:26 26 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:15 Monthly - 15th | IntrvlMnthDay:03:05 5 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:16 16 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:26 26 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:16 Monthly - 16th | IntrvlMnthDay:03:06 6 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:16 16 Feb,May,Aug,Nov | IntrvlMnthDay:03:26 26 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:17 Monthly - 17th | IntrvlMnthDay:03:06 6 Feb,May,Aug,Nov | IntrvlMnthDay:03:16 16 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:27 27 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:18 Monthly - 18th | IntrvlMnthDay:03:06 6 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:17 17 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:27 27 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:19 Monthly - 19th | IntrvlMnthDay:03:07 7 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:17 17 Feb,May,Aug,Nov | IntrvlMnthDay:03:27 27 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:20 Monthly - 20th | IntrvlMnthDay:03:07 7 Feb,May,Aug,Nov | IntrvlMnthDay:03:17 17 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:28 28 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:21 Monthly - 21st | IntrvlMnthDay:03:07 7 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:18 18 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:28 28 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:22 Monthly - 22nd | IntrvlMnthDay:03:08 8 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:18 18 Feb,May,Aug,Nov | IntrvlMnthDay:03:28 28 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:23 Monthly - 23rd | IntrvlMnthDay:03:08 8 Feb,May,Aug,Nov | IntrvlMnthDay:03:18 18 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:29 29 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:24 Monthly - 24th | IntrvlMnthDay:03:08 8 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:19 19 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:29 29 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:25 Monthly - 25th | IntrvlMnthDay:03:09 9 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:19 19 Feb,May,Aug,Nov | IntrvlMnthDay:03:29 29 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:26 Monthly - 26th | IntrvlMnthDay:03:09 9 Feb,May,Aug,Nov | IntrvlMnthDay:03:19 19 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:30 30 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:27 Monthly - 27th | IntrvlMnthDay:03:09 9 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:20 20 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:30 30 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:28 Monthly - 28th | IntrvlMnthDay:03:10 10 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:20 20 Feb,May,Aug,Nov | IntrvlMnthDay:03:30 30 Mar,Jun,Sep,Dec |
| IntrvlMnthDay:01:29 Monthly - 29th | IntrvlMnthDay:03:10 10 Feb,May,Aug,Nov | IntrvlMnthDay:03:20 20 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:31 31 Jan,Apr,Jul,Oct |
| IntrvlMnthDay:01:30 Monthly - 30th | IntrvlMnthDay:03:10 10 Mar,Jun,Sep,Dec | IntrvlMnthDay:03:21 21 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:31 31 Feb,May,Aug,Nov |
| IntrvlMnthDay:01:31 Monthly - 31st | IntrvlMnthDay:03:11 11 Jan,Apr,Jul,Oct | IntrvlMnthDay:03:21 21 Feb,May,Aug,Nov | IntrvlMnthDay:03:31 31 Mar,Jun,Sep,Dec |

# 20.4.    Payment Status

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

### Endpoint: POST /domestic-standing-orders

| 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 (muti-auth) |
| "Initiation Failed" | 200 | Final | All brands except HSBCnet UK | Instruction has failed |

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

| 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 (muti-auth) |
| "Initiation Completed" | 200 | Final | All brands except HSBCnet UK | The scheduled payment or standing order has been set up successfully |
| "Initiation Failed" | 200 | Final | All brands except HSBCnet UK | Instruction has failed |
| "Cancelled" | 200 | Final | All brands except HSBCnet UK | The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments) |

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

# 21. International Payments

## 21.1. Implemented Endpoints

### 21.1.1. HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|
| International-payments | /international-payment-consents (POST/ GET/ DELETE) | Y | N | Y | N |
| International-payments | POST /international-payments | Y | N | Y | N |
| International-payments | GET /international-payments/{InternationalPaymentId} | Y | N | Y | N |
| International-payments | GET /international-payment-consents/{ConsentId}/funds-confirmation | Y | N | Y | N |

* As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

During the maintenance window:

➢ If Debtor account not selected at TPP scenario, HCA accounts will not be available in the HSBC PIS Consent journey account selection page.

➢ If Debtor account is selected at TPP then that will result in an error – **"System undergoing maintenance"**

### 21.1.2. HSBC Business

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

### 21.1.3. HSBC Kinetic

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

### 21.1.4.    HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| 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 |

# 21.2.    Request Fields

### 21.2.1.    HSBC Personal, first direct

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

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Single | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | If populated then must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below)<br>For a Me To Me (M2M) transfer from a **customer's Personal Current Account (PCA) to the same customer's HSBC Currency** Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Identification | If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits)<br>If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format<br>If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | This can be the debtor account currency<br>Or<br>If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer | 400 - UK.OBIE.Field.Invalid |
| CurrencyOfTransfer | See above rule related to InstructedAmount/Currency | 400 - UK.OBIE.Field.Invalid |
| DestinationCountryCode | This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | Must be one of BorneByCreditor, BorneByDebtor, Shared<br><br>**For SEPA this field, if supplied, can only be 'Shared'** | 400 - UK.OBIE.Field.Invalid |

| Field | Notes | Error Code if invalid |
|---|---|---|
| CreditorAgent/SchemeName | Please refer to section CreditorAgent and CreditorAccount | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/Identification | Please refer to section CreditorAgent and CreditorAccount | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress | Please refer to section Creditor/PostalAddress | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/PostalAddress | Please refer to section CreditorAgent/PostalAddress | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | Max 35 characters | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | Refer to section Optional Fields | 400 - UK.OBIE.Field.Invalid |
| SupplementaryData | Refer to section Optional Fields | 400 - UK.OBIE.Field.Invalid |

## 21.2.2. HSBC Business

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

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument | Valid Values are any of :  "UK.OBIE.SEPACreditTransfer", "UK.OBIE.SEPAInstantCreditTransfer", "UK.OBIE.SWIFT"<br><br>NB – it is recommended the Local Instrument is left 'blank', for HSBC systems to define the most appropriate payment route. For Global Wallet payments Local Instrument must not be SEPA.  If supplied the payment will be rejected. | 400 - UK.OBIE.Field.Invalid |
| InstructionPriority | TPP can send Normal or Urgent. However, HSBC Business will process all requests with the same priority. | 400 - UK.OBIE.Field.Invalid |
| Purpose | For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section)<br><br>See Optional Fields section for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies. | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | If Purpose and ExtendedPurpose fields are both received the payment will be rejected.<br>**For payments to all "Purpose of Payment" required countries or** when CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section)<br><br>Also see Optional Fields for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies with the exception that maximum of 35 characters will now apply.<br>Allowed characters: a-z, A-Z, 0-9 / - ? : ( ) . , ' + | 400 - UK.OBIE.Field.Invalid |
| DestinationCountryCode | Only HSBC supported countries will be allowed and the sanctioned country check will be applied. This field must be provided and must match the BIC and/or IBAN - otherwise rejected | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount | Amount:<br>Should not be more than 15 digits<br>Must not be more than GBP 250k<br><br>Currency for a payment from a non Global Wallet Account::<br>If the Instructed Currency and Currency of Transfer are different, the Instructed currency must be the same as the debit account currency.  If not the payment cannot be fulfilled.<br><br>Global Wallet Payment – Currency of Transfer and Instructed Amount Currency must be the same. If not the payment cannot be fulfilled.<br><br>Global Wallet Transfer – Currency of Transfer and Instructed Amount Currency must be the same, or Instructed Amount | 400 - UK.OBIE.Field.Unexpected |

| | Currency must match currency of debtor account.  If not the payment cannot be fulfilled. | |
|---|---|---|
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber or for a Global Wallet – UK.OBIE.Wallet | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount Identification | Global Wallet identification is 19 alphanumeric characters ''WAXXXXXXXXXXXXXXXYYY''<br><br>WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc) | |
| CreditorAgent  SchemeName | SchemeName<br><br>Can only be "UK.OBIE.BICFI" or "UK.OBIE.LCC"<br><br>BIC value must not belong to GB<br><br>See table in section CreditorAgent and CreditorAccount for details | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount SchemeName | Valid values would be:<br>"UK.OBIE.IBAN",<br>"UK.OBIE.SortCodeAccountNumber"<br>"UK.OBIE.BBAN or<br>''UK .OBIE.Wallet'' (for a transfer to another Global Wallet account) | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | Max 35 characters | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent.PostalAddress | For all payments:<br>This object must NOT be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object. | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | For Swift this field, if supplied, must be one of the following<br>- BornebyDebtor<br>- BornebyCreditor<br>- Shared<br>For SEPA and Global Wallet payments this field, if supplied, can only be 'Shared' | 400 - UK.OBIE.Field.Invalid |
| CreditorPostalAddress | Each field in the address array is required<br>Each field is max 35 characters<br><br>* For Global Wallet payments to the United States or Canada or payments in Canadian Dollars (CAD), the TPP must provide the CreditorPostalAddress fields. | 400 - UK.OBIE.Field.Invalid |
| DeliveryAddress.Country | Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request.  Request will be rejected if country is not supported | 400 - UK.OBIE.Field.Invalid |

If the creditor account is recognized as belonging to the customer initiating the payment, the payment will be presented to user as an "International Transfer" in the HSBC domain. In these cases, only the following fields received from the TPP will be displayed to the user:

➢ CreditorAccount.SchemeName

➢ CreditorAccount.Identification

➢ CreditorAccount.Name

➢ CurrencyOfTransfer

➢ InstructedAmount.Amount

➢ InstructedAmount.Currency

For International Transfers, if the debit account is a Business Current Account the credit account must be a Foreign Currency Account. If this not the case the customer will be shown the relevant error message in the HSBC UI.

## 21.2.3. HSBC Kinetic

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument (O) | Valid Values are any of : "UK.OBIE.SEPACreditTransfer", "UK.OBIE.SEPAInstantCreditTransfer", "UK.OBIE.SWIFT" | 400 - UK.OBIE.Field.Invalid |
| InstructionPriority | TPP can send Normal or Urgent. However, HSBC will process all requests with the same priority. | 400 - UK.OBIE.Field.Invalid |
| Purpose | For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section)<br><br>See Optional Fields section for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies. | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | If Purpose and ExtendedPurpose fields are both received the payment will be rejected.<br>**For payments to all "Purpose of Payment" required countries or when** CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section)<br><br>Also see Optional Fields for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies with the exception that maximum of 35 characters will now apply.<br>Allowed characters: a-z, A-Z, 0-9 / - ? : ( ) . , ' + | 400 - UK.OBIE.Field.Invalid |
| DestinationCountryCode | For International Payments DestinationCountryCode must be provided by TPP. If this is not provided the payment request will be rejected.<br><br>Only HSBC supported countries will be allowed and the sanctioned country check will be applied. This field must be provided and must match the BIC and/or IBAN - otherwise rejected | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount | Amount:<br><br>HSBC Kinetic accounts have a total Daily and Transaction Limit of GBP 25 000. This covers both domestic and international payments.<br><br>HSBC Kinetic accounts should have a maximum of 2 decimal places<br><br>Currency:<br>If the Instructed Currency and Currency of Transfer are different, the Instructed currency must be the same as the debit account currency. If not the payment cannot be fulfilled. | 400 - UK.OBIE.Field.Unexpected |
| DebtorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent  SchemeName | SchemeName<br><br>Can only be "UK.OBIE.BICFI" or **"UK.OBIE.LCC"**<br><br>BIC value must not belong to GB<br><br>See table in section CreditorAgent and CreditorAccount for details | 400 - UK.OBIE.Field.Invalid |

97

| Field | Notes | Error Code if invalid |
|---|---|---|
| CreditorAccount SchemeName | Valid values would be:<br>"UK.OBIE.IBAN",<br>"UK.OBIE.SortCodeAccountNumber"<br>"UK.OBIE.BBAN" | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | Max 35 characters | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent. PostalAddress | For Swift and SEPA payments:<br>This object must NOT be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object. | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | For Swift this field, if supplied, must be one of the following<br> - BornebyDebtor<br> - BornebyCreditor<br> - Shared<br>For SEPA this field, if supplied, can only be 'Shared' | 400 - UK.OBIE.Field.Invalid |
| CreditorPostalAddress | Each field in the address array is required<br>Each field is max 35 characters | 400 - UK.OBIE.Field.Invalid |
| DeliveryAddress.Country | Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported | 400 - UK.OBIE.Field.Invalid |

## 21.2.4.      HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument (O) | May be optionally provided as per any of the below supported enumeration values in case sensitive format only:<br>• UK.OBIE.SWIFT (for non-UK payments)<br>• UK.OBIE.Target2 (for all PSD2 payments)<br>• UK.OBIE.Euro1 (for all PSD2 payments)<br>Note: 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 endpoint payment initiation | |
| 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:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>• UK.OBIE.SortCodeAccountNumber | |
| 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 only:<br>• BornebyDebtor<br>• BornebyCreditor<br>• Shared<br>(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.<br>(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.<br>(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. | |
| 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 only:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>• UK.OBIE.SortCodeAccountNumber (for UK payments) |
| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34,<br>(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.<br>(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)<br>**(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<br> **(4) 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 | (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.<br>**(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]<br>**(3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTra**nsfer 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]<br>Note:- **If you wish to pay using "Inter-Account Transfer" having** Credit account country as n**ot "Canada (CA)" or** CurrencyOfTransfer as not 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) | Must be provided. |
| DestinationCountryCode (O) | Only HSBCnet UK 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 UK supported ExtendedPurpose codes will be allowed. Kindly refer section Optional Fields |
| InstructedAmount (M) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01<br><br>Currency: Must be equal to debit account currency |
| Purpose (O) | Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section Optional Fields |
| RemittanceInformation/Reference (O) | May be optionally provided. Must be no more than 30 characters |
| RemittanceInformation/Unstructured (O) | May be optionally provided. Must be no more than 30 characters |
| 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.BuldingNumber | SupplementaryData |

# 21.3. CreditorAgent and CreditorAccount

## 21.3.1. HSBC Personal, first direct

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

| CreditorAgent/ SchemeName | CreditorAgent/ | CreditorAccount/ | CreditorAccount/ | Countries - /CreditorAgent /PostalAddress /Country | Countries |
|---|---|---|---|---|---|
| NA | NA | UK.OBIE.IBAN | IBAN Number | Must be provided | EEA / SEPA countries |
| UK.OBIE.BICFI | BIC Value 11 characters | UK.OBIE.IBAN | IBAN Number | Must be provided | Albania, Andorra, Azerbaijan, Bahrain, Bosnia and Herzegovina, Faroe Islands, Georgia, Greenland, Israel, Jordan, Kazakhstan, Kuwait, Lebanon, Macedonia, Mauritania, Moldova, Montenegro, Pakistan, "Palestinian Territory, Occupied", Qatar, Saudi Arabia, Tunisia, Turkey, United Arab Emirates |
| UK.HSBC.LCC | LCC Value e.g. United States – FED Code, India – IFSC Code | UK.HSBC.LocalAccount Number | Local Account Number | Must be provided | Australia, Canada, India, South Africa, United States |
| UK.OBIE.BICFI | BIC Value 11 characters | UK.HSBC.LocalAccount Number | Local Account Number | Must be provided | All others |

### 21.3.2.        HSBC Business

The format of the Business Identifier Code (BIC) is 11 characters:

➤ 4-letter bank code

➤ 2-letter country code

➤ 2-letter or number location code

➤ 3-letter or number branch code (optional)

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

| Local Instrument Value | CreditorAgent. SchemeName | CreditorAgent. Identification | CreditorAgent. PostalAddress | Countries |
|---|---|---|---|---|
| UK.OBIE.SEPACreditTransfer UK.OBIE.SEPAInstantCreditTransfer | NA | NA | Must NOT be provided | EEA / SEPA countries |
| UK.OBIE.SWIFT | UK.OBIE.BICFI | BIC Value can be either 8 or 11 characters | Must NOT be provided | All countries for SWIFT payment route.<br><br>(For payments from a Global Wallet account SWIFT can go as per above, but only when the currency of transfer is- AUD, CAD, CNY, CHF, EUR, HKD, SGD, USD, GBP, NZD, AED, CZK, DKK, NOK, PLN, SAR, SEK, ZAR and THB) |
| UK.OBIE.SWIFT | UK.OBIE.LCC | Routing code value can be either 6 or 9 digits | Must NOT be provided | Australia - 6 digits<br>Canada - 9 digits<br>Lesotho - 6 digits<br>South Africa - 6 digits<br>Swaziland - 6 digits<br>USA - 9 digits |
| Blank/Null | UK.OBIE.LCC | BIC value can be either 8 or 11 characters. Routing code value can be either 6 or 9 digits. | Must NOT be provided | For Pay Local from a Global Wallet account, currencies include: - AUD, CAD, CNY, CHF, EUR, HKD, JPY, SGD and USD. Currency of transfer must match the destination country. All will use BIC except the following:<br>Australia – BSB ID – 6 digits<br>Canada – Bank Code – 9 digits<br>Hong Kong – HK clearing bank no. – 6 digits<br>USA – ACH routing no. – 9 digits |

### 21.3.3.        HSBC Kinetic

The format of the Business Identifier Code (BIC) is 11 characters:

➤ 4-letter bank code

➤ 2-letter country code

➤ 2-letter or number location code

➤ 3-letter or number branch code (optional)

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

101

| Local Instrument Value | CreditorAgent. SchemeName | CreditorAgent. Identification | CreditorAgent. PostalAddress | Countries |
|---|---|---|---|---|
| UK.OBIE.SEPACreditTransfer UK.OBIE.SEPAInstantCreditTransfer | NA | NA | Must NOT be provided | EEA / SEPA countries |
| UK.OBIE.SWIFT | UK.OBIE.BICFI | BIC Value can be either 8 or 11 characters | Must NOT be provided | All countries for SWIFT payment route. (For payments from a Global Wallet account SWIFT can go as per above, but only when the currency of transfer is- AUD, CAD, CNY, CHF, EUR, HKD, SGD, USD, GBP, NZD, AED, CZK, DKK, NOK, PLN, SAR, SEK, ZAR and THB) |
| UK.OBIE.SWIFT | UK.OBIE.LCC | Routing code value can be either 6 or 9 digits | Must NOT be provided | Australia - 6 digits Canada - 9 digits Lesotho - 6 digits South Africa - 6 digits Swaziland - 6 digits USA - 9 digits |

# 21.4.　　Creditor/PostalAddress

The TPP should provide the AddressLine array or the individual fields in the PostalAddress object, but not both. If the TPP is providing the address information in the array, then it should consist of the following data elements:

| Field | Notes | Error Code if invalid |
|---|---|---|
| Creditor/PostalAddress/Country | Must be provided (if the TPP is using the AddressLine array) | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 0 | Must be provided (if the TPP is using the AddressLine array) Department, Sub-Department, Building Number, Street Name must be provided as comma-separated values Max length 35 characters If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter. | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 1 | Non-Mandatory but if provided should consist of: Street Name Max length 35 characters If the Street Name is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 2 | Must be provided (if the TPP is using the AddressLine array) TownName Max length 25 characters If the TownName is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 3 | Non-Mandatory but if provided should consist of: Postal Code Max length 8 characters If the Postal Code is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |

### 21.4.1.　HSBC Business, HSBC Kinetic

HSBC will not support postal addresses in sanctioned countries.

If the TPP is providing the address information in the array, then it should consist of the following data elements:

| Field | Notes | Error Code if invalid |
|---|---|---|
| Creditor/PostalAddress/Country | Must be provided (if the TPP is using the AddressLine array) | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 0 | Must be provided (if the TPP is using the AddressLine array) Department, Sub-Department, Building Number, Street Name must be provided as comma-separated values. Max length 35 characters If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 1 | Non-Mandatory but if provided should consist of: Street Name. Max length 35 characters If the Street Name is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 2 | Non-Mandatory but if provided should consist of: TownName. Max length 25 characters If the TownName is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |
| Creditor/PostalAddress/AddressLine – Array Element 3 | Non-Mandatory but if provided should consist of: Postal Code. Max length 8 characters If the Postal Code is not available then this array element should be left blank or spaced | 400 - UK.OBIE.Field.Invalid |

# 21.5.　CreditorAgent/PostalAddress

### 21.5.1.　HSBC Personal, first direct

The TPP must not provide any of the CreditorAgent Postal address fields apart from Country in the request. If TPP provides any of the non-country address elements then it will result in a "400 - UK.OBIE.Field.Invalid" error. HSBC will derive the bank address internally from the Bank Search service using the BIC/IBAN/LocalAccountNumber from the request.

| Field | Notes | Error Code if invalid |
|---|---|---|
| CreditorAgent/PostalAddress/Country | Must be provided. See following list under section Payment Country – CreditorAgent/PostalAddress/Country for available values | 400 - UK.OBIE.Field.Invalid |

# 21.6.　Payment Country – CreditorAgent/PostalAddress/Country

HSBC will support payments to most countries where BIC and IBAN/BBAN are supported. From time to time HSBC, at its own discretion, may suspend support for payment to certain countries in line with sanctions and other policies. If a TPP submits a payment to a non-supported country the payment request will be rejected.

### 21.6.1. HSBC Personal, first direct

Full list of countries supported for International Payments for HSBC Personal and first direct can be found in *this document*.

### 21.6.2. HSBC Business, HSBC Kinetic

The check for non-supported countries will be carried out on the following fields:

- Risk/DeliveryAddress/Country
- Data/Initiation/DestinationCountryCode
- Creditor/PostalAddress/Country
- CreditorAgent/PostalAddress/Country (For Swift Payments Only)

The payment will also be rejected if the DestinationCountryCode does not match the country derived from the BIC/IBAN combination provided in the payload. This will result in 400 – UK.OBIE.Field.Invalid.

### 21.6.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Full list of countries supported for International Payments for HSBCnet UK can be found in *this document*.

# 21.7. Optional fields

### 21.7.1. HSBC Personal, first direct

**ExtendedPurpose**

The "extendedPurpose" field must be used by TPPs for payment to the following countries: Brazil, China, India, Jordan, South Korea, Malaysia, Mauritius, Pakistan, Qatar, South Africa, Thailand, UAE. The value must be from the below list:

| ExtendedPurpose Description | |
|---|---|
| Buying Goods | Medical Expenses |
| Charity | Mortgage Payment |
| Consultancy Services | Office Expenses |
| Credit Card payment | Other Expenses |
| Deposit | Payment - Export of goods |
| Donations | Personal Investment |
| Family Maintenance | Purchase of property |
| Gift Remittance | Payment to employee |
| Goods | Rent |

| | |
|---|---|
| Holiday | Savings |
| Insurance Premium | School/Tuition Fees |
| Investment | Securities Investment |
| Invoice Payment | Services |
| Living fees | Transfer to own account |
| Loan repayment | Travel Expenses |
| Loan to family | Utility Payments |
| Management Services | |

### Supplementary Data

TPP's must not send the SupplementaryData object. If this object is included in the payment request, the entire payment will be rejected.

## 21.7.2.   HSBC Business, HSBC Kinetic

### Creditor Name

For International Payments if Creditor.Name is provided, it must be an exact match to CreditorAccount.Name. If this is not the case the payment request will be rejected.

### Exchange Rate Information

The ExchangeRateInformation object should not be included in the payment request. If it is the payment request will be rejected.

### Supplementary Data

TPP's must not send the SupplementaryData object. If this object is included in the payment request, the entire payment will be rejected.

### SCA Support Data

The TPP should not include anything in the SCASupportData object. If anything is included in that object, the payment will be rejected.

## Purpose of Payment:

For some countries, a set of allowed Purpose of Payment values must be supplied (using the Initiation/ExtendedPurpose field). The set of allowed values will be specific to each country.

For certain other specified countries, a generic set of values must be supplied, and a free format option will also be available (up to 35 characters, with blank entry not allowed, using the Initiation/ExtendedPurpose field). For other countries, these generic values may also be used, but with blank entry also allowed.

For payments to all destinations, where the currency of transfer is Chinese Yen (CNY), a Purpose of Payment from the allowed values for payments to China must be supplied, using the Initiation/ExtendedPurpose field.

*Here* can be found the attachment with a list of countries with their Purpose of Payment values and information on whether the Purpose of Payment (PoP) is mandatory for this country.

The TPP can provide Initiation/Purpose OR Initiation/ExtendedPurpose. If both fields are received the payment will be rejected.

HSBC will map the contents of the following optional fields to our back-end systems:

➢ Initiation/Purpose OR Initiation/ExtendedPurpose

➢ RemittanceInformation/Unstructured – Optional field

➢ RemittanceInformation/Reference – Optional field

Any combination of these 3 fields may be used, with the following restrictions:

➢ Initiation/Purpose may only contain the 4 character ISO code for the Purpose of Payment as in the following table

➢ The total number of characters for RemittanceInformation/Reference must not exceed 34. The total number of characters across RemittanceInformation/Unstructured and RemittanceInformation/Reference combined, must not exceed 103. Allowed characters: a-z, A-Z, 0-9 / - ? : ( ) . , ' +

ISO codes which may be used in Initiation/Purpose field:

| Description | Code | Description | Code | Description | Code |
|---|---|---|---|---|---|
| SalaryPayment | SALA | Rent | RENT | GasBill | GASB |
| TreasuryPayment | TREA | Royalties | ROYA | TelephoneBill | PHON |
| AdvancePayment | ADVA | PurchaseSaleOfServices | SCVE | OtherTelecomRelatedBill | OTLC |
| AgriculturalTransfer | AGRT | Securities | SECU | WaterBill | WTER |
| AlimonyPayment | ALMY | SocialSecurityBenefit | SSBE | Study | STDY |
| ChildBenefit | BECH | Subscription | SUBS | PricePayment | PRCP |
| UnemploymentDisabilityBenefit | BENE | TaxPayment | TAXS | Installment | INSM |
| BonusPayment. | BONU | ValueAddedTaxPayment | VATX | RecurringInstallmentPayment | RINP |
| CashManagementTransfer | CASH | ConsumerThirdPartyConsolidatedPayment | COMT | OpeningFee | OFEE |
| CapitalBuilding | CBFF | DebitCollectionPayment | DBTC | CancellationFee | CFEE |
| CharityPayment | CHAR | SupplierPayment | SUPP | GovernmentInsurance | GOVI |
| CollectionPayment | COLL | Hedging | HEDG | InsurancePremiumCar | INPC |
| CommodityTransfer | CMDT | MultipleServiceTypes | MSVC | LaborInsurance | LBRI |
| CommercialPayment | COMC | NotOtherwiseSpecified | NOWS | LifeInsurance | LIFI |
| Commission | COMM | CardPayment | CARD | PropertyInsurance | PPTI |
| Costs | COST | CreditCardBill | CDBL | HealthInsurance | HLTI |
| Copyright | CPYR | Ferry | FERB | CarLoanPrincipalRepayment | CLPR |
| Dividend | DIVI | Air | AIRB | HousingLoanRepayment | HLRP |
| ForeignExchange | FREX | Bus | BUSB | CompanySocialLoanPaymentToBank | CSLP |
| PurchaseSaleOfGoods | GDDS | Railway | RLWY | EstateTax | ESTX |
| GovernmentPayment | GOVT | ConvalescentCareFacility | CVCF | HousingTax | HSTX |
| InstalmentHirePurchaseAgreement | IHRP | DentalServices | DNTS | IncomeTax | INTX |
| IntraCompanyPayment | INTC | AnesthesiaServices | ANTS | NetIncomeTax | NITX |
| InsurancePremium | INSU | HomeHealthCare | HLTC | BusinessExpenses | BEXP |
| Interest | INTE | HospitalCare | HSPC | TrustFund | TRFD |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| LicenseFee | LICF | IntermediateCareFacility | ICRF | NetworkCharge | NWCH |
| Loan | LOAN | LongTermCareFacility | LTCF | NetworkCommunication | NWCM |
| LoanRepayment | LOAR | MedicalServices | MDCS | ReceiptPayment | RCPT |
| Netting | NETT | VisionCare | VIEW | PaymentTerms | PTSP |
| Payroll | PAYR | DurableMedicaleEquipment | DMEQ | Other | OTHR |
| PensionPayment | PENS | CableTVBill | CBTV | WithHolding | WHLD |
| Refund | REFU | ElectricityBill | ELEC | | |

## 21.7.3.    HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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 | Description | Code | Description | Code |
|---|---|---|---|---|---|
| BonusPayment\|\|Transaction is the payment of a bonus. | BONU | GovernmentPayment\|\|Transaction is a payment to or from a government department. | GOVT | SalaryPayment\|\|Transaction is the payment of salaries. | SALA |
| CashManagementTransfer\|\|Transaction is a general cash management instruction. | CASH | Hedging\|\|Transaction is related to the payment of a hedging operation. | HEDG | Securities\|\|Transaction is the payment of securities. | SECU |
| CapitalBuilding\|\|Transaction is related to capital building fringe fortune, ie capital building in general. | CBFF | Irrevocable Credit Card Payment\|\|Transaction is reimbursement of credit card payment. | ICCP | SocialSecurityBenefit\|\|Transaction is a social security benefit, ie payment made by a government to support individuals. | SSBE |
| 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 | Irrevocable Debit Card Payment\|\|Transaction is reimbursement of debit card payment. | IDCP | SupplierPayment\|\|Transaction is related to a payment to a supplier. | SUPP |
| Credit Card Payment\|\|Transaction is related to a payment of credit card. | CCRD | IntraCompanyPayment\|\|Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group. | INTC | TaxPayment\|\|Transaction is the payment of taxes. | TAXS |
| TradeSettlementPayment\|\|Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction. | CORT | Interest\|\|Transaction is the payment of interest. | INTE | Trade\|\|Transaction is related to the payment of a trade finance transaction. | TRAD |
| Debit Card Payment\|\|Transaction is related to a payment of debit card. | DCRD | Loan\|\|Transaction is related to the transfer of a loan to a borrower. | LOAN | TreasuryPayment\|\|Transaction is related to treasury operations. E.g. financial contract settlement. | TREA |
| Dividend\|\|Transaction is the payment of dividends. | DIVI | OtherPayment\|\|Other payment purpose. | OTHR | ValueAddedTaxPayment\|\|Transaction is the payment of value added tax. | VATX |
| Epayment\|\|Transaction is related to ePayment via Online-Banking | EPAY | PensionPayment\|\|Transaction is the payment of pension. | PENS | WithHolding\|\|Transaction is the payment of withholding tax. | WHLD |
| Fee Collection\|\|A Service that is settling card transaction related fees between two parties. | FCOL | | | | |

If you wish to make a payment from a UK 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 |
| Child Benefit | BECH |
| Unemployment Disability Benefit | BENE |
| Business Expenses | BEXP |
| Back Office Conversion Entry | BOCE |
| Bonus Payment | BONU |
| Bus | BUSB |
| Cash Management Transfer | CASH |
| Capital Building | CBFF |
| Cable TV Bill | CBTV |
| Credit Card Payment | CCRD |
| Credit Card Bill | CDBL |
| Credit Payment with Cashback | CDCB |
| Cash Disbursement | CDCD |
| Original Credit | CDOC |
| Quasi cash | CDQC |
| Cancellation Fee | CFEE |
| Charity Payment | CHAR |
| Car Loan Principal Repayment | CLPR |
| Commodity Transfer | CMDT |
| Collection Payment | COLL |
| Commercial Payment | COMC |
| Commission | COMM |
| Consumer Third Party Consolidate Payment | COMT |
| Costs | COST |
| Carpark Charges | CPKC |
| Copyright | CPYR |
| Cash Disbursement | CSDB |
| Company Social Loan Payment To Member Bank | CSLP |
| Convalescent Care facility | CVCF |
| Debit Collection Payment | DBTC |
| Debit Card Payment | DCRD |
| Deposit | DEPT |
| Derivatives | DERI |
| Dividend | DIVD |
| Durable Medical Equipment | DMEQ |

| 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 |
| Purchase Sale Of Goods | GDDS |
| Purchase Sale Of Goods And Services | GDSV |
| Government Insurance | GOVI |
| Government Payment | GOVT |
| Purchase Sale Of Goods And Service With Cash Back | GSCB |
| Goods & Services Tax | GSTX |
| Hedging | HEDG |
| Housing Loan Repayment | HLRP |
| Home Health Care | HLTC |
| Health Insurance | HLTI |
| Hospital Care | HSPC |
| Housing Tax | HSTX |
| Irrevocable Credit Card Payment | ICCP |
| Intermediate Care Facility | ICRF |
| Irrevocable Debit Card Payment | IDCP |
| Instalment Hire Purchase Agreement | IHRP |
| Insurance Premium Car | INPC |
| Insurance Premium | INSU |
| Intra Company Payment | INTC |
| Interest | INTE |
| Investment & Securities | INVS |
| Invoice Payment | IVPT |
| Labour Insurance | LBRI |
| License Fee | LICF |
| Life Insurance | LIFI |
| Liquidity Management | LIMA |
| Loan | LOAN |
| Loan Repayment | LOAR |
| Long Term Care Facility | LTCF |
| Medical Services | MDCS |
| Multiple Service Type | MSVC |
| Netting | NETT |
| Net Income Tax | NITX |
| Not Otherwise Specified | NOWS |
| Network Charge | NWCH |

| 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 |
| Price Payment | PRCP |
| Precious Metal | PRME |
| Payment Terms | PTSP |
| Property Tax | PTXP |
| Re-presented Check Entry | RCKE |
| Receipt Payment | RCPT |
| Road Tax | RDTX |
| Rebate | REBT |
| Refund | REFU |
| Rent | RENT |
| Recurring Installment Payment | RINP |
| Railway | RLWY |
| Royalties | ROYA |
| Salary Payment | SALA |
| Savings | SAVG |
| Purchase Sale of Services | SCVE |
| Securities | SECU |
| Social Security Benefits | SSBE |
| Study | STDY |
| Subscription | SUBS |
| Supplier Payment | SUPP |
| Tax Payment | TAXS |
| Telco Bill | TBIL |
| Town Council Service Charges | TCSC |
| Telephone-Initiated Transaction | TELI |
| Trade Services | TRAD |
| Treasury Payment | TREA |
| Trust Fund | TRFD |
| Transport | TRPT |
| Utilities Bill | UBIL |
| Value Added Tax Payment | VATX |
| Vision Care | VIEW |
| Internet-Initiated Transaction | WEBI |
| With Holding | WHLD |
| 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. |

If you wish to make a payment from a UK 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 | Description | Code | Description | Code |
|---|---|---|---|---|---|
| Food and Live Animals | 0 | Postal and courier services | 12140 | Information services | 16520 |
| Beverages and tobacco | 1000 | Charter of aircraft (with crews) | 12210 | Royalties for usage of intellectual property | 16610 |
| Crude Materials, inedible, except fuels | 2000 | Charter of ships and vessels (with crews) | 12220 | License fees to reproduce and distribute intellectual property | 16620 |
| Minerals, Fuel and Lubricants | 3000 | Charter of other modes of transport (with crews) | 12230 | Merchanting trade in Malaysia | 16711 |
| Animal and vegetable Oils, Fats and waxes | 4000 | Rentals/operating leasing of aircraft (without crews) | 12310 | Merchanting trade Abroad | 16712 |
| Chemicals and related products, not classified elsewhere | 5000 | Rentals/ operating leasing of ships and vessels (without crews) | 12320 | Research and development | 16730 |
| Manufactured Goods | 6000 | Rentals/ operating leasing of other transport equipment (without crews) | 12330 | Architectural, engineering, and other technical services | 16740 |
| Machinery, non-customised packaged software and transport equipment | 7000 | Fees for salvage operations | 12400 | Agricultural, mining, and on-site processing | 16750 |
| Power lines, pipelines, and undersea communication cables | 7100 | Repair and Maintenance of Aircraft, Ships and Other Transport Equipment | 12500 | Advertising, market research and public opinion polling services | 16760 |
| Miscellaneous manufactured articles | 8000 | Goods and services purchase by travellers | 13110 | Legal services | 16771 |
| Commodities and miscellaneous transactions, not classified elsewhere | 9000 | Goods and services purchase through official travel | 13210 | Accounting services | 16772 |
| Goods (Broad Classification) | 9001 | Goods and services purchase by short term workers | 13220 | Management consulting services | 16773 |
| Refunds relating to goods transactions | 9100 | Pilgrimage /religious related | 13300 | Rentals / operating leasing of dwellings, other buildings and machinery | 16780 |
| Non-monetary gold | 9700 | Medical-related | 13400 | Trade-related services | 16791 |
| Goods for processing/manufacturing services | 10010 | Education - related | 13500 | Waste treatment services | 16792 |

| | | | | | |
|---|---|---|---|---|---|
| Freight by air | 11110 | Taxes on products and productions | 14410 | Audio-visual and artistic related services | 16810 |
| Freight by sea | 11120 | Subsidies on products and productions | 14420 | Health services | 16820 |
| Freight by other modes of transportation | 11130 | TeleCommunication services | 16100 | Education services | 16830 |
| Passenger fare by air | 11210 | Construction and installation services in Malaysia | 16210 | Heritage and recreational services | 16840 |
| Passenger fare by sea | 11220 | Construction and installation services abroad | 16220 | Other personal services | 16850 |
| Passenger fare by other modes of transportation | 11230 | Auxiliary insurance services | 16332 | Refunds relating to services transactions | 16910 |
| Airport services | 12110 | Explicitly-charged financial services | 16410 | Fines and penalties (Government sector) | 21132 |
| Port services | 12120 | Computer services | 16510 | Fines and penalties | 21242 |
| Other terminal facilities | 12130 | | | | |

# 21.8. FX Rate Validity

## 21.8.1. HSBC Personal, first direct

The FX rate quoted for international payments on the HSBC and first direct Open Banking consent journey is valid for 40 seconds from the point when the FX rate is displayed to the customer. From the 40 second window, the customer has 30 seconds to confirm the FX Rate/charges on the HSBC User Interface, 5 seconds for the redirection message and subsequently the TPP has 5 seconds to post the payment instruction to HSBC. Any payment instruction received after this window will be rejected by HSBC.

FX rate function is only applicable to immediate international payments and not applicable to international scheduled payments or international standing orders.

**HSBC also supports the confirmation of funds endpoint for immediate international payments, however we don't recommend to use** the endpoint for two reasons:

➢ The confirmation of funds is already done on the HSBC Open Banking consent journey.

➢ The confirmation of funds endpoint will use the time from the 5 second window, leaving the TPP a very tight window to post the payment instruction.

## 21.8.2. HSBC Business, HSBC Kinetic

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 if the payment instruction fails on the POST.

## 21.8.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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 HSBCnet UK 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 impacts the customer, as the rate has already been booked by HSBCnet UK. Please contact OpenBankingSupport@hsbc.com if the payment instruction fails on the POST.

# 21.9.      Payment Status

### 21.9.1.        HSBC Personal, first direct

A request for a payment status will return one of the following statuses:

➢ AcceptedSettlementInProcess

➢ AcceptedSettlementCompleted

➢ Rejected

### 21.9.2.        HSBC Business, HSBC Kinetic

A request for a payment status will return one of the following statuses:

➢ AcceptedSettlementInProcess - payment initiation has been accepted for execution.  Debit and credit have not been posted

➢ Pending - when further authorisation is required (in HSBC Business direct channel)

➢ Rejected - payment request is rejected, no debit or credit posted

➢ AcceptedCreditSettlementCompleted - payment request has been processed, i.e. debit and credit have been posted successfully (SWIFT Payments Only)

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

## 21.9.3.    HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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 Settlement In Process" | 200 | Interim | HSBCnet UK | 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/Domestic PaymentId endpoint. |
| "Rejected" | 200 | Final | HSBCnet UK | Payment request is rejected (no Debit and no Credit posted to the account). |
| "Pending" | 200 | Interim | HSBCnet UK | 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 UK | 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. |
| "Accepted Credit Settlement Completed" | 200 | Final | HSBCnet UK | 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 UK | Payment request is rejected (no Debit and no Credit posted to the account). |
| "Pending" | 200 | Interim | HSBCnet UK | Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it. |

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

# 22. International Scheduled Payments

## 22.1. Implemented Endpoints

### 22.1.1. HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| International-scheduled-payments | /international-scheduled-payment-consents (POST/ GET/ DELETE) | Y | N | Y | N |
| International-scheduled-payments | POST /international-scheduled-payments | Y | N | Y | N |
| International-scheduled-payments | GET /international-scheduled-payments/{InternationalScheduledPaymentId} | Y | N | Y | N |
| International-scheduled-payments | GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation | N | N | N | N |

### 22.1.2. HSBC Business

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

### 22.1.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| 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 | N | N | N |

# 22.2. Request Fields

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

## 22.2.1. HSBC Personal, first direct

| Field | Notes | Error Code if invalid |
|---|---|---|
| AuthorisationType | Single | 400 - UK.OBIE.Field.Invalid |
| RequestExecutionDateTime | Must be Today +1 and no longer than today +365<br>Execution date must also be a valid working day | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | If populated then must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below)<br>**For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber** | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Identification | If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits)<br>If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format<br>If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | This can be the debtor account currency<br>Or<br>If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer | 400 - UK.OBIE.Field.Invalid |
| CurrencyOfTransfer | See above rule related to InstructedAmount/Currency | 400 - UK.OBIE.Field.Invalid |
| DestinationCountryCode | This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | Must be one of:<br>BorneByCreditor, BorneByDebtor, Shared | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/SchemeName | Please refer to section CreditorAgent and CreditorAccount | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/Identification | Please refer to section CreditorAgent and CreditorAccount | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/PostalAddress | Please refer to section CreditorAgent/PostalAddress | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | Max 35 characters | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | Refer to section Optional Fields | 400 - UK.OBIE.Field.Invalid |
| SupplementaryData.PurposeOfPayment | Refer to section Optional Fields | 400 - UK.OBIE.Field.Invalid |

## 22.2.2.    HSBC Business

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument | Valid Values can only be:<br>"UK.OBIE.SWIFT" | 400 - UK.OBIE.Field.Invalid |
| InstructionPriority | TPP can send Normal or Urgent.  However, HSBC Business will process all requests with the same priority. | 400 - UK.OBIE.Field.Invalid |
| Purpose | For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section)<br>See Optional Fields section for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies. | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | If Purpose and ExtendedPurpose fields are both received the payment will be rejected.<br>For payments to all **"Purpose of Payment"** required countries or when CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section)<br>Also see Optional Fields section for details of how this and other optional fields are restricted.<br>For all other payments current implementation applies with the exception that maximum of 35 characters will now apply.<br>Allowed characters: a-z, A-Z, 0-9 / - ? : ( ) . , ' + | |
| DestinationCountryCode | Only HSBC supported countries will be allowed and sanction country check will be applied.   This field must be provided and match the BIC and/or IBAN - otherwise rejected | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount | Amount:<br>Should not be more than 15 digits<br>Must not be more than GBP100k<br>Currency:<br>Instructed currency, Currency of Transfer and debit account currency must all be the same.<br>Users will only be shown accounts of the same currency if the debit account is not provided by the TPP. | 400 - UK.OBIE.Field.Unexpected |
| CreditorAgent  SchemeName | SchemeName<br>**Can only be "UK.OBIE.BICFI" OR "UK.OBIE.LCC"**<br>See table in International Payments for details<br>BIC value must not belong to GB<br>**"UK.OBIE.SortCodeAccountNumber"** | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount SchemeName | Valid values would be:<br>"UK.OBIE.IBAN",<br>**"UK.OBIE.BBAN"** | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime | Must be Today +1 and no longer than today +45 days<br>Execution date must also be a valid working day for UK<br>Execution date must not be a UK bank holiday | 400 - UK.OBIE.Field.Invalid |
| Currency of Transfer | Currency: GBP only | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent.PostalAddress | This object must not be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | If supplied, this field must be one of the following:<br>- BornebyDebtor<br>- BornebyCreditor<br>- Shared | 400 - UK.OBIE.Field.Invalid |
| CreditorPostalAddress | Each field in the address array is required | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime: | Future dated payments value date must be on a working date. UK Bank holidays and weekends value dates are not permitted. | |
| InstructedAmount.Currency And CurrencyOfTransfer: | Only Same Currency payments (GBP to GBP) are allowed for International Scheduled Payment. | 400 - UK.OBIE.Field.Invalid |
| DeliveryAddress.Country | Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request.  Request will be rejected if country is not supported | 400 - UK.OBIE.Field.Invalid |

## 22.2.3.     HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Field | Notes | Error Code if invalid |
|---|---|---|
| LocalInstrument (O) | May be optionally provided as per any of the below supported enumeration values in case sensitive format only:<br>·      UK.OBIE.SWIFT (for non-UK payments)<br>·      UK.OBIE.Target2 (for all PSD2 payments)<br>·      UK.OBIE.Euro1 (for all PSD2 payments)<br>Note:- 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 only:<br>·      UK.OBIE.IBAN<br>·      UK.OBIE.BBAN<br>·      UK.OBIE.SortCodeAccountNumber | |
| 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 only:<br>·      BornebyDebtor<br>·      BornebyCreditor<br>·      Shared<br>(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.**<br>(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.**<br>(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 optional**ly provided as **"Shared" only.** | |
| 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 only:<br>·      UK.OBIE.IBAN<br>·      UK.OBIE.BBAN<br>·      UK.OBIE.SortCodeAccountNumber (for UK payments) | |
| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34,<br>(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.<br>(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)<br>**(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<br> **(4) 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 | (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.<br>(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]<br>(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]<br>Note:- If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or CurrencyOfTransfer as not 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) | Must be provided. | |
| DestinationCountryCode (O) | Only HSBCnet UK 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 UK supported ExtendedPurpose codes will be allowed. Kindly refer section Optional Fields | |
| InstructedAmount (M) | Amount :- Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 Currency :- Must be equal to debit account currency | |
| Purpose (O) | Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section Optional Fields | |
| RemittanceInformation/Reference (O) | May be optionally provided. Must be no more than 30 characters | |
| RemittanceInformation/Unstructured(O) | May be optionally provided. Must be no more than 30 characters | |
| 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.BuldingNumber | SupplementaryData |

# 22.3. Payment Status

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

## 22.3.1. HSBC Personal, first direct

➢ InitiationCompletedInitiationFailed

## 22.3.2. HSBC Business

➢ InitiationCompleted

➢ InitiationPending (when multi-authorisation is required in HSBCs direct channel)

➢ InitiationFailed

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

## 22.3.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Endpoint: POST /international-scheduled-payments

| Status | API Call Status | Status Type | Applicable to | Account Position |
|---|---|---|---|---|
| "Initiation Completed" | 200 | Final | HSBCnet UK | The instruction has been setup successfully or has been successfully processed on the due date |
| "Initiation Pending" | 200 | Interim | HSBCnet UK | The scheduled payment / standing order instruction has been successfully received but not yet set up |
| "Initiation Failed" | 200 | Final | HSBCnet UK | Instruction has failed |
| "Cancelled" | 200 | Final | HSBCnet UK | 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 UK | The instruction has been setup successfully or has been successfully processed on the due date |
| "Initiation Pending" | 200 | Interim | HSBCnet UK | The scheduled payment / standing order instruction has been successfully received but not yet set up |
| "Initiation Failed" | 200 | Final | HSBCnet UK | Instruction has failed |
| "Cancelled" | 200 | Final | HSBCnet UK | 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 Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

# 23. International Standing Orders

## 23.1. Implemented Endpoints

### 23.1.1. HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Foreign Currency Accounts | Global Money |
|---|---|---|---|---|---|
| International-standing-orders | /international-standing-order-consents (POST/GET/DELETE) | Y | N | Y | N |
| International-standing-orders | POST /international-standing-orders | Y | N | Y | N |
| International-standing-orders | GET /international-standing-orders/{InternationalStandingOrderPaymentId} | Y | N | Y | N |

### 23.1.2. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

| 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

## 23.2. Request Fields

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

### 23.2.1. HSBC Personal, first direct

| Field | Notes | Error Code if invalid |
|---|---|---|
| Frequency | See separate Permitted Frequency Values section | 400 - UK.OBIE.Field.Invalid |
| NumberOfPayments | Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present<br>Must be > 0 and ≤ 999<br>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice" | 400 - UK.OBIE.Field.Invalid |

| Field | Description | Error |
|---|---|---|
| FirstPaymentDateTime | Must be > today+2 and ≤ 365 days ahead<br>Execution date must also be a valid working day<br>Must be < FinalPaymentDateTime, if that field is present<br>Must be < RecurringPaymentDateTime<br>It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20<br>Example 1 (correctly aligned):<br>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)<br>FirstPaymentDateTime = 2019-06-10<br>=> FirstPaymentDateTime = 2019-06-10<br>If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day.<br>Example 2 (misaligned):<br>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)<br>FirstPaymentDateTime = 2019-06-20<br>=> FirstPaymentDateTime = 2019-07-10<br>Example 3 (misaligned):<br>Frequency = IntrvlMnthDay:01:20 (Monthly - 20th)<br>FirstPaymentDateTime = 2019-06-10<br>=> FirstPaymentDateTime = 2019-06-20<br>Note: the time element has removed from above DateTime examples, for simplicity. | 400 - UK.OBIE.Field.Invalid |
| RecurringPaymentAmount | Optional<br>If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount | 400 - UK.OBIE.Field.Invalid |
| FinalPaymentAmount | Optional<br>If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount | 400 - UK.OBIE.Field.Invalid |
| FirstPaymentAmount | Mandatory | 400 - UK.OBIE.Field.Invalid |
| FinalPaymentDateTime | Mutually exclusive with presence of NumberOfPayments; one and only one must be present<br>Must be > tomorrow<br>Must be > FirstPaymentDateTime<br>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice" | 400 - UK.OBIE.Field.Invalid |
| RecurringPaymentDateTime | Must be > today+2 and ≤ 365 days ahead<br>Must be > FirstPaymentDateTime | 400 - UK.OBIE.Field.Invalid |
| AuthorisationType | Any or Single | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount/SchemeName | If populated then must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below)<br>For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Identification | If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits)<br>If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format<br>If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | This can be the debtor account currency<br>Or<br>If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer | 400 - UK.OBIE.Field.Invalid |
| CurrencyOfTransfer | See above rule related to InstructedAmount/Currency | 400 - UK.OBIE.Field.Invalid |
| DestinationCountryCode | This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country | 400 - UK.OBIE.Field.Invalid |
| ChargeBearer | Must be one of<br>BorneByCreditor, BorneByDebtor, Shared | 400 - UK.OBIE.Field.Invalid |

| Field | Notes | Error Code if invalid |
|---|---|---|
| CreditorAgent/SchemeName | Please refer to International Payments | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/Identification | Please refer to International Payments | 400 - UK.OBIE.Field.Invalid |
| CreditorAgent/PostalAddress | Please refer to International Payments | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | Max 35 characters | 400 - UK.OBIE.Field.Invalid |
| ExtendedPurpose | Please refer to International Payments | 400 - UK.OBIE.Field.Invalid |
| SupplementaryData.PurposeOfPayment | Please refer to International Payments | 400 - UK.OBIE.Field.Invalid |

## 23.2.2. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| Field | Notes | Error Code if invalid |
|---|---|---|
| Initiation/Frequency (M) | Must be provided as per any of the below supported enumeration values only:<br>• Daily: EvryWorkgDay<br>• Weekly: IntrvlWkDay01:<day of the week, week starts from Mon><br>• Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon><br>• Monthly: IntrvlMnthDay:01:<day of the month><br>• Every 2 months: IntrvlMnthDay:02:<day of the month><br>• Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month><br>• Every 6 months: IntrvlMnthDay:06:<day of the month><br>• End of every month: IntrvlMnthDay:01:-01<br>• Annually / Yearly: IntrvlMnthDay:12:<day of the month> | |
| 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) | May be optionally provided as per any of the below supported enumeration values only:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>• UK.OBIE.SortCodeAccountNumber | |
| 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 only:<br>• BornebyDebtor<br>• BornebyCreditor<br>• Shared<br>(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.<br>(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.<br>(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. | |
| 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 only:<br>• UK.OBIE.IBAN<br>• UK.OBIE.BBAN<br>• UK.OBIE.SortCodeAccountNumber (for UK payments) | |

| | | |
|---|---|---|
| CreditorAccount/Identification (M) | Must be provided in SWIFT character set having character length less than or equal to 34, <br> (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. <br> (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) <br> **(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 <br> **(4) 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 | (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. <br> **(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] <br> **(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] <br> Note:- **If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or** CurrencyOfTransfer as not 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 | |
| DestinationCountryCode (O) | Only HSBCnet UK 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 UK supported ExtendedPurpose codes will be allowed. | |
| InstructedAmount (M) | Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 <br> Currency: Must be equal to debit account currency | |
| Purpose (O) | Only HSBCnet UK supported Purpose codes will be allowed. | |
| Reference (O) | May be optionally provided | |
| ReadRefundAccount (O) | May be optionally provided (Possible values Yes/No). <br> 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.DeliveryAddres.Country |
| Authorisation.CompletionDateTime | Risk.DeliveryAddres.CountrySubDivision[0-2] |
| ChannelPaymentId | Risk.DeliveryAddres.PostCode |
| Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment) | Risk.DeliveryAddres.StreetName |

123

| | |
|---|---|
| CreditorAccount.SecondaryIdentification | Risk.DeliveryAddres.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.DeliveryAddres.AddressLine[0 -2] | SCASupportData.RequestedSCAExemptionType |
| Risk.DeliveryAddres.BuldingNumber | SupplementaryData |

# 23.3.　　Permitted Frequency Values

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

- ➢ Weekly

- ➢ Monthly

- ➢ 4 weekly

- ➢ Quarterly

- ➢ Annually

- ➢ 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<br>IntrvlMnthDay:01:30<br>IntrvlMnthDay:01:29<br>IntrvlMnthDay:01:28 | Monthly and Adhere to Month End |

# 23.4.　　Payment Status

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

- ➢ InitiationCompleted (all brands except HSBCnet UK)

- ➢ InitiationFailed (all brands except HSBCnet UK)

- ➢ InitiationPending (only HSBCnet UK)

# 24. File Payments

## 24.1.    Implemented Endpoints

### 24.1.1.    HSBC Business

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

### 24.1.2.    HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

| 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 |

## 24.2.    Request Fields and Example File

### 24.2.1.    HSBC Business

HSBC Business will accept payments via the file-payment endpoint for subsequent processing via BACS or Faster Payments (FPS) as designated in the LocalInstrument field.

For POST /file-payment-consents:

| Field | Notes | Error Code if invalid |
|---|---|---|
| FileType | FileType should be equal to UK.OBIE.pain.001.001.08 | 400 - UK.OBIE.Field.Invalid |
| FileHash | A base64 encoding of a SHA256 hash of the file to be uploaded | |
| FileReference | For BACS and FPS:<br>FileReference is optional, cannot be more than 18 characters, must be Alphanumeric (no special characters) and must match the reference (per the below mapping) in the File<br>(Whilst it is possible for the PSU to add the reference when they are in the HSBC domain, it is recommended that it is provided by the TPP to ensure a seamless customer journey) | 400 - UK.OBIE.Field.Invalid |
| ControlSum | Total of all individual amounts included in the File. We would reject any instructions where this does not match up to the sum of all the instructed amounts | 400 - UK.OBIE.Field.Invalid |
| LocalInstrument | If LocalInstrument contains UK.OBIE.BACS – we will consider the payment scheme as BACS.<br>If LocalInstrument contains UK.OBIE.FPS we will consider the payment scheme as FPS.<br>If LocalInstrument is empty, we will consider the payment scheme as BACS.<br>For all other values the request will be rejected. | 400 - UK.OBIE.Field.Invalid |
| NumberOfTransactions | NumberOfTransactions should be between 1- 25 - Maximum allowed Number of Transactions in a file is 25. If this number is 0 or it exceeds 25, the request will be rejected. | 400 - UK.OBIE.Field.Invalid |
| RequestedExecutionDateTime | For BACS:<br>The RequestedExecutionDateTime should be between Date of Request + 2 working days to Date of Request + 45 days. If the RequestedExecutionDateTime does not fall in that range or if it falls on a weekend or bank holiday or past dated, the request will be rejected. Whilst it is possible for the PSU to add the RequestedExecutionDate when they are in the HSBC domain, it is recommended that it is provided by the TPP (to ensure a seamless customer journey).<br>For FPS:<br>If RequestedExecutionDateTime is same as Date of Request then we will consider it as Immediate FPS<br>If RequestedExecutionDateTime is between Date of Request + 45 days (>Date of Request <= 45 days), then it will be considered as Future Dated FPS.<br>If the RequestedExecutionDateTime does not fall in that range, or is not provided by the TPP, the request will be rejected | 400 - UK.OBIE.Field.Invalid |
| DebtorAccount | DebtorAccount should be not be same as any of the creditorAccounts. SchemeName we currently support is UK.OBIE.SortCodeAccountNumber. DebtorAccount.identification should only be numeric and MUST be 14 number long(6 digit Sort code and 8 digits account number) | 400 - UK.OBIE.Field.Invalid |
| RemittanceInformation | We advise you not to populate this field. If populated we would reject the instruction | 400 - UK.OBIE.Field.Invalid |
| authorisationType | HSBC Business – Any or Single<br>(see section Multi-Authorisation) | |

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.

The file must contain a reference for each individual transaction.  If this is not the case the request will be rejected.

**For BACS this file only supports a single debit of the total of all payments to the customer's selected debit account.**

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

```xml
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
          <CstmrCdtTrfInitn>
                    <GrpHdr>
          <MsgId>ABC120928CCT001</MsgId>
          <NbOfTxs>3</NbOfTxs>
                                        <CtrlSum>0.03</CtrlSum>
                    </GrpHdr>
                    <PmtInf>
                              <ReqdExctnDt>
                                        <Dt>2020-11-17</Dt>
                              </ReqdExctnDt>
                              <DbtrAcct>
                                        <Id>
                                                  <Othr>
                                                            <Id>40041060993603</Id>
                                                  </Othr>
                                        </Id>
                              </DbtrAcct>
                              <CdtTrfTxInf>
                                        <Amt>
                                                  <InstdAmt Ccy="GBP">0.01</InstdAmt>
                                        </Amt>
                                        <Cdtr>
                                                  <Nm>DEF Electronics</Nm>
                                        </Cdtr>
                                        <CdtrAcct>
                                                  <Id>
                                                            <Othr>
                                                                      <Id>23683707994125</Id>
                                                            </Othr>
                                                  </Id>
                                        </CdtrAcct>
                                        <RmtInf>
                                                  <Ustrd>CINV</Ustrd>
                                        </RmtInf>
                              </CdtTrfTxInf>
                              <CdtTrfTxInf>
                                        <Amt>
                                                  <InstdAmt Ccy="GBP">0.01</InstdAmt>
                                        </Amt>
                                        <Cdtr>
                                                  <Nm>GHI Semiconductors</Nm>
                                        </Cdtr>
                                        <CdtrAcct>
                                                  <Id>
                                                            <Othr>
                                                                      <Id>42000089561223</Id>
                                                            </Othr>
                                                  </Id>
                                        </CdtrAcct>
                                        <RmtInf>
                                                  <Ustrd>CINV</Ustrd>
                                        </RmtInf>
                              </CdtTrfTxInf>
                              <CdtTrfTxInf>
                                        <Amt>
                                                  <InstdAmt Ccy="GBP">0.01</InstdAmt>
                                        </Amt>
                                        <Cdtr>
                                                  <Nm>ABC Corporation</Nm>
                                        </Cdtr>
                                        <CdtrAcct>
                                                  <Id>
                                                            <Othr>
                                                                      <Id>42000089561223</Id>
                                                            </Othr>
                                                  </Id>
                                        </CdtrAcct>
                                        <RmtInf>
                                                  <Ustrd>CINV</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 BACS payment consent.

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

| XML Path | Validations |
|---|---|
| Document/CstmrCdtTrfInitn/GrpHdr/CtrlSum | Mandatory,Decimal and restriction to not pass more than 2 decimal places |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf | Mandatory 1 to 25 |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm | Mandatory String with 1-18 |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id | Mandatory with [\d]{14} |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt | Mandatory, Decimal and restriction to not pass more than 2 decimal places |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt@Ccy | Mandatory, Enum with only GBP |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd | Mandatory with maxOccurence as 1, length restriction 1-18, lowercase and uppercase letters and numbers are allowed only (a-z, A-Z, 0-9) |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id | Mandatory, string and restriction [\d]{14} |
| Document/CstmrCdtTrfInitn/GrpHdr/MsgId | Optional,String,1-18 |
| Document/CstmrCdtTrfInitn/GrpHdr/NbOfTxs | Mandatory- unsignedByte ,1 to 25, |
| Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt/Dt | Mandatory ,Date |
| Document | Mandatory |
| Document/CstmrCdtTrfInitn | Mandatory |
| Document/CstmrCdtTrfInitn/GrpHdr | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf | Mandatory,1 and 1 only |
| Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt | Optional Dt only |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct | Optional |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Other | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Other | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf | Mandatory |

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema- instance">

  <CstmrCdtTrfInitn>

    <GrpHdr>

      <NbOfTxs>2</NbOfTxs>

      <CtrlSum>0.02</CtrlSum>

    </GrpHdr>

    <PmtInf>

      <ReqdExctnDt>

        <Dt>2021-08-04</Dt>

      </ReqdExctnDt>

      <CdtTrfTxInf>

        <Amt>

          <InstdAmt Ccy="GBP">0.01</InstdAmt>

        </Amt>

        <Cdtr>

          <Nm>ATBEN5</Nm>

        </Cdtr>

        <CdtrAcct>

          <Id>

            <Othr>

              <Id>20045083651142</Id>

            </Othr>

          </Id>

        </CdtrAcct>

        <RmtInf>
```

128

```
            <Ustrd>ref2</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
      </PmtInf>
      <PmtInf>
        <ReqdExctnDt>
          <Dt>2021-08-04</Dt>
        </ReqdExctnDt>
        <CdtTrfTxInf>
          <Amt>
            <InstdAmt Ccy="GBP">0.01</InstdAmt>
          </Amt>
          <Cdtr>
            <Nm>ATBEN5</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>20045083651142</Id>
              </Othr>
            </Id>
          </CdtrAcct>


          <RmtInf>
            <Ustrd>ref1</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 FPS payment consent.

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

| XML Path | Validations |
|---|---|
| Document/CstmrCdtTrfInitn/GrpHdr/CtrlSum | Mandatory,Decimal and restriction to not pass more than 2 decimal places |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf | Mandatory 1 to 25 |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm | Mandatory String with 1-18 |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id | Mandatory with [\d]{14} |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt | Mandatory, Decimal and restriction to not pass more than 2 decimal places |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt@Ccy | Mandatory, Enum with only GBP |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd | Mandatory with maxOccurence as 1,length restriction 1-18 |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id | Mandatory, string and restriction [\d]{14} |
| Document/CstmrCdtTrfInitn/GrpHdr/MsgId | Optional,String,1-18 |
| Document/CstmrCdtTrfInitn/GrpHdr/NbOfTxs | Mandatory- unsignedByte ,1 to 25, |
| Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt/Dt | Mandatory ,Date |
| Document | Mandatory |
| Document/CstmrCdtTrfInitn | Mandatory |
| Document/CstmrCdtTrfInitn/GrpHdr | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf | Mandatory,1 and 1 only |
| Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt | Mandatory |

| | |
|---|---|
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct | Optional |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Other | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr | Mandatory |
| Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf | Mandatory |

## 24.2.2.         HSBC Corporate UK and HSBC Innovation Banking – HSBCnet

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 | Error Code if invalid |
|---|---|---|
| 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 | |
| SupplementaryData/AuthorisationLevel | Mandatory field assuming one of the following values -<br>• A-Pre Authorised<br>• V-File Level With Summary<br>• F-File Level With Details<br><br>String value that describes the Authorisation Level details for the payment | |
| SupplementaryData/ConnectProfileId | Mandatory string value containing the Profile Identification Code (PIC)<br><br>This is shared with the client when they are onboarded to the file upload service and will be emailed to them following initial setup.<br><br>TPP must ask the user to provide their PIC and pass it onto HSBC via API request. | |
| SupplementaryData/FileName | Mandatory String value describing the File Name.<br>**Must have prefix "PSD2_" followed by the File Name. Max length** should be 255 characters. | |

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>
```

130

```xml
                              <Nm>Customer Name</Nm>
                              <Id>
                                      <OrgId>
                                              <Othr>
                                                      <Id>ClientPICCode</Id>
                                              </Othr>
                                      </OrgId>
                              </Id>
                      </InitgPty>
        </GrpHdr>
        <PmtInf>
                      <PmtInfId>Debit reference</PmtInfId>
                      <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>
                              <Cdtr>
                                      <Nm>PVT Profile</Nm>
                                      <PstlAdr>
                                              <StrtNm>ABC AB</StrtNm>
                                              <PstCd>31212</PstCd>
                                              <TwnNm>ABC</TwnNm>
                                              <Ctry>GB</Ctry>
                                      </PstlAdr>
                              </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>
```
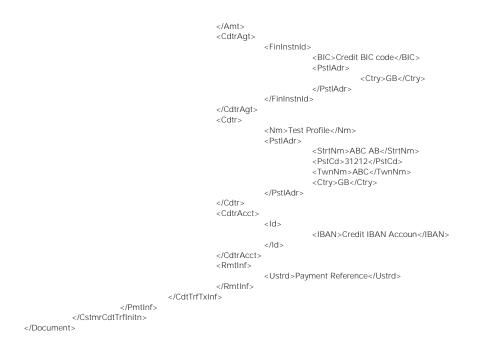
```
                                       </Amt>
                                       <CdtrAgt>
                                                <FinInstnId>
                                                         <BIC>Credit BIC code</BIC>
                                                         <PstlAdr>
                                                                  <Ctry>GB</Ctry>
                                                         </PstlAdr>
                                                </FinInstnId>
                                       </CdtrAgt>
                                       <Cdtr>
                                                <Nm>Test Profile</Nm>
                                                <PstlAdr>
                                                         <StrtNm>ABC AB</StrtNm>
                                                         <PstCd>31212</PstCd>
                                                         <TwnNm>ABC</TwnNm>
                                                         <Ctry>GB</Ctry>
                                                </PstlAdr>
                                       </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/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt |
| <Dbtr> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/Dbtr |
| <DbtrAcct> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct |
| <Id> | Yes | Choice | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id |
| <IBAN> | Yes | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/IBAN |
| <DbtrAgt> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgt |
| <FinInstnId> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgt/FinInstnId |
| <BIC> | Yes | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgt/FinInstnId/BIC |
| <Id> | Yes | Choice | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtAcct/Id |
| <IBAN> | Yes | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtAcct/Id/IBAN |
| <ChrgBr> | Yes | text{1,4} | /Document/CstmrCdtTrfInitn/PmtInf/ChrgBr |

| | | | |
|---|---|---|---|
| <PmtId> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId |
| <InstrId> | Yes | text{1,35} | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId |
| <EndToEndId> | Yes | text{1,35} | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId |
| <Amt> | Yes | Choice | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt |
| <InstdAmt> | Yes | 0 <= decimal<br>td = 18<br>fd = 5 | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt |
| <FinInstnId> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/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/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC |
| <Nm> | Yes | text{1,140} | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm |
| <PstlAdr> | Yes | | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr |
| <Id> | Yes | Choice | /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id |
| <IBAN> | Yes | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | /Document/CstmrCdtTrfInitn/PmtInf/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 |
|---|---|---|---|---|
| GB | TRF or TRA | URNS | <PmtMtd> is "TRF" or "TRA"<br>ServiceLevel is "URNS" | Faster Payments |
| GB | TRF or TRA | URGP, PRPT, SDVA | <PmtMtd> is "TRF" or "TRA"<br><SvcLvl><Cd> is either of "URGP" ,"PRPT", "SDVA"<br>AND Payment amount ccy is GBP<br>AND Debit Account Country and Beneficiary Account Country are same | CHAPS Payments |
| GB | TRF or TRA | URGP, PRPT, SDVA | <PmtMtd> is "TRF" or "TRA"<br><SvcLvl><Cd> is either of "URGP" ,"PRPT", "SDVA"<br>AND Payment amount ccy is not GBP | Cross border payments |
| GB | TRF or TRA | URGP, PRPT, SDVA | <PmtMtd> is "TRF" or "TRA"<br><SvcLvl><Cd> is either of "URGP" ,"PRPT", "SDVA"<br>AND Payment amount ccy is GBP<br>AND Debit Account Country and Beneficiary Account Country are different | Cross border payments |
| GB | TRF or TRA | NURG | <PmtMtd> is "TRF" or "TRA"<br><SvcLvl><Cd> is "NURG" | BACS Payments |
| GB | DD | NURG | <PmtMtd> is "DD"<br><SvcLvl><Cd> is either of "NURG" | BACS DDs |
| GB | DD | NURG | <PmtMtd> is "DD"<br><SvcLvl><Cd> is either of "NURG"<br>AND <LclInstrm><Prtry> is "0N" or " 0C" OR "0S" | BACS DDs |

# 24.3.    Payment Status

## 24.3.1.    HSBC Business

Endpoint: GET /file-payments/{FilePaymentId}

PUBLIC

| Status | Instrument | Status Type | Notes |
|---|---|---|---|
| InitiationPending | BACS and FPS | Interim | The file payment instruction has been successfully received but not yet set-up (i.e. multi-authorisation is required or the payments are future-dated) |
| InitiationCompleted | BACS and FPS | Final | The file payment has been set up successfully |
| InitiationFailed | BACS and FPS | Final | For BACS this will be the case if one or more of the payments has been rejected downstream.  For FPS this will only be the case if all payments have been rejected downstream |

Endpoint: GET /file-payments/{FilePaymentId}/payment-details

| Status | Instrument | Status Type | Notes |
|---|---|---|---|
| AcceptedSettlementInProcess | FPS | Interim | Payment initiation has been accepted for execution. Debit and credit have not been posted |
| Pending | FPS | Interim | When further authorisation is required (in HSBC Business direct channel) |
| AcceptedCreditSettlementCompleted | FPS | Final | Payment request has been processed, i.e., debit and credit have been posted successfully |
| AcceptedTechnicalValidation | FPS | Interim | For future-dated payments only, payment request has been fully authorised.  Debit and credit have not been posted |
| Rejected | FPS | Final | Payment request is rejected, no debit or credit posted |

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

## 24.3.2.　　　HSBC Corporate UK and HSBC Innovation Banking - HSBCnet UK

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. |

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

# 25. Major Beneficiaries

## 25.1. Paying a Major Beneficiary

### 25.1.1. HSBC Personal, first direct

When making a payment to a major beneficiary PISPs will need to provide the a) Major Beneficiary name, b) Sort code and account number and c) Payment reference.

**Important information**

- Sort code + account number should match with the BACS list of major beneficiaries or the payment will be rejected.
- Beneficiary name should match with BACS list of major beneficiaries or the payment will be rejected.
- In case of existing beneficiary, payment reference should match with the existing record or the payment will be rejected.
- Payments to a major beneficiary when paying a credit card the reference must contain at least 4 numeric digits.
- Payments to major beneficiaries where the reference has less than four digits can only be made through the App-to-App redirection journey. If these payments are submitted through the online journey they will be rejected.
- For payments to charities, unless there is a specific reference, the last four digits of the account number should be used to populate the reference field.

### 25.1.2. HSBC Business

Beneficiaries can be identified by their account number. However, sometimes the account number is not available or unique. That is the case with certain major beneficiaries - large companies (sometimes referred to as Verified Organisations) whose bank details are protected or replicated for several purposes. For example, some utilities companies, government institutions, etc.

These major beneficiaries are selected by the user through a dedicated search facility, through which the beneficiary can be identified. In these cases, we will not necessarily have the beneficiary account details and will use the beneficiary ID previously provided.

**Important information**

- All other major beneficiaries -that are not included in the dedicated search list will be treated as a minor beneficiary.
- For other major beneficiaries, we will look up the creditor details against the major beneficiary list. Then we will surface a list of possible matches to the customer to choose the right beneficiary on screen.
- We will provide the list of possible matches both on the existing beneficiary list and the major beneficiary list.
- Please note that when attempting to make a payment to certain major beneficiaries (e.g. credit card companies), your reference must be numeric otherwise you run the risk of the payment being rejected.
- Payments to a major beneficiary when paying a credit card the reference must contain at least 4 numeric digits.

### 25.1.3. HSBC Kinetic

HSBC Kinetic support payments to all major beneficiaries via App-to-App.

# 26. Multi-Authorisation

## 26.1.     Implemented Endpoints

### 26.1.1.     HSBC Business

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

### 26.1.2.     HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| 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 UK.

➢ 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.

# 26.2.     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.

# 26.3.     HSBC Business Multi-Authorisation

Payment limits for individual users are defined at HSBC. If a user initiates a payment above their limit it will require additional authorisation by another user with a sufficient limit at a later time. The first user will be advised that this additional authorisation is required. The additional authorisation is carried out in HSBC's direct desktop channel, following which the payment will be processed by HSBC.

If dual control is enabled and if the user initiates a payment within their limit it will require one additional authorisation by a different user with sufficient limits. If the user initiates a payment above their limits it will require two additional authorisation by two different users with sufficient limits. The requestor of the payment will be advised that additional authorisations are required which is carried out in HSBC's direct desktop channel, following which the payment will be executed by HSBC.

If dual control is enabled and if the user requested to setup a Standing Order and the amount indicated by this user is within their limits it will require one additional authorisation by a different user with sufficient limits. The requestor will be advised that additional authorisation is required which is carried out in HSBC's direct desktop channel.

# 26.4.　　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:
    - ▪ 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.
    - ▪ When dual control is enabled and a user has initiated a payment or set up a standing order
- ➤ Rejected:
    - ▪ 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.
    - ▪ When dual control is enabled and a payment or standing order has been rejected by a subsequent authoriser

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

# 26.5.　　Refund Account Details for Multi-Authorisation Payments

For processing of refunds for multi-authorised payments, TPPs should consider the below:

- ➤ Refund account details will not be shared with the PISP as part of the response to the payment fulfillment call by the PISP. At this point, the PSU has submitted the payment/standing order but the status is "Pending", as the payment needs to be fully authorised.
- ➤ The refund account details are ready to be shared only after the payment/standing order has been fully authorised (within the direct channel).
- ➤ In order to receive the refund account details, the PISP will have to make a call to GET/<payment-type>/{payment-ID}.
- ➤ As mentioned in Section 15.4, the refund account details will not be shared when the status is 'pending', 'rejected', 'initiationPending' or 'initiationFailed'.
- ➤ Based on when the payment has been fully authorised in the direct channel, the TPP may have to make multiple calls to GET/<payment-type>/{payment-ID} to receive the refund account details.

# Confirmation of Funds Summary

# 27. Confirmation of Funds Summary

## 27.1.     Implemented Endpoints

### 27.1.1.     HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Personal Current Accounts | Savings Accounts | Credit Cards | Foreign Currency Accounts* | Global Money |
|---|---|---|---|---|---|---|
| Confirmation-of-funds | POST/funds-confirmation-consents | Y | Y | Y | Y | Y |
| Confirmation-of-funds | DELETE/funds-confirmation-consents/{ConsentID} | Y | Y | Y | Y | Y |
| Confirmation-of-funds | GET/funds-confirmation-consents/{ConsentID} | Y | Y | Y | Y | Y |
| Confirmation-of-funds | POST/funds-confirmations | Y | Y | Y | Y | Y |

### 27.1.2.     HSBC Business

| Resource | Endpoints | Business Current Accounts | Savings Accounts | Deposit Accounts | Credit Cards | Foreign Currency Accounts* | Global Wallet |
|---|---|---|---|---|---|---|---|
| Confirmation-of-funds | POST/funds-confirmation-consents | Y | N | Y | Y | Y | Y |
| Confirmation-of-funds | DELETE/funds-confirmation-consents/{ConsentID} | Y | N | Y | Y | Y | Y |
| Confirmation-of-funds | GET/funds-confirmation-consents/{ConsentID} | Y | N | Y | Y | Y | Y |
| Confirmation-of-funds | POST/funds-confirmations | Y | N | Y | Y | Y | Y |

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

For Credit Cards only card holder accounts (child) are in scope for Confirmation of Funds. Requests for Confirmation of Funds to a Credit Card control account (parent) and Savings account are not supported.

Currently a request to a Credit Card control account (parent) will return an error message that does not align with the account functionality.

From the end of July 2022, HSBC Business Banking will support the "Re-authentication of COF Access" in line with the Open Banking Standard on both desktop and mobile devices.

COF received for a PIS request is an optional call. When a user does not have the correct entitlements an error message will be returned to the TPP. When a COF call is not fulfilled a payment can still be completed.

### 27.1.3. HSBC Kinetic

| 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 |

### 27.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

| 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 |

### 27.1.5. 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 |

# 27.2.    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 |

# 28. Variable Recurring Payments - Sweeping

## 28.1.        Key Information

HSBC Personal, first direct, HSBC Business and HSBC Kinetic support variable recurring payments for Sweeping from current accounts.

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.

## 28.2.        Payment Refunds

Refunds functionality is not implemented for VRP – Sweeping.

## 28.3.        Implemented Endpoints

### 28.3.1.        HSBC Personal, first direct

| Resource | Endpoints | Personal Current Accounts |
|---|---|---|
| **Domestic-vrps** | POST/domestic-vrp-consents | Y |
| **Domestic-vrps** | GET/domestic-vrp-consents/{ConsentId} | Y |
| **Domestic-vrps** | DELETE/domestic-vrp-consents/{ConsentId} | Y |
| **Domestic-vrps** | POST/domestic-vrps | Y |
| **Domestic-vrps** | GET/domestic-vrps/{DomesticVRPId} | Y |
| **Domestic-vrps** | POST/domestic-vrp-consents/{ConsentId}/funds-confirmation | Y |
| **Domestic-vrps** | POST/ events | Y |

Sweeping Payments will be rejected if Trusted Beneficiary exemption fails at the time of fulfilment.

## 28.3.2.    HSBC Business

| Resource | Endpoints | Business Current Accounts |
|---|---|---|
| **Domestic-vrps** | POST/domestic-vrp-consents | Y |
| **Domestic-vrps** | GET/domestic-vrp-consents/{ConsentId} | Y |
| **Domestic-vrps** | DELETE/domestic-vrp-consents /{ConsentId} | Y |
| **Domestic-vrps** | POST/domestic-vrps | Y |
| **Domestic-vrps** | GET/domestic-vrps/{DomesticVRPId} | Y |
| **Domestic-vrps** | POST/domestic-vrp-consents/{ConsentId}/funds-confirmation | Y |
| **Domestic-vrps** | POST/ events | Y |

## 28.3.3.    HSBC Kinetic

| Resource | Endpoints | Business Current Accounts |
|---|---|---|
| **Domestic-vrps** | POST/domestic-vrp-consents | Y |
| **Domestic-vrps** | GET/domestic-vrp-consents/{ConsentId} | Y |
| **Domestic-vrps** | DELETE/domestic-vrp-consents/{ConsentId} | Y |
| **Domestic-vrps** | POST/domestic-vrps | Y |
| **Domestic-vrps** | GET/domestic-vrps/{DomesticVRPId} | Y |
| **Domestic-vrps** | POST/domestic-vrp-consents/{ConsentId}/funds-confirmation | Y |
| **Domestic-vrps** | POST/ events | Y |

# 28.4. Request Fields

## 28.4.1. HSBC Personal, first direct

For POST /domestic-vrp-consents and POST /domestic-vrps

| Request Field | Description | HTTP Status Code | Error Code | Error Description |
|---|---|---|---|---|
| Maximum individual Amount | Transaction Limit Checks<br>first direct: £49,999 | 400 | UK.OBIE.Field.Invalid | "Maximum Individual amount is exceeding limit" |
| Maximum individual Amount | Minimum Amount: £0.01 | 400 | UK.OBIE.Field.Invalid | "Max individual amount is below the minimum amount" |
| Maximum individual Amount | Negative amount gives constraint violation error | 400 | UK.OBIE.Field.Invalid | Constraint Violatation |
| Maximum individual Amount | Only up to 2 decimal places allowed | 400 | UK.OBIE.Field.Invalid | Maximum Individual Amount must not exceed 2 decimal places |
| Maximum individual Amount → Currency | Currency can only be GBP | 400 | UK.OBIE.Field.Unexpected | Invalid Currency |
| Periodic Limit → Amount | Limit of lower period should be lesser than limit on higher period. Example<br>Maximum individual amount < **Daily,Weekly,…**<br>**Weekly should be < than Fortnightly,Monthly…**<br>Fortnightly should be < than Monthly,Half Yearly<br>Monthly should be < than Half Yearly,Yearly<br>Half Yearly should be < than Yearly | 400 | UK.OBIE.Field.Unexpected | Periodic Limit amount is below the minimum amount |
| Periodic Limit → Amount | Minimum Amount: £0.01 | 400 | UK.OBIE.Field.Unexpected | Periodic Limit amount is below the minimum amount |
| Periodic Limit → Amount | Only up to 2 decimal places allowed | 400 | UK.OBIE.Field.Unexpected | Instructed amount must not exceed 2 decimal places |
| PeriodAlignment | PeriodAlignment must be Consent if PeriodType=Fortnight | 400 | UK.OBIE.Field.Invalid | |
| CreditorAccount -> Identification | CreditorAccount Identification can only be 14 digits | 400 | UK.OBIE.Field.Invalid | |
| DebtorAccount -> Identification | DebtorAccount Identification can only be 14 digits | 400 | UK.OBIE.Field.Invalid | |
| Creditor Account Name | No special character allowed | 400 | UK.OBIE.Field.Unexpected | |
| X-HSBC-TPP-ID | if present - Length should not be greater than 18 Char | 400 | UK.OBIE.Field.Invalid | TPP Id length cannot be more than 18 characters |
| SupplementaryData | Reject if supplementary data is present (as its unused) | | | |
| RemittancInformation.Reference | RemittancInformation Reference is missing | 400 | UK.OBIE.Field.Missing | |
| RemittancInformation.Reference | Reference should be Max 18 char | 400 | UK.OBIE.Field.Invalid | |
| Risk Object | Risk object should be present | 400 | UK.OBIE.Field.Missing | Mandatory field missing |
| VRPTypes | Must be sweeping | 400 | UK.OBIE.Field.Invalid | Invalid field |
| OBDomesticVRPControlParameters.PeriodicLimits | Must contain at least 1 item | 400 | UK.OBIE.Field.Expected | |
| PSUAuthenticationMethods | For sweeping only UK.OBIE.SCANotRequired is accepted | 400 | | |

## 28.4.2. HSBC Business

| Request Field | Description | Error Code if invalid |
|---|---|---|
| Periodic Limit → Amount | Limit of lower period should be lesser than limit on higher period. Example<br> Maximum individual amount < Daily,Weekly,...<br>Daily should be < than Weekly,Fortnightly...<br>Weekly should be < than Fortnightly,Monthly...<br>Fortnightly should be < than Monthly,Half Yearly<br>Monthly should be < than Half Yearly,Yearly<br>Half Yearly should be < than Yearly | 400 - UK.OBIE.Field.Unexpected |
| OBCashAccountDebtorWithName. SchemeName | If DebtorAccount provided must be UK.OBIE.SortCodeAccountNumber | 400 - UK.OBIE.Unsupported.Scheme |
| OBCashAccountDebtorWithName. Identification | If provided: must be exactly 14 digits (0-9) and first digit must be 4. Must not be equal to CreditorAccount Identification | 400 - UK.OBIE.Field.Invalid |
| OBCashAccountCreditor3. SchemeName | Must be UK.OBIE.SortCodeAccountNumber | 400 - 4UK.OBIE.Unsupported.Scheme |
| OBCashAccountCreditor3.Identification | Must be exactly 14 digits (0-9)<br>Must not be equal to DebtorAccount Identification | 400 - UK.OBIE.Field.Invalid |
| OBCashAccountCreditor3.Name | Must be 18 characters or fewer<br>Must be the same allowed characters as in Domestic SIP 0-9 a-z A-Z ?/&.*- | 400 - UK.OBIE.Unsupported.Scheme |
| RemittanceInformation | Object RemittanceInformation must be provided | 400 - UK.OBIE.Field.Expected |
| RemittanceInformation.Reference | Field Reference must be provided within RemittanceInformation object<br>This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - / (spaces are also allowed). | 400 - UK.OBIE.Field.Expected (if not provided)<br>400 - UK.OBIE.Field.Invalid (if provided but doesn't meet set rules) |
| OBDomesticVRPControlParameters. ValidFromDateTime | If not provided, the from datetime of the request will be set by us of when we received the instruction. This field must not be > ValidToDateTime.<br>Past timestamp allowed only for the current date of when the instruction is submitted. Past date is not permitted. | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters. ValidToDateTime | If provided, must be >= now and must be >= ValidFromDateTime | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters. MaximumIndividualAmount | Must be provided | 400 - UK.OBIE.Field.Expected |
| OBDomesticVRPControlParameters.Amount | Must be at most 2 decimal places | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters.Currency | Must be GBP | 400 - UK.OBIE.Unsupported.Currency |
| OBDomesticVRPControlParameters.PeriodicLimits | Must contain at least 1 item | 400 - UK.OBIE.Field.Expected |
| OBDomesticVRPControlParameters.PeriodType | Each PeriodType must be used at most 1 time in the items within PeriodicLimits | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters.PeriodAlignment | PeriodAlignment must be Consent if PeriodType=Fortnight | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters.VRPType | Must contain UK.OBIE.VRPType.Sweeping and it must be the only value provided | 400 - UK.OBIE.Field.Invalid |
| OBDomesticVRPControlParameters.PSUAuthenticationMethods | Must contain UK.OBIE.SCANotRequired and it must be the only value provided | 400 - UK.OBIE.Field.Invalid |

## 28.5.　Payment Limits

### 28.5.1.　HSBC Personal, first direct

VRP Payments cannot exceed a customer's Daily Limit. This check will be performed at fulfilment.

### 28.5.2.　HSBC Business

Maximum Individual Payment amount cannot exceed the PSU's single payment limit. This will be checked at consent set-up and payment fulfilment.

Periodic limit amount cannot exceed the PSU's daily limit x the number of days in the period (Week = 7 days, Fortnight = 14 days, One month = 31 days, Half Year = 183 days, One Year = 366 days). This will be checked at consent setup.

### 28.5.3.　HSBC Kinetic

Maximum Individual Payment amount cannot exceed the PSU's daily payment limit of £25,000. This will be checked at consent set-up and payment fulfilment.

Periodic limit amount cannot exceed the PSU's daily limit x the number of days in the period (Week = 7 days, Fortnight = 14 days, One month = 31 days, Half Year = 183 days, One Year = 366 days). This will be checked at consent setup.

## 28.6.　Fees for CHAPS Payments

The PSU can select a different account for bearing the charges for the CHAPS transaction.

The charge will be a dynamic amount for each CHAPS transaction request.

## 28.7.　Cut-Off Time for CHAPS Payments

**HSBC Personal, first direct**

Cut-off time for CHAPS payment is 8:00 AM to 3:30 PM UK time. Any request for a CHAPS payment outside these values will be held and processed the next working day.

147

Cut-off time for CHAPS payment is 8:00 AM to 5:10 PM UK time. Any request for a CHAPS payment outside these values will be rejected. These cut-off times are aligned to the offering on the direct channels.

# 28.8.    Payment Status

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

### Endpoint: POST /domestic-vrps

| Status | API Call Status | Status Type | Applicable to | Account Position |
|---|---|---|---|---|
| "Accepted Settlement In Process" | 200 | Interim | All brands | 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/domestic-vrps /{DomesticVRPId} |
| "Rejected" | 200 | Final | All brands | Payment request is rejected (no Debit and no Credit posted to the account) |
| "Rejected" | 201 | Final | All brands | When the trusted beneficiary has been deleted between VRP consent set-up and payment initiation, the request will be rejected with: StatusReason: UK.OBIE.ExemptionNotApplied StatusReasonDescription: "Failed Trusted beneficiary check" |

### Endpoint: GET/domestic-vrps/{DomesticVRPId}

| Status | API Call Status | Status Type | Applicable to | Account Position |
|---|---|---|---|---|
| "Accepted Settlement In Process" | 200 | Interim | All brands | 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. |
| "Accepted Credit Settlement Completed" | 200 | Final | All brands | 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 | All brands | Payment request is rejected (no Debit and no Credit posted to the account) |
| "Rejected" | 201 | Final | All brands | When the trusted beneficiary has been deleted between VRP consent set-up and payment initiation, the request will be rejected |

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

 ➢   Pending (when multi-authorisation is required in HSBCs direct channel)

- ➢ Rejected
- ➢ AcceptedSettlementCompleted

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 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. I 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.

# 28.9.     Additional Notes

In a single consent the following rules apply:

- ➢ The max number of periodic limits is 6 (Day, Week, Fortnight, Month, Half-Year, Year)
- ➢ Periodic limits cannot be repeated in a consent e.g. Day, Day, Week, Week.

Debtor Account and Creditor Account in fulfilment request should match the consented payload.

If provided, debtor account must be a PCA (for HSBC Personal and first direct) or BCA (for HSBC Business and HSBC Kinetic). If another account type is provided, PSU will be presented with a hard-stop error and a CTA to exit HSBC and return to the TPP.

For HSBC Kinetic, if a PSU wishes to reinstate a beneficiary (using VRP re-authentication) after having deleted it from the trusted beneficiary list, they will have to wait until the next day to undertake this.

# 29. Two-way Notice of Revocation

Consents with status such as 'Awaiting authorisation, Authorised and Rejected' are not supported by this functionality. This response includes consents with the status 'Revoked' only.

## 29.1. Implemented Endpoints

### 29.1.1. HSBC Personal, first direct, M&S Bank

| Resource | Endpoints | Implemented? |
|---|---|---|
| event-subscription | POST /event-subscriptions | Y |
| event-subscription | GET /event-subscriptions | Y |
| event-subscription | PUT /event-subscriptions/{EventSubscriptionId} | Y |
| event-subscription | DELETE /event-subscriptions/{EventSubscriptionId} | Y |
| events | POST /events | Y |

For AIS/VRP/COF consents of Personal Banking that are authorized prior to 22nd Sept 2022, the JWT response to TPP will have urn set to "uk:org:openbanking:consent-authorization-revoked" and for the consents authorized on or after 22nd Sept 2022 will have urn set to "uk:org:openbanking:consent-access-revoked"

### 29.1.2. HSBC Business

| Resource | Endpoints | Implemented? |
|---|---|---|
| event-subscription | POST /event-subscriptions | Y |
| event-subscription | GET /event-subscriptions | Y |
| event-subscription | PUT /event-subscriptions/{EventSubscriptionId} | Y |
| event-subscription | DELETE /event-subscriptions/{EventSubscriptionId} | Y |
| events | POST /events | Y |

### 29.1.3. HSBC Kinetic

| Resource | Endpoints | Implemented? |
|---|---|---|
| event-subscription | POST /event-subscriptions | Y |
| event-subscription | GET /event-subscriptions | Y |
| event-subscription | PUT /event-subscriptions/{EventSubscriptionId} | Y |
| event-subscription | DELETE /event-subscriptions/{EventSubscriptionId} | Y |
| events | POST /events | Y |

## 29.2. Request Fields

For POST /event-subscriptions:

| Field | Notes | Error Code if invalid |
|---|---|---|
| OBEventPolling1/maxEvents | Mandatory<br>Max events supported in a request response cycle is 100<br>Allowed value between 1 to 100 | 400 - UK.OBIE.Field.Invalid |
| OBEventPolling1/returnImmediately | Mandatory<br>Value should always be true as only short polling is supported | 400 - UK.OBIE.Field.Invalid |

The events sent by ASPSP to TPP in POST /events response should be acknowledged by TPP in the subsequent /POST events request. In the instance where the TPP fails to acknowledge events, ASPSPs will attempt to send the same event up to 5 times, following which the event will be dropped from the next polling cycle.

The TPP can trigger the POST /events endpoint only after an hour of the last polling cycle.

**The access token for POST /events endpoint should have a scope of either "accounts" or "fundsconfirmations" or "payments".**

# 30. Error Codes

## 30.1.　　Common, Authorisation and Token Errors

The list of common authorisation and token errors can be found here.

## 30.2.　　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

## 30.3.　　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

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

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

# 30.5.　Event Notification Errors

The Event Notification errors list can be found here.

# 31. 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.