

HSBC Open Banking

Continental Europe Implementation Guide (V3.1.11)

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1. Introduction

HSBC has made all reasonable efforts to apply the OBIE standard to its Continental Europe Open Banking implementation. Therefore, developers should start with OBIE published documentation. [API Specifications - Open Banking Standards](#)

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'd like to provide any feedback please complete our [Online Form](#).

You can access the HSBC CE well-known configurations via the following links:

Banking Area	Page Link
HSBC Corporate Continental Europe (HSBCnet CE)	https://eu.api.ob.hsbcnet.com/well-known/openid-configuration

2. Key Changes and Announcements

Updated 18/01/2024

Key Changes:

- HSBCnet transaction history section has been updated with important 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 Corporate Continental Europe (HSBCnet CE)	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic payments)	Live	Live
		Complex Payments	Live	Live
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live

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 – Implementer’s Draft v1.1.2](#).

4.2 TPP Registration

For TPP registration HSBC supports version 3.2 of Dynamic Client Registration in line with specifications- <https://openbankinguk.github.io/dcr-docs-pub/v3.2/dynamic-client-registration.html>.

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:

Banking Area	Well-known Endpoint
HSBC Corporate Continental Europe (HSBCnet CE)	https://eu.api.ob.hsbcnet.com/well-known/openid-configuration

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

Software Statements:

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

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

Metadata	Description	Optional/ Mandatory (O or M)	Source Specification
`software_id`	Unique Identifier for TPP Client Software	M	[RFC7591] ^[0-9a-zA-Z]{1,22}\$

`iss`	SSA Issuer	M	[RFC7519] ^[0-9a-zA-Z]{1,22}\$ Identifier for the TPP. This value must be unique for each TPP registered by the issuer of the SSA For SSAs issued by the OB Directory, this must be the software_id
`iat`	Time SSA issued	M	[RFC7519]
`jti`	JWT ID	M	[RFC7519] ^[0-9A-F]{8}-[0-9A-F]{4}-4[0-9A-F]{3}-[89AB][0-9A-F]{3}-[0-9A-F]{12}\$` Max-36 length

Metadata	Description	Optional/ Mandatory (O or M)	Field Size
`software_client_id`	The Client ID Registered at OB used to access OB resources	M	Base62 GUID (22 chars) HSBC Implementation support Max 36
`software_client_description`	Human-readable detailed description of the client	O	Max256Text
`software_client_name`	Human-readable Software Name	O	Max40Text
`software_client_uri`	The website or resource root uri	O	Max256Text
`software_version`	The version number of the software should a TPP choose to register and / or maintain it	O	decimal
`software_environment`	Requested additional field to avoid certificate check	O	Max256Text
`software_jwks_endpoint`	Contains all active signing and network certs for the software	M	Max256Text
`software_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the software	O	Max256Text
`software_logo_uri`	Link to the TPP logo. Note, ASPSPs are not obliged to display images hosted by third parties	O	Max256Text

`software_mode`	ASPSP Requested additional field to indicate that this software is `Test` or `Live` the default is `Live`. Impact and support for `Test` software is up to the ASPSP.	O	Max40Text
`software_on_behalf_of_org`	A reference to fourth party organisation resource on the OB Directory if the registering TPP is acting on behalf of another.	O	Max40Text
`software_policy_uri`	A link to the software's policy page	O	Max256Text
`software_redirect_uris`	Registered client callback endpoints as registered with Open Banking	M	A string array of Max256Text items Pattern applied (?:\{([0-9a-fA-F:]+)\} \{(?:[a-zA-Z0-9%-.~!\$&'()*+;=]+(?:[a-zA-Z0-9%-.~!\$&'()*+;=]*)?@)?(\{A-Za-z0-9%-.~!\$&'()*+;=]*)?(\{A-Za-z0-9%-.~!\$&'()*+;=]*)?(\{A-Za-z0-9%-.~!\$&'()*+;=]*)?(\{A-Za-z0-9%-.~!\$&'()*+;=]*)?\})*
`software_roles`	A multi value list of PSD2 roles that this software is authorized to perform.	M	A string array of Max256Text items
`software_tos_uri`	A link to the software's terms of service page	O	Max256Text
-----	-----		-----
`organisation_competent_authority_claims`	Authorisations granted to the organisation by an NCA		CodeList { `AISP`, `PISP`, `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_endpoi nt`	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 ¹	<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 ¹	<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 ¹	<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

¹ 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	Implemented
POST /register	Y
GET /register/{ClientId}	Y
PUT /register/{ClientId}	Y
DELETE /register/{ClientId}	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:

Banking Area	Well-known Endpoint
HSBC Corporate Continental Europe (HSBCnet CE)	https://eu.api.ob.hsbcnet.com

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://eu.api.ob.hsbcnet.com/obie/open-banking/v1.1/oauth2/token> for HSBC Corporate.

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) 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)

C (2.5.4.6)

L (2.5.4.7)

S (2.5.4.8)

ST (2.5.4.8)

O (2.5.4.10)

OU (2.5.4.11)

T (2.5.4.12)

IP (1.3.6.1.4.1.42.2.11.2.1)

STREET (2.5.4.9)

DC (0.9.2342.19200300.100.1.25)

DNQUALIFIER (2.5.4.46)

DNQ (2.5.4.46)

SURNAME (2.5.4.4)

GIVENNAME (2.5.4.42)

INITIALS (2.5.4.43)

GENERATION (2.5.4.44)

EMAIL (1.2.840.113549.1.9.1)

EMAILADDRESS (1.2.840.113549.1.9.1)

UID (0.9.2342.19200300.100.1.1)

SERIALNUMBER (2.5.4.5)

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.

4.3 Authentication Journey

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

The consent status can be checked with dedicated endpoints.

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

The value of the claim ‘openbanking_intent_id’ must be set to the consent for which the journey is being resumed.

4.4 Consent Expiry Date

Consent expiry is an optional field.

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

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

4.5 Authorisation Code in OAuth Authorisation Framework

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

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

Please see the summary table for token validities below:

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

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

4.6 Message Signing

4.6.1 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
```

OBIE Field	Current HSBC Implementation
TPP b64 Header Claim	Must be omitted
TPP JWS Payload	Must be b64 encoded
HSBC b64 Header Claim (response to TPPs)	Will be omitted
HSBC b64 Payload (response to TPPs)	Will be b64 encoded

4.7 Consent Object Statuses

Statuses implemented are in line with the [Read/Write Data API Specification – v3.1.11](#).

On top of what is articulated in the above link:

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

4.8 eIDAS Certificates

4.8.1 Test Certificates

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

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

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

1. Generate a new RSA private key:

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

2. Generate the X.509 Certificate Signing Request:

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

4.8.2 Certificate Requirements

Requirements for the TLS and HTTP Signature certificate:

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

4.8.3 Certificate Refresh / Replacement

eIDAS Certificate Expiration and Refresh

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

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

eIDAS Certificate Rotation (prior to expiration)

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

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

4.9 HSBCnet CE IP Address Whitelisting and granting user access

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

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

Accounts and Transactions

5. Accounts and Transactions Summary

As per OBIE customer research, to ensure consistency of language across AISP and ASPSPs, HSBC is now adhering to the OBIE guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fstandards.openbanking.org.uk%2Fwp-content%2Fuploads%2F2022%2F04%2FCustomer-Experience-Guidelines-Checklist-Version-v3110-Final.xlsx&wdOrigin=BROWSELINK> 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 batch update window during which TPPs may encounter a "Papi call exception" error, the batch update process usually takes 15 minutes. HSBCnet CE batch start time – 19:00 UKT, batch end time – 03:30 UKT. If TPPs encounter this error during the batch window, they should try again in 30 minutes.

5.1 Implemented Endpoints

The following account and transaction endpoints are implemented:

5.1.1 HSBC Corporate Continental Europe (HSBCnet CE) Endpoints

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

5.2 In-scope Products

5.2.1 HSBC Corporate Continental Europe (HSBCnet CE)

Products:

- Current Accounts (EU markets) *
- Credit Cards (Malta only)
- Foreign Currency Accounts
- Global Wallet Accounts

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

6. Account Request API

6.1 Overview

The following values that are not in strikethrough are accepted in OBReadRequest1/Data/Permissions:

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

6.2 Implemented Endpoints

6.2.1 HSBC Corporate Continental Europe (HSBCnet CE) Endpoints

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Accounts	GET /accounts	Mandatory	Y	Y	Y	Y	N
	GET /accounts/{AccountId}	Mandatory	Y	Y	Y	Y	N

6.3 Key Information about Account Identification

Product Type	Field	Notes
Credit Cards	Data/Account/Account /Identification	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
Global Wallet	Data/Account/Account /SchemeName	HSBCnet CE use BBAN for Global Wallet accounts
Global Wallet	Data/Account/Account /Identification	HSBCnet CE – Global Wallet identification is 19 alphanumeric characters “WAXXXXXXXXXXXXXYYY” WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc.)
Global Wallet	Date/Account/Account SubType	HSBCnet CE – Global Wallet AccountSubType will be CurrentAccount

6.4 Credit Card Product Behaviour (replacement cards)

HSBCnet CE:

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

7. Balances API

7.1 Implemented Endpoints

7.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y	Y	N

7.1.2 HSBC Corporate Continental Europe (HSBCnet CE)

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

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

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

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

8. Transaction API

8.1 Overview

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

8.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y	Y	N

8.2 Transaction History

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

HSBC brand	Product type	Max. number of transactions returned per page	Transaction status	Period supported
HSBC Corporate Continental Europe (HSBCnet CE)	Current Accounts	400	Pending & Booked	From the start of the previous year (e.g. in 2024 data from January 2023 onwards will be returned)
HSBC Corporate Continental Europe (HSBCnet CE)	Credit Cards	300	Unbilled & Billed	12 months

8.3 Lifespan of Next Links

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

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

The access token must continue to be refreshed.

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

8.4 Truncation

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

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

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (i.e. 6 years) and *transactionToDate* = today, on a rolling basis, e.g. if the GET /accounts/{AccountId}/transactions is sent a week after the POST /account-requests, it will have access

to the most recent 7 days, but no longer have access to the 7 days at the start of the 2190-day period from the date the POST /account-requests was sent in.

- When the TPP sends in GET /accounts/{AccountId}/transactions, it can send in *fromBookingDateTime* and *toBookingDateTime*:
- HSBC will accept a future-dated *toBookingDateTime*, but this will have the same net result as setting the date to today (see later section *Booked and Pending Transactions*) – termed 'future truncation'.
- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate*. **Please also refer to Section 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 all product types and all HSBC brands, 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 Response Fields

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for PCA and Savings Account:</p> <p>))) - Contactless debit card payment ATM - Cash machine BP - Bill payment CHQ - Cheque CR - Credit DD - Direct Debit or other BACS debit DIV - Dividend DR – Debit OBP - Open Banking Payment OBT - Open Banking Transfer (me to me) PYM - Paym SO - Standing order TFR - Transfer VIS – Visa</p> <p>Populated with the following values for Credit Cards: MAIL_ORDER_OR_TELEPHONE_ORDER_PURCHASE ONLINE_PURCHASE CONTACTLESS_PURCHASE OTHER_PURCHASE ATM_CASH_WITHDRAWAL OTHER_CASH_WITHDRAWAL PAYMENT FEES INTEREST RETURNS_OR_REFUNDS OTHER_TRANSACTIONS</p> <p>* This field is not applicable for HSBCnet CE</p>
Data/Transaction/TransactionId	<p>Unique identifier for the transaction</p> <p>Note: For credit card transactions, which incur a fee (for example ATM withdrawal, foreign currency transaction), the transaction and the corresponding fee will have the same transaction ID</p> <p>* HSBCnet CE - For booked transactions only, HSBCnet returns a unique transaction ID.</p>
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

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.

There is an edge case scenario, where a transaction is made and then reversed within the same day. In this scenario, both the original transaction and the reversed transactions will disappear from the list of transactions. This is in line with the behavior in our direct online channels. We therefore suggest that TPPs only take the 'immutable' flag as true until 24 hours after the transaction date, to avoid such edge case scenarios.

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.
- For more information – please refer to – <https://openbanking.atlassian.net/wiki/spaces/DZ/pages/1009778990/How+the+OBIE+Standard+can+be+used+in+relation+to+RTS+Article+10>

9. Standing Orders API

9.1.1 HSBC Corporate Continental Europe (HSBCnet CE) Endpoints

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N	N	N

9.2 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.

10. Scheduled Payments API

10.1 Implemented Endpoints

10.2 HSBC Corporate Continental Europe (HSBCnet CE) Endpoints

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N	N	N

11. Beneficiaries API

11.1 Overview

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.

11.2 Implemented endpoints

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (Malta only)	Savings Account	Deposit Accounts
Beneficiaries	GET/accounts/{AccountId}/beneficiaries	Conditional	Y	N	N	N	N

11.3 Beneficiary list

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

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

11.4 Beneficiaries ordering

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

11.5 Pagination

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

11.6 Payment types supported to retrieve beneficiaries

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

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

11.7 Beneficiary details returned in response

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

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

Payment Initiation Summary

12. Payment Initiation Summary

12.1 Faster Payments

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

12.2 Implemented Endpoints

12.2.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented for HSBC Corporate CE.

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

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

International-standing-orders

GET /international-standing-orders/{InternationalStandingOrderPaymentId}

Y

Y

N

N

12.3 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 statuses) payment refund details will not be shared even if the readRefundAccount is true.

- HSBCnet CE - pending, rejected, initiationPending and initiationFailed

13. Domestic Payments

13.1 Implemented Endpoints

13.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
Domestic-payment-consents	POST /domestic-payment-consents	Y	N	N	N
	GET /domestic-payment-consents/{ConsentId}	Y	N	N	N
	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	N	N	N
Domestic-payments	POST /domestic-payments	Y	N	N	N
	GET /domestic-payments/{DomesticPaymentId}	Y	N	N	N

13.2 Request Fields

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

13.2.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

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

Field	Notes
CreditorAccount/Name (M)	Must be provided
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, (1) Debtor and Creditor account locations should be the same and should be amongst the EU countries. (2) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN (3) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN
CreditorPostalAddress/AddressLine (O)	(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in at most 3 array fields of AddressLine [0-2]. (2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.
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
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType Authorisation.CompletionDateTime channelPaymentId Creditor.PostalAddress.AddressLine[3 and onwards] <i>(Priority Payment)</i> CreditorAccount.SecondaryIdentification DebtorAccount.SecondaryIdentification exchangeRateInformation.exchangeRate Risk.DeliveryAddress.AddressLine[0 -2] Risk.DeliveryAddress.BuldingNumber Risk.DeliveryAddress.Country Risk.DeliveryAddress.CountrySubDivision[0-2] Risk.DeliveryAddress.PostCode Risk.DeliveryAddress.StreetName Risk.DeliveryAddress.TownName Risk.MerchantCategoryCode Risk.MerchantCustomerIdentification Risk.PaymentContextCode SCASupportData.AppliedAuthenticationApproach SCASupportData.ReferencePaymentOrderId SCASupportData.RequestedSCAExemptionType SupplementaryData	Must not be provided

13.3 Payment Status

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

Endpoint: POST /domestic-payments

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

Endpoint: GET /domestic-payments/{DomesticPaymentId}

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

Notes:

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

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

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

In a scenario where a TPP terminates the connection before they have received a response from the POST endpoint, the payment may still have been submitted for processing. In this scenario, the TPP should resubmit the

payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

14. Domestic Scheduled Payment

14.1 Implemented Endpoints

14.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
Domestic-scheduled-payment-consents	POST /domestic-scheduled-payment-consents	Y	N	N	N
	GET /domestic-scheduled-payment-consents/{ConsentId}	Y	N	N	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	N	N	N
	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	N	N	N

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

14.2 Request Fields

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

14.2.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only : <ul style="list-style-type: none"> UK.OBIE.SWIFT (for non-UK payments) UK.OBIE.Target2 (for all PSD2 payments) UK.OBIE.Euro1 (for all PSD2 payments) <u>Note:</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.SEPACreditTransfer,UK.OBIE.SEPAInstantCreditTransfer is not supported via Domestic endpoint payment initiation
RequestedExecutionDateTime (M)	Must be within next 45 calendar days
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> 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 : <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN

Field	Notes
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same and should be amongst the EU countries.</p> <p>(2) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(3) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2].</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p>
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
RemittanceInformation/Reference (O)	Must not be provided.
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType Authorisation.CompletionDateTime channelPaymentId Creditor.PostalAddress.AddressLine[3 and onwards] <i>(Priority Payment)</i> CreditorAccount.SecondaryIdentification DebtorAccount.SecondaryIdentification Risk.DeliveryAddress.AddressLine[0 -2] Risk.DeliveryAddress.BuldingNumber Risk.DeliveryAddress.Country Risk.DeliveryAddress.CountrySubDivision[0-2] Risk.DeliveryAddress.PostCode Risk.DeliveryAddress.StreetName Risk.DeliveryAddress.TownName Risk.MerchantCategoryCode Risk.MerchantCustomerIdentification Risk.PaymentContextCode SCASupportData.AppliedAuthenticationApproach SCASupportData.ReferencePaymentOrderId SCASupportData.RequestedSCAExemptionType SupplementaryData	Must not be provided

14.3 Payment Status

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

Endpoint: POST /domestic-scheduled-payments

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

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

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

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

15. Domestic Standing Order

15.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
Domestic-standing-order-consents	POST /domestic-standing-order-consents	Y	N	N	N
	GET /domestic-standing-order-consents/{ConsentId}	Y	N	N	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N	N
	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N	N

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

15.2 Request Fields (HSBC Corporate)

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

Field	Notes
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> Daily: EvryWorkgDay Weekly: IntrvlWkDay01:<day of the week, week starts from Mon> Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon> Monthly: IntrvlMnthDay:01:<day of the month> Every 2 months: IntrvlMnthDay:02:<day of the month> Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month> Every 6 months: IntrvlMnthDay:06:<day of the month> End of every month: IntrvlMnthDay:01:-01 Annually / Yearly: IntrvlMnthDay:12:<day of the month>
FirstPaymentAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
FinalPaymentAmount (O)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
Initiation/NumberOfPayments (O)	<p>The max range value for numberOfPayments is dependent on the payment type.</p> <ul style="list-style-type: none"> Priority Payment and Inter-Account Transfer : 2-99 Standing Order : 2-999
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	<p>May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35</p>
CreditorAccount/Name (M)	<p>Must be provided</p>
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same, and should be amongst the UK and EU countries.</p> <p>(2) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN.</p> <p>(3) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN.</p>
CreditorPostalAddress/AddressLine (O)	<p>(1) 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</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p>
Reference (O)	<p>May be optionally provided</p>
ReadRefundAccount (O)	<p>May be optionally provided (Possible values Yes/No).</p> <p>For Standing orders, in HSBCnet only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.</p>

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

15.3 Payment Status Return

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

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

16. International Payments

16.1 Implemented Endpoints

The following provides an overview for implemented endpoints. International Payments functionality is live.

16.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following International Payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
International-payment-consents	POST /international-payment-consents	Y	Y	N	N
	GET /international-payment-consents/{ConsentId}	Y	Y	N	N
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	N
International-payments	POST /international-payments	Y	Y	N	N
	GET /international-payments/{InternationalPaymentId}	Y	Y	N	N

16.2 Request Fields

16.2.1 Request Fields for HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

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

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

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

Field	Notes
DestinationCountryCode (O)	Only HSBCnet CE supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	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 CE supported Purpose codes will be allowed. Kindly refer section 19.7.3
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType Authorisation.CompletionDateTime ChannelPaymentId Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment) Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer) CreditorAccount.SecondaryIdentification CreditorAgent.Name CreditorAgent.PostalAddress entire Object (any field inside) DebtorAccount.SecondaryIdentification ExchangeRateInformation.exchangeRate Risk.DeliveryAddress.AddressLine[0 -2] Risk.DeliveryAddress.BuldingNumber Risk.DeliveryAddress.Country Risk.DeliveryAddress.CountrySubDivision[0-2] Risk.DeliveryAddress.PostCode Risk.DeliveryAddress.StreetName Risk.DeliveryAddress.TownName Risk.MerchantCategoryCode Risk.MerchantCustomerIdentification Risk.PaymentContextCode SCASupportData.AppliedAuthenticationApproach SCASupportData.ReferencePaymentOrderId SCASupportData.RequestedSCAExemptionType SupplementaryData	Must not be provided

16.3 Payment Country – CreditorAgent/PostalAddress/Country

16.3.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

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

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

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

16.4 Optional Fields

16.4.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints) – Optional Fields

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:

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

EPAY	Epayment Transaction is related to ePayment via Online-Banking	PENS	PensionPayment Transaction is the payment of pension.	WHLD	WithHolding Transaction is the payment of withholding tax.
FCOL	Fee Collection A Service that is settling card transaction related fees between two parties.				

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:

Code	Description	Code	Description	Code	Description
ACCT	Account Management	DNTS	Dental Services	NWCM	Network Communication
ADVA	Advance Payment	EDUC	Education	OFEE	Opening Fee
AGRT	Agricultural Transfer	ELEC	Electricity Bill	OTHR	Other
AIRB	Air	ENRG	Energies	OTLC	Other Telecom Related Bill
ALLW	Allowance	ESTX	Estate Tax	PADD	Preauthorised Debit
ALMY	Alimony Payment	FCPM	Payment of Fees & Charges	PAYR	Payroll
ANNU	Annuity	FERB	Ferry	PENS	Pension Payment
ANTS	Anesthesia Services	FREX	Foreign Exchange	PHON	Telephone Bill
AREN	Account Receivable Entry	FWLV	Foreign Worker Levy	POPE	Point Of Purchase Entry
BBSC	Baby Bonus Scheme	GASB	Gas Bill	PPTI	Property Insurance
BECH	Child Benefit	GDDS	Purchase Sale Of Goods	PRCP	Price Payment
BENE	Unemployment Disability Benefit	GDSV	Purchase Sale Of Goods And Services	PRME	Precious Metal
BEXP	Business Expenses	GOVI	Government Insurance	PTSP	Payment Terms
BOCE	Back Office Conversion Entry	GOVT	Government Payment	PTXP	Property Tax
BONU	Bonus Payment	GSCB	Purchase Sale Of Goods And Service With Cash Back	RCKE	Re-presented Check Entry
BUSB	Bus	GSTX	Goods & Services Tax	RCPT	Receipt Payment
CASH	Cash Management Transfer	HEDG	Hedging	RDTX	Road Tax
CBFF	Capital Building	HLRP	Housing Loan Repayment	REBT	Rebate
CBTV	Cable TV Bill	HLTC	Home Health Care	REFU	Refund
CCRD	Credit Card Payment	HLTI	Health Insurance	RENT	Rent

CDBL	Credit Card Bill	HSPC	Hospital Care	RINP	Recurring Installment Payment
CDCB	Credit Payment with Cashback	HSTX	Housing Tax	RLWY	Railway
CDCD	Cash Disbursement	ICCP	Irrevocable Credit Card Payment	ROYA	Royalties
CDOC	Original Credit	ICRF	Intermediate Care Facility	SALA	Salary Payment
CDQC	Quasi cash	IDCP	Irrevocable Debit Card Payment	SAVG	Savings
CFEE	Cancellation Fee	IHRP	Instalment Hire Purchase Agreement	SCVE	Purchase Sale of Services
CHAR	Charity Payment	INPC	Insurance Premium Car	SECU	Securities
CLPR	Car Loan Principal Repayment	INSU	Insurance Premium	SSBE	Social Security Benefits
CMDT	Commodity Transfer	INTC	Intra Company Payment	STDY	Study
COLL	Collection Payment	INTE	Interest	SUBS	Subscription
COMC	Commercial Payment	INVS	Investment & Securities	SUPP	Supplier Payment
COMM	Commission	IVPT	Invoice Payment	TAXS	Tax Payment
COMT	Consumer Third Party Consolidate Payment	LBRI	Labour Insurance	TBIL	Telco Bill
COST	Costs	LICF	License Fee	TCSC	Town Council Service Charges
CPKC	Carpark Charges	LIFI	Life Insurance	TELI	Telephone-Initiated Transaction
CPYR	Copyright	LIMA	Liquidity Management	TRAD	Trade Services
CSDB	Cash Disbursement	LOAN	Loan	TREA	Treasury Payment
CSLP	Company Social Loan Payment To Member Bank	LOAR	Loan Repayment	TRFD	Trust Fund
CVCF	Convalescent Care facility	LTCF	Long Term Care Facility	TRPT	Transport
DBTC	Debit Collection Payment	MDCS	Medical Services	UBIL	Utilities Bill
DCRD	Debit Card Payment	MSVC	Multiple Service Type	VATX	Value Added Tax Payment
DEPT	Deposit	NETT	Netting	VIEW	Vision Care
DERI	Derivatives	NITX	Net Income Tax	WEBI	Internet-Initiated Transaction
DIVD	Dividend	NOWS	Not Otherwise Specified	WHLD	With Holding
DMEQ	Durable Medical Equipment	NWCH	Network Charge	WTER	Water Bill

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 licence 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:

Code	Description	Code	Description	Code	Description
0	Food and Live Animals	12140	Postal and courier services	16520	Information services
1000	Beverages and tobacco	12210	Charter of aircraft (with crews)	16610	Royalties for usage of intellectual property
2000	Crude Materials, inedible, except fuels	12220	Charter of ships and vessels (with crews)	16620	License fees to reproduce and distribute intellectual property
3000	Minerals, Fuel and Lubricants	12230	Charter of other modes of transport (with crews)	16711	Merchanting trade in Malaysia
4000	Animal and vegetable Oils, Fats and waxes	12310	Rentals/operating leasing of aircraft (without crews)	16712	Merchanting trade Abroad
5000	Chemicals and related products, not classified elsewhere	12320	Rentals/ operating leasing of ships and vessels (without crews)	16730	Research and development

6000	Manufactured Goods	12330	Rentals/ operating leasing of other transport equipment (without crews)	16740	Architectural, engineering, and other technical services
7000	Machinery, non-customised packaged software and transport equipment	12400	Fees for salvage operations	16750	Agricultural, mining, and on-site processing
7100	Power lines, pipelines, and undersea communication cables	12500	Repair and Maintenance of Aircraft, Ships and Other Transport Equipment	16760	Advertising, market research and public opinion polling services
8000	Miscellaneous manufactured articles	13110	Goods and services purchase by travellers	16771	Legal services
9000	Commodities and miscellaneous transactions, not classified elsewhere	13210	Goods and services purchase through official travel	16772	Accounting services
9001	Goods (Broad Classification)	13220	Goods and services purchase by short term workers	16773	Management consulting services
9100	Refunds relating to goods transactions	13300	Pilgrimage /religious related	16780	Rentals / operating leasing of dwellings, other buildings and machinery
9700	Non-monetary gold	13400	Medical-related	16791	Trade-related services
10010	Goods for processing/manufacturing services	13500	Education - related	16792	Waste treatment services
11110	Freight by air	14410	Taxes on products and productions	16810	Audio-visual and artistic related services
11120	Freight by sea	14420	Subsidies on products and productions	16820	Health services
11130	Freight by other modes of transportation	16100	TeleCommunication services	16830	Education services
11210	Passenger fare by air	16210	Construction and installation services in Malaysia	16840	Heritage and recreational services
11220	Passenger fare by sea	16220	Construction and installation services abroad	16850	Other personal services
11230	Passenger fare by other modes of transportation	16332	Auxiliary insurance services	16910	Refunds relating to services transactions
12110	Airport services	16410	Explicitly-charged financial services	21132	Fines and penalties (Government sector)
12120	Port services	16510	Computer services	21242	Fines and penalties
12130	Other terminal facilities				

16.5 FX Rate Validity

16.5.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

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 CE 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 CE. Please contact OpenBankingSupport@hsbc.com if the payment instruction fails on the POST.

16.6 Payment Status

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

Endpoint: POST /international-payments

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

Endpoint: GET /international-payments/{InternationalPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Accepted Settlement In Process"	200	Interim	HSBCnet CE	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision.
"Accepted Credit Settlement Completed"	200	Final	HSBCnet CE	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.
"Rejected"	200	Final	HSBCnet CE	Payment request is rejected (no Debit and no Credit posted to the account).
"Pending"	200	Interim	HSBCnet CE	Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it.

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

17. International Scheduled Payment

17.1 Implemented Endpoints

17.1.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
International-scheduled-payment-consents	POST /international- scheduled-payment-consents	Y	Y	N	N
	GET / international- scheduled-payment-consents/{ConsentId}	Y	Y	N	N
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	N
International-scheduled-payments	POST / international -scheduled-payments	Y	Y	N	N
	GET /international -scheduled-payments/{InternationalScheduledPaymentId}	Y	Y	N	N

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

17.2 Request Fields

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

17.2.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

Field	Notes
LocalInstrument (O)	<p>May be optionally provided as per any of the below supported enumeration values in case sensitive format only:</p> <ul style="list-style-type: none"> UK.OBIE.SWIFT (for non-UK payments) UK.OBIE.Target2 (for all PSD2 payments) UK.OBIE.Euro1 (for all PSD2 payments) UK.OBIE.SEPACreditTransfer (for SEPA country payments) UK.OBIE.SEPAInstantCreditTransfer (for SEPA country instant payments applicable for certain countries (like "France (FR)", "Netherlands (NL)", "Ireland (IR)")) <p><u>Note</u>:- UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International-scheduled endpoint payment initiation</p>
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

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

Field	Notes
CurrencyOfTransfer (M)	If you wish to pay using "Eurozone-SEPA - Credit Transfer" OR "Eurozone-SEPA - Credit Transfer Instant", then this CurrencyOfTransfer must be provided as "EUR".
DestinationCountryCode (O)	Only HSBCnet CE supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	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 CE supported Purpose codes will be allowed. Kindly refer section 19.7.3
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured(O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType	Must not be provided
Authorisation.CompletionDateTime	
ChannelPaymentId	
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	
CreditorAccount.SecondaryIdentification	
CreditorAgent.Name	
CreditorAgent.PostalAddress entire Object (any field inside)	
DebtorAccount.SecondaryIdentification	
ExchangeRateInformation.exchangeRate	
Risk.DeliveryAddress.AddressLine[0 -2]	
Risk.DeliveryAddress.BuldingNumber	
Risk.DeliveryAddress.Country	
Risk.DeliveryAddress.CountrySubDivision[0-2]	
Risk.DeliveryAddress.PostCode	
Risk.DeliveryAddress.StreetName	
Risk.DeliveryAddress.TownName	
Risk.MerchantCategoryCode	
Risk.MerchantCustomerIdentification	
Risk.PaymentContextCode	
SCASupportData.AppliedAuthenticationApproach	
SCASupportData.ReferencePaymentOrderId	
SCASupportData.RequestedSCAExemptionType	
SupplementaryData	

17.3 Payment status

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

Endpoint: POST /international-scheduled-payments

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

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

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

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

18. International Standing Order

18.1 HSBC Corporate Continental Europe (HSBCnet CE Endpoints)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Foreign Currency Account	Deposit Account	Global Wallet
International-standing-order-consents	POST /international-standing-order-consents	Y	Y	N	N
	GET /international-standing-order-consents/{ConsentId}	Y	Y	N	N
International-standing-orders	POST /international-standing-orders	Y	Y	N	N
	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	Y	N	N

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

18.2 Request Fields (HSBC Corporate Continental Europe (HSBCnet CE Endpoints))

Field	Notes
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> Daily: EvryWorkgDay Weekly: IntrvIWkDay01:<day of the week, week starts from Mon> Every 2 weeks / Fortnightly: IntrvIWkDay02:<day of the week, week starts from Mon> Monthly: IntrvIMnthDay:01:<day of the month> Every 2 months: IntrvIMnthDay:02:<day of the month> Every 3 months / Quarterly: IntrvIMnthDay:03:<day of the month> Every 6 months: IntrvIMnthDay:06:<day of the month> End of every month: IntrvIMnthDay:01:-01 Annually / Yearly: IntrvIMnthDay: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)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> 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

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

Field	Notes
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet CE supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	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 CE supported Purpose codes will be allowed. Kindly refer section 19.7.3
Reference (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No). For Standing orders, only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.
Authorisation.AuthorisationType	Must not be provided
Authorisation.CompletionDateTime	
ChannelPaymentId	
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	
CreditorAccount.SecondaryIdentification	
CreditorAgent.Name	
CreditorAgent.PostalAddress entire Object (any field inside)	
DebtorAccount.SecondaryIdentification	
ExchangeRateInformation.exchangeRate	
Purpose	
Risk.DeliveryAddress.AddressLine[0 -2]	
Risk.DeliveryAddress.BuldingNumber	
Risk.DeliveryAddress.Country	
Risk.DeliveryAddress.CountrySubDivision[0-2]	
Risk.DeliveryAddress.PostCode	
Risk.DeliveryAddress.StreetName	
Risk.DeliveryAddress.TownName	
Risk.MerchantCategoryCode	
Risk.MerchantCustomerIdentification	
Risk.PaymentContextCode	
SCASupportData.AppliedAuthenticationApproach	
SCASupportData.ReferencePaymentOrderId	
SCASupportData.RequestedSCAExemptionType	
SupplementaryData	

18.3 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 OBIE schema are as below:

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

18.4 Payment Status

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

- InitiationPending

HSBCnet will always send back 'InitiationPending' for all scenarios.

19. File Payments

19.1 Implemented Endpoints

The following File Payments endpoints are implemented for HSBCnet UK:

Resource	Endpoints	Implemented
file-payments-consent	POST /file-payment-consents	Y
	POST /file-payment-consents/{ConsentId}/file	Y
	GET /file-payment-consents/{ConsentId}	Y
file-payments	POST /file-payments	Y
	GET /file-payments/{FilePaymentId}	Y
	GET /file-payments/{FilePaymentId}/payment-details	N
	GET /file-payments/{FilePaymentId}/report-file	N

19.2 Request Fields and Example File

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

For POST /file-payment-consents:

Field	Notes
FileType	FileType should be equal to UK.OBIE.pain.001.001.08
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded
authorisationType	Mandatory field assuming one of the following values - <ul style="list-style-type: none"> • A-Pre Authorised • V-File Level With Summary • F-File Level With Details
SupplementaryData/ConnectProfileId	String value containing the Profile Identification Code (PIC)
SupplementaryData/AuthorisationLevel	String value that describes the Authorisation Level details for the payment
SupplementaryData/FileName	Mandatory String value describing the File Name. 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">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Unique MSG Reference</MsgId>
      <CreDtTm>2021-10-15T20:25:37</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>0.02</CtrlSum>
      <InitgPty>
        <Nm>Customer Name</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>ClientPICCode</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Debit reference</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>0.02</CtrlSum>
      <PmtTplInf>
        <SvcLvl>
          <Cd>4 letter code defining Payment service</Cd>
        </SvcLvl>
      </PmtTplInf>
      <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>
</CstmrCdtTrfInittn>
</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/CstmrCdtTrfInittn/GrpHdr
<MsgId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/GrpHdr/MsgId
<CreDtTm>	Yes	dateTime	/Document/CstmrCdtTrfInittn/GrpHdr/CreDtTm
<NbOfTxs>	No	text [0-9]{1,15}	/Document/CstmrCdtTrfInittn/GrpHdr/NbOfTxs
<InitgPty>	Yes		/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty
<OrgId>	Yes		/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty/Id/OrgId
<Id>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty/Id/OrgId/Othr/Id
<PmtInflId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/PmtInf/PmtInflId
<NbOfTxs>	Yes	text [0-9]{1,15}	/Document/CstmrCdtTrfInittn/PmtInf/NbOfTxs
<PmtMtd>	Yes	text	/Document/CstmrCdtTrfInittn/PmtInf/PmtMtd
<Cd>	Yes	text{1,4}	/Document/CstmrCdtTrfInittn/PmtInf/PmtTplnInf/SvcLvl/Cd
<ReqdExctnDt>	Yes	date	/Document/CstmrCdtTrfInittn/PmtInf/ReqdExctnDt
<Dbtr>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/Dbtr
<DbtrAcct>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct
<Id>	Yes	Choice	/Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct/Id/IBAN
<DbtrAgt>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/DbtrAgt
<FinInstnId>	Yes		/Document/CstmrCdtTrfInittn/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/CstmrCdtTrfInittn/PmtInf/DbtrAgt/FinInstnId/BIC
<Id>	Yes	Choice	/Document/CstmrCdtTrfInittn/PmtInf/DbtrAgtAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrfInittn/PmtInf/DbtrAgtAcct/Id/IBAN
<ChrgBr>	Yes	text{1,4}	/Document/CstmrCdtTrfInittn/PmtInf/ChrgBr
<PmtId>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/PmtId
<InstrId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/PmtId/InstrId
<EndToEndId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId
<Amt>	Yes	Choice	/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt
<InstdAmt>	Yes	0 <= decimal td = 18 fd = 5	/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt/InstdAmt
<FinInstnId>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId

<BIC>	Yes	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC
<Nm>	Yes	text{1,140}	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxInf/Cdtr/Nm
<PstlAdr>	Yes		/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr
<Id>	Yes	Choice	/Document/CstmrCdtTrflnitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrflnitn/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
BE	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
CZ	TRF or TRA	URGP	<PmtMtd> is "TRF" OR "TRA" <SvcLvl><Cd> is "URGP", AND Debtor Account Country and Creditor Account Country are same AND Payment amount CCY <InstdAmt Ccy = "AAA"> = "CZK"	Domestic HV/Urgent Payments
CZ	TRF or TRA	URGP	<PmtMtd> is "TRF" OR "TRA" <SvcLvl><Cd> is "URGP", AND Debtor Account Country and Creditor Account Country are different	Cross Border Payments
ES	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
IE	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA"	Cross border payments
IT	TRF	URGP, PRPT, SDVA	<PmtMtd> is "TRF" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Debtor Account Country AND Creditor Account Country are same	Domestic HV/Urgent payments
IT	TRF	URGP, PRPT, SDVA	<PmtMtd> is "TRF" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Debtor Account Country AND Creditor Account Country are different	Cross border payments

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

SEPA	DD	SEPA	<PmtMtd> is "DD" <SvcLvl><Cd> is "SEPA" And <LclInstrm> is "CORE" AND Debtor account country is either of "PL", "GB", "FR", "DE", "IE", "NL", "CH", "CZ", "BE", "LU", "IT", "GR", "MT" or "ES"	SEPA Direct Debits - Core
SEPA	DD	SEPA	<PmtMtd> is "DD" <SvcLvl><Cd> is "SEPA" And <LclInstrm> is "B2B" AND Debtor account country is either of "PL", "GB", "FR", "DE", "IE", "NL", "CH", "CZ", "BE", "LU", "IT", "GR", "MT" or "ES"	SEPA Direct Debits - B2B

19.3 Payment Status

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.

20. Multi-Authorisation

20.1 HSBC Corporate Continental Europe (HSBCnet CE) Implemented Endpoints

Resource	Endpoints	Implemented
Domestic-payment-consents	POST /domestic-payment-consents	Y
	GET /domestic-payment-consents/{ConsentId}	Y
Domestic-payments	POST /domestic-payments	Y
	GET /domestic-payments/{DomesticPaymentId}	Y
Domestic-scheduled-payment-consents	POST /domestic-scheduled-payment-consents	Y
	GET /domestic-scheduled-payment-consents/{ConsentId}	Y
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y
	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y
International-payment-consents	POST /international-payment-consents	Y
	GET /international-payment-consents/{ConsentId}	Y
International-payments	POST /international-payments	Y
	GET /international-payments/{InternationalPaymentId}	Y
International-scheduled-payment-consents	POST /international- scheduled-payment-consents	Y
	GET / international- scheduled-payment-consents/{ConsentId}	Y
International-scheduled-payments	POST / international -scheduled-payments	Y
	GET /international -scheduled-payments/{ InternationalScheduledPaymentId}	Y

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

20.2 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 OBIE 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.

20.3 Multi-Authorisation Object Status

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

- AwaitingFurtherAuthorisation: when a user has initiated a payment above their payment limit and that payment has yet to be authorized by a user with a sufficient limit in HSBC’s direct channel.
- Rejected: when a user has initiated a payment above their payment limit and that payment has been rejected by a user with a sufficient limit in HSBC’s direct channel.

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

Confirmation of Funds Summary

21. Confirmation of Funds Summary

21.1 Implemented Endpoints

The following endpoints are implemented.

21.1.1 HSBC Corporate Continental Europe (HSBCnet CE) Endpoints

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

21.2 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

22. HSBC Error Codes

22.1 Common Errors

Common Errors			
Error Code	HTTPS Status	Situations in which used	Error Message
"UK.OBIE.Header.Invalid"	400 Bad Request	TPP requests this operation (other than the one that created intent)	N/A
"UK.OBIE.Header.Invalid"	400 Bad Request	x-fapi-financial-id exists but contains an illegal value	"Message": "Invalid header"
"UK.OBIE.Header.Invalid"	400 Bad Request	x-fapi-customer-last-logged-time value is illegal	"Message": "Invalid header"

"UK.OBIE.Header.Invalid"	400 Bad Request	x-fapi-customer-ip-address value is illegal	"Message": "Invalid header"
"UK.OBIE.Header.Invalid"	400 Bad Request	x-fapi-interaction-ids value is illegal	"Message": "Invalid header"
"UK.OBIE.Header.Invalid"	400 Bad Request	Message signing using JWS Signature	"Message": "Request failed unexpectedly"
"UK.OBIE.Header.Invalid"	400 Bad Request	x-hsbc-forwarded-for has an invalid value	{\"Id\":\"25775b7f-32be-4591-a11a-ba333f99e3d1\", \"Code\":\"500\", \"Message\":\"Internal Server Error\", \"Errors\":{\"Error Code\":\"UK.OBIE.UnexpectedError\", \"Message\":\"Request failed unexpectedly\"}}
"UK.OBIE.Header.Invalid"	400 Bad Request	x-idempotency-key	N/A
"UK.OBIE.Header.Missing"	400 Bad Request	x-fapi-financial-id header is missing	"Message": "Missing header"
N/A	401 Unauthorized	Authorization header is either empty or not present	N/A
N/A	401 Unauthorized	Authorization header is present but in an unexpected format	N/A
N/A	401 Unauthorized	TPP profile is not found in the OBIE Directory	N/A
N/A	401 Unauthorized	TPP does not have any "active authorizations"	N/A
N/A	401 Unauthorized	Token has expired (time to live has been exceeded)	N/A
N/A	401 Unauthorized	Intent token is not found (for given authorization header and grant type). Possible reason is that it was not created	N/A

N/A	401 Unauthorized	Intent does not exist (for given authorization and grant type)	N/A
N/A	401 Unauthorized	TPP software record has not been found in a TPP store (unrecognizable TPP)	N/A
N/A	403 Forbidden	Data requested falls outside of Article 10a parameters; reauthentication required	N/A
N/A	403 Forbidden	Access token revoked; reauthentication required	N/A
N/A	403 Forbidden	Software Statement for given TPP either does not exist or is not active	N/A
N/A	403 Forbidden	Software Statement for given TPP does not have required role (to perform this particular operation)	N/A
N/A	403 Forbidden	Given scope (openid, accounts, payments, fundsconfirmation) is not allowed by Software Statement (collection of roles is passed to check that)	N/A
N/A	403 Forbidden	Intent token has been created for some other brand (other than requested)	N/A
N/A	403 Forbidden	Intent scope list does not contain any of the requested scopes	N/A
N/A	403 Forbidden	Other TPP is requesting this operation (other than the one that created intent)	N/A
N/A	403 Forbidden	Line of business from TPP Software Statement differs from the requested line of business	N/A
N/A	502 Bad Gateway	Cannot connect to the OBIE Directory (and verify TPP)	N/A

N/A	502 Bad Gateway	Cannot obtain from intent from intent store for unexpected reason (e.g. connectivity)	N/A
N/A	502 Bad Gateway	Cannot connect to TPP store	N/A
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Client DN Header is present but in an unexpected format	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Grant type value is not recognized (this is an internal error)	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	This is a technical error. Operation (fetching from an external system) took too much time (timeout) or was interrupted by some other thread. In normal situation this should not happen	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	TPP profile does not have information whether or not particular 'authorization' is active or not	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Intent token has been created for some other grant type (other than requested)	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Grant type is not expected (other than authorisation code, refresh token or client credential grant)	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Intent's grant type is unrecognizable or is not one of the expected values	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Conversion of object into json is not successful (technical error)	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Unexpected TPP role	"Message": "Request failed unexpectedly"
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Unexpected grant type	"Message": "Request failed unexpectedly"

22.2 Authorisation and Token Errors

22.2.1 Authorisation Endpoint

Authorisation Errors			
Error Code	HTTPS Status	Situations in which used	Error Message
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User does not have a profile in internet banking	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User does not have a service ID in internet banking	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User security level is less than 40	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Secure key for username is locked	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Secure key for username is unregistered	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User account is locked in internet banking	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User account is suspended in internet banking	N/A
"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	User account is locked (temporary)	N/A
"UK.OBIE.Field.Invalid"	400 Bad Request	TPP with given ID is not found in TPP Database (for given client ID)	Error description": "Missing TTP Register"
"UK.OBIE.Field.Invalid"	400 Bad Request	Redirect URL is invalid (or does not match redirect from TPP)	Error_description": "Invalid Redirect Url provided in request: https://bad.url.com/"} }
Null	302 or 403 (for mobile)	Request is missing JWT or Invalid JWT or Invalid Scope	N/A

22.2.2 Token Endpoint

Token Errors			
Error Code	HTTPS Status	Situations in which used	Error Message
"UK.OBIE.Field.Invalid"	400 Bad Request	Request has a non-compliant JSON body	N/A
"UK.OBIE.Field.Invalid"	400 Bad Request	Request has an invalid grant	N/A
"UK.OBIE.Field.Invalid"	400 Bad Request	Consent access record cannot be found in a database	{"error":"invalid_request","error_description":"Could not find Consent Access Record in database with provided Authorization Code"}
"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist for a given ID	{"error":"invalid_request","error_description":"Could not find Consent Record in database with provided ID"}
"UK.OBIE.Field.Invalid"	400 Bad Request	Illegal grant type from request	{"error":"invalid_grant","error_description":"Invalid Grant Type: Not supported Grant Type. Should be authorization_code, client_credentials, refresh_token"}
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Unsuccessful call to Forgerock	{"error":"server_error","error_description":"Problem with connection to the Token Endpoint"}
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Error calling downstream system (any reason)	{"error":"server_error","error_description":"Error while making call to DSP service"}
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Authorization date is not present in consent access	{"error":"server_error","error_description":"Missing Consent Access Authorized Date"}
"UK.OBIE.UnexpectedError"	500 Internal Server Error	Error during de-serialization of canonical consent	{"error":"server_error","error_description":"Canonical Consent Deserialization Error"}

"UK.OBIE.UnexpectedError"	500 Internal Server Error	Error calling fraud service	{"error": "server_error", "error_description": ""}
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22.3 Account Information Service (AIS)

22.3.1 Consents

AIS				
API Endpoint	Error Code	HTTP Status	Situations in which used	Error Message
POST /account-access-consents	"UK.OBIE.UnexpectedError"	500 Internal Server Error	Intent structure is not in a current version (for example previous version)	<pre>{ "Id": "ca0d4e52-78af-43ea-83d6-49e229afdef5", "Code": "500", "Message": "Internal Server Error", "Errors": [{ "ErrorCode": "UK.OBIE.UnexpectedError", "Message": "Request failed unexpectedly" }] }</pre>
POST /account-access-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	Validation of fetched intent fails	<pre>{ "Id": "dc85c3d8-682a-4966-bca0-98db10f3ae33", "Code": "400", "Message": "Bad</pre>

				Request", "Errors":[{ "ErrorCode":"UK.OBIE.Field.Invalid", "Message":"Invalid field value", "Path":"#" }] }
POST /account-access-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	Requested intent does not have listed at least one permission	N/A
	"UK.OBIE.Field.InvalidDate"	400 Bad Request	Transaction dates are incorrect ('from' date after 'to' date)	{ "Id":"13df88ce-e163-4bbc-b26d-e9a2e4fa6492", "Code":"400", "Message":"Bad Request", "Errors":[{ "ErrorCode":"UK.OBIE.Field.InvalidDate", "Message":"Invalid date value", "Path":"#/Data/TransactionFromDateTime" }, {

				<pre> "ErrorCode":"UK.OBIE.Field.InvalidDate", "Message":"Invalid date value", "Path":"#/Data/TransactionToDateTime" }] } </pre>
GET /account-access-consents/{ConsentId}	"UK.OBIE.Resource.NotFound"	400 Bad Request	Consent does not exist or is already deleted	<pre> { "Id":"f0c834e8-564c-4e4a-9306-b81beb56341c", "Code":"400", "Message":"Bad Request", "Errors":[{ "ErrorCode":"UK.OBIE.Resource.NotFound", "Message":"Resource not found" }] } </pre>
GET /account-access-consents/{ConsentId}	"UK.OBIE.UnexpectedError"	502 Bad Gateway	Cannot connect to a consent store	N/A
GET /account-access-	"UK.OBIE.Field.Invalid"	400 Bad Request	Type of intent is different than the expected type	N/A

consents/{ConsentId}				
DELETE /account-access-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist or is already deleted	{ "Id":"4dd5f52e-0563-475c-8648-53fadfbff183", "Code":"400", "Message":"Bad Request" }

22.3.2 Accounts

AIS				
API Endpoint	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A
GET /accounts	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	N/A
GET /accounts	"UK.OBIE.UnexpectedError"	500 Internal Server Error	Failed to call PAPI \ PAPI response is not set \ line of business is not set \ Self link is not set	Id":"63cf402b-3f67-48fe-8126-c1983d62a3a9","Code":"500","Message":"Internal Server Error","Errors":[{"ErrorCode":"UK.OBIE.UnexpectedError","Message":"Request failed unexpectedly"}]}
GET /accounts/{AccountId}	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard	N/A

GET /accounts/{AccountId}	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{AccountId}	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	N/A

22.3.3 Balances

AIS				
API Endpoint	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/balances	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountId}/balances	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{AccountId}/balances	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	N/A

22.3.4 Transactions

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/transaction	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountId}/transaction	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{AccountId}/transaction	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	
GET /accounts/{AccountId}/transaction	"UK.OBIE.Field.InvalidDate"	400 Bad Request	1. FromBookingDateTime is after toBookingDateTime (query params in request), 2. Transactions dates are in invalid format	Message:"Invalid date value"

22.3.5 Beneficiaries

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A

GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	Third Party trying to access restricted endpoints after 60 minutes of SCA	N/A
GET /accounts/{AccountId}/beneficiaries	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed	N/A
<u>GET /accounts/{AccountId}/beneficiaries</u>	<u>UK.OBIE.unexpectedError</u>	<u>403</u>	<u>TPP service has been opted out for the customer</u>	<u>Failed eligibility check</u>
<u>GET /accounts/{AccountId}/beneficiaries</u>	<u>UK.OBIE.unexpectedError</u>	<u>403</u>	<u>Requested debit account does not have necessary entitlement</u>	<u>Failed eligibility check</u>

22.3.6 Direct Debits

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/direct-debits	N/A	403 Forbidden	PSU has revoked consent access on ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountId}/direct-debits	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{Acc	N/A	403 Forbidden	Third Party trying to access	N/A

ountld)/direct-debits			restricted endpoints after 60 minutes of SCA	
GET /accounts/{Accountld)/direct-debits	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed	N/A

22.3.7 Standing Orders

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{Accountld)/standing-orders	N/A	403 Forbidden	PSU has revoked consent access on ASPSP dashboard or consent has expired	N/A
GET /accounts/{Accountld)/standing-orders	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the Accountld 2. Consent permission mismatch 3. Scope mismatch 4. Client ID is not present in the request	N/A
GET /accounts/{Accountld)/standing-orders	N/A	403 Forbidden	Third Party tries to access restricted endpoints after 60 minutes of SCA	N/A
GET /accounts/{Accountld)/standing-orders	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed	N/A

22.3.8 Scheduled Payments

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountID}/scheduled-payments	N/A	403 Forbidden	PSU has revoked consent access on ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountID}/scheduled-payments	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountID 2. Consent permission mismatch	N/A
GET /accounts/{AccountID}/scheduled-payments	N/A	403 Forbidden	Third Party tries to access restricted endpoints after 60 minutes of SCA	N/A
GET /accounts/{AccountID}/scheduled-payments	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	N/A

22.4 Payment Initiation Service (PIS) Consent

22.4.1 Domestic Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. Initiation.ControlSum is invalid. It must have two decimal places. 3. CreditorAccount.Identification is invalid 4. Creditor Name is invalid 5. Domestic Payment intent has an invalid payment type

			<p>information (CHAPS)</p> <p>6. CreditorAccount.SchemeName is invalid (CHAPS)</p> <p>7. Initiation.LocalInstrument is invalid</p> <p>8. InstructedAmount.Amount is invalid. Amount should have two decimal places</p> <p>9. CreditorAccount.identification is invalid, it cannot be the same as DebtorAccount.Identification</p> <p>10. Risk.PaymentContextCode is invalid</p> <p>11. Risk.DeliveryAddress.Country is invalid. It should be "GB"</p>
POST /domestic-payment-consents	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /domestic-payment-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /domestic-payment-consents	"UK.OBIE.UnexpectedError"	500 Internal Server Error	Unexpected error - If tppDateTime is not equal to currentDateTime validationStatus is false
POST /domestic-payment-consents	"UK.OBIE.Field.Expected"	400 Bad Request	<ol style="list-style-type: none"> 1. RemittanceInformation object is missing 2. Risk cannot be null or empty
GET /domestic-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

22.4.2 Domestic Scheduled Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. RemittanceInformation.Unstructured is invalid 3. Initiation.LocalInstrument is invalid 4. Initiation.RequestedExecutionDate is invalid 5. InstructedAmount.Amount is invalid, only 2 decimal places are allowed 7. CreditorAccount.identification is invalid, it cannot be same as DebtorAccount.Identification 8. DebtorAccount.Identification is invalid 9. RemittanceInformation.Unstructured is invalid 10. RemittanceInformation.Reference field length should not be more than 18 characters 11. Risk.DeliveryAddress.Country is invalid
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.InvalidDate"	400 Bad Request	Payment date is after 12 months
POST /domestic-scheduled-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

POST /domestic-scheduled-payment-consents	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.Missing"	400 Bad Request	<ol style="list-style-type: none"> 1. RemittanceInformation object is missing 2. RemittanceInformation.Unstructured field is missing 3. CreditorAccount.SchemeName field is missing
POST /domestic-scheduled-payment-consents	"UK.OBIE.Unsupported.Scheme"	400 Bad Request	CreditorAccount.SchemeName is invalid
GET /domestic-scheduled-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

22.4.3 Domestic Standing Order Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-standing-order-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not same as FirstPaymentAmount and RecurringPaymentAmount 5. Initiation.NumberOfPayments or Initiation.FinalPaymentDateTime is invalid 6. Initiation.Reference field length should not be greater than 18 characters 7. Initiation.Reference is invalid 8. Initiation.RecurringPaymentDateTime is invalid

			<p>9. FirstPaymentAmount.Amount is invalid. Amount should have two decimal places</p> <p>10. RecurringPaymentAmount.Currency is invalid. It should be equal to "GBP"</p> <p>11. CreditorAccount.SchemeName is invalid</p> <p>12. DebtorAccount.SchemeName is invalid</p> <p>13. Initiation.Frequency is invalid</p> <p>14. Domestic Standing Order Payment intent has an invalid payment type information</p> <p>15. CreditorAccount.identification is invalid, it cannot be the same as DebtorAccount.Identification</p>
POST /domestic-standing-order-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<p>1. Debtor Account SchemeName value is incorrect</p> <p>2. Creditor Account SchemeName value is incorrect</p> <p>3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor</p> <p>4. CreditorAgent Identification is missing</p> <p>5. CreditorAgent Country is missing</p> <p>6. When both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (we expect only 1)</p>
POST /domestic-standing-order-consents	"UK.OBIE.Field.InvalidDate"	400 Bad Request	<p>1. First payment date is after 12 months or today or tomorrow</p> <p>2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime</p> <p>3. Initiation.FirstPaymentDateTime is invalid</p> <p>4. Initiation.RecurringPaymentDateTime is invalid</p> <p>5. Initiation.FinalPaymentDateTime is invalid (it cannot be less than FirstPaymentDateTime)</p>
POST /domestic-standing-order-consents	"UK.OBIE.Unsupported.Frequency"	400 Bad Request	Frequency is not valid

POST /domestic-standing-order-consents	"UK.OBIE.Unsupported.AccountIdentifier"	400 Bad Request	DebtorAccount.Identification is invalid
POST /domestic-standing-order-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /domestic-standing-order-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /domestic-standing-order-consents	"UK.OBIE.Field.Missing "	400 Bad Request	1. Initiation.FirstPaymentDateTime field is missing 2. Initiation.Reference is missing 3. Initiation.FinalPaymentDateTime is missing 4. CreditorAccount.Identification is missing
GET /domestic-standing-order-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

22.4.4 International Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-payment-consents	"UK.OBIE.Field.Invalid "	400 Bad Request	1. Amount is not greater than 0 2. Creditor.Name and CreditorAccount.Name must be the same 3. Creditor.PostalAddress.AddressLine [Department+SubDepartment+BuildingNumber] field length should not be greater than 35 characters 4. Creditor has invalid Creditor.PostalAddress.PostCode 5. Creditor has invalid Creditor.PostalAddress.TownName 6. Creditor has invalid Creditor.PostalAddress.CountrySubDivision 7. RemittanceInformation.Referenc

			<p>e is invalid</p> <p>8. RemittanceInformation.Unstructured is invalid</p> <p>9. Initiation.ExtendedPurpose is invalid</p> <p>10. Initiation.Purpose is invalid</p> <p>11. IBAN and Destination Country Code mismatch</p> <p>12. BIC and Destination Country Code mismatch</p> <p>13. Initiation.InstructionIdentification field length should not be greater than 35 characters</p> <p>14. Initiation.EndToEndIdentification field length should not be greater than 35 characters</p> <p>15. CreditorAccount.Name field length should not be greater than 70 characters</p> <p>16. CreditorAccount.SecondaryIdentification field length should not be greater than 35 characters</p> <p>17. Invalid priority for the payment request</p> <p>18. InstructedAmount.Currency is invalid</p> <p>19. Invalid address type selected</p> <p>20. Invalid debtor account scheme name selected</p> <p>21. DebtorAccount and Creditor Account should not be the same</p> <p>22. DebtorAccount.Identification should be 14 digits</p> <p>23. DebtorAccount.Name field length should not be greater than 256 characters</p> <p>24. Authorisation type must be either single or any</p> <p>25. RemittanceInformation.Unstructured field length should not be greater than 140 characters</p> <p>26. RemittanceInformation.Reference field length should not be greater than 34 characters</p> <p>27. Initiation.ExtendedPurpose field length should not be greater than 140 characters</p> <p>28. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>29. Initiation.Purpose + RemittanceInformation.Reference +</p>
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			<p>RemittanceInformation.Unstructured total field length should not be greater than 138 characters</p> <p>30. Only one of either Initiation.Purpose or Initiation.ExtendedPurpose can be populated (not both)</p> <p>31. Initiation.Purpose + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>32. Initiation.ExtendedPurpose + RemittanceInformation.Reference + RemittanceInformation.Unstructured total field length should not be greater than 138 characters</p> <p>33. RemittanceInformation.Reference + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>34. Initiation.ExtendedPurpose + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>35. RemittanceInformation.Unstructured field length should not be greater than 140 characters</p> <p>36. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>37. Initiation.Purpose + RemittanceInformation.Reference total field length should not be greater than 38 characters</p> <p>38. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>39. Initiation.ExtendedPurpose + RemittanceInformation.Reference total field length should not be greater than 139 characters</p> <p>40. Initiation.ExtendedPurpose field length should not be greater than 140 characters</p> <p>41. RemittanceInformation.Reference field length should not be greater than 34 characters</p> <p>42. Initiation.Purpose field length should not be greater than 4 characters</p> <p>43. Initiation.Purpose is invalid</p> <p>44. Initiation.Purpose field length should not be greater than 4</p>
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			<p>characters</p> <p>45. CreditorAccount.SchemeName is invalid</p> <p>46. Initiation.DestinationCountryCode is invalid; does not match with the country code of IBAN</p> <p>47. CreditorAccount.SchemeName is invalid</p> <p>48. CreditorAgent.Identification has invalid BIC</p> <p>49. Initiation.DestinationCountryCode is invalid; does not match with the country code of BIC</p> <p>50. CreditorAgent.SchemeName is invalid when CreditorAccount.SchemeName is IBAN</p> <p>51. Initiation.CurrencyOfTransfer is invalid for CreditorAgent.SchemeName</p> <p>52. CreditorAccount.SchemeName is invalid for SEPA - only IBAN is allowed</p> <p>53. IBAN and BIC should belong to the same country</p> <p>54. CreditorAgent.SchemeName is invalid</p> <p>55. CreditorAccount.SchemeName is invalid</p> <p>56. IBAN and BIC should belong to the same country</p> <p>57. CreditorAgent.SchemeName is invalid when CreditorAccount.SchemeName is IBAN</p> <p>58. CreditorAgent.SchemeName is invalid for Initiation.CurrencyOfTransfer</p> <p>59. Initiation.DestinationCountryCode is invalid</p> <p>60. Initiation.CurrencyOfTransfer is invalid when Initiation.LocalInstrument is SEPA</p> <p>61. Initiation.CurrencyOfTransfer is invalid when Initiation.LocalInstrument is SEPA</p> <p>62. Initiation.ChargeBearer is invalid</p> <p>63. Initiation.DestinationCountryCode is invalid</p>
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			<p>64. Initiation.CurrencyOfTransfer is invalid when country is GB</p> <p>65. InstructedAmount.Amount is greater than the allowed limit</p> <p>66. InstructedAmount.Currency is invalid. It can either be equal to Initiation.CurrencyOfTransfer or "GBP"</p> <p>67. CreditorAgent.PostalAddress.Country is invalid</p> <p>68. Initiation.ChargeBearer is invalid for SEPA payment route</p> <p>69. Initiation.ChargeBearer is invalid for SWIFT payment route</p>
POST /international-payment-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. CreditorAgent.PostalAddress should be null or empty 7. ExchangeRateInformation object is not required for this request 8. Charges.Amount is not required for this request 9. Charges.Amount.Currency is not required for this request 10. CreditorAgent.PostalAddress should be null or empty
POST /international-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /international-payment-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /international-payment-consents	"UK.OBIE.Field.Missing"	400 Bad Request	<ol style="list-style-type: none"> 1. Initiation.InstructionIdentification is missing 2. Initiation.EndToEndIdentification is missing 3. CreditorAccount.Name is missing 4. CreditorAccount.Identification is missing 5. Initiation.CurrencyOfTransfer is missing 6.

			<p>CreditorAccount.SchemeName is missing</p> <p>7. Initiation.ChargeBearer is missing</p> <p>8. Initiation.RequestedExecutionDateTime is missing</p> <p>9. Authorisation.AuthorisationType is missing</p> <p>10. Risk object is missing</p> <p>11. Initiation.ChargeBearer is missing</p> <p>12. Initiation.RequestedExecutionDateTime is missing</p> <p>13. Authorisation.AuthorisationType is missing</p> <p>14. Exchange Rate Information is missing</p>
GET /international-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

22.4.5 International Scheduled Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. InstructedAmount.Currency is invalid
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Invalid Date"	400 Bad Request	<ol style="list-style-type: none"> 1. Payment date is after 12 months 2. You cannot trigger a payment request for a date in the past 3. Initiation.RequestedExecutionDateTime is invalid

POST /international-scheduled-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /international-scheduled-payment-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Missing "	400 Bad Request	Initiation.RequestedExecutionDateTime is missing
GET /international-scheduled-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

22.4.6 International Standing Order Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-standing-order-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not the same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not the same as FirstPaymentAmount and RecurringPaymentAmount
POST /international-standing-order-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are

			present in the request (we expect only 1)
POST /international-standing-order-consents	"UK.OBIE.Field.Invalid Date"	400 Bad Request	1. First payment date is after 12 months or today or tomorrow 2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime
POST /international-standing-order-consents	"UK.OBIE.Unsupported .Frequency"	400 Bad Request	Frequency is not valid
POST /international-standing-order-consents	"UK.OBIE.Unsupported .Currency"	400 Bad Request	Currency is unsupported
POST /international-standing-order-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
GET /international-standing-order-consents/{ConsentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5 Payment Initiation Service (PIS) Fulfilment

22.5.1 Domestic Payment

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-payments	N/A	401 Unauthorized	Access token expired
POST /domestic-payments	N/A	403 Forbidden	Consent expired
POST /domestic-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
POST /domestic-payments	N/A	403 Forbidden	Sanctions check fails

POST /domestic-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /domestic-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /domestic-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /domestic-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-payments	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

22.5.2 Domestic Payment ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /domestic-payments/{DomesticPaymentId}	N/A	401 Unauthorized	Access token expired
GET /domestic-payments/{DomesticPaymentId}	N/A	403 Forbidden	Consent expired
GET /domestic-payments/{DomesticPaymentId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource

GET /domestic-payments/{DomesticPaymentId}	N/A	403 Forbidden	Sanctions check fails
GET /domestic-payments/{DomesticPaymentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /domestic-payments/{DomesticPaymentId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
GET /domestic-payments/{DomesticPaymentId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
GET /domestic-payments/{DomesticPaymentId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /domestic-payments/{DomesticPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5.3 Domestic Scheduled Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-scheduled-payments	N/A	401 Unauthorized	Access token expired
POST /domestic-scheduled-payments	N/A	403 Forbidden	Consent expired
POST /domestic-scheduled-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /domestic-scheduled-payments	N/A	403 Forbidden	Sanctions check fails
POST /domestic-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body

POST /domestic-scheduled-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-scheduled-payments	"UK.OBIE.Header.Invalid id"	400 Bad Request	Request has malformed header fields
POST /domestic-scheduled-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /domestic-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-scheduled-payments	"UK.OBIE.Field.Invalid Date"	400 Bad Request	Payment date is after 12 months
POST /domestic-scheduled-payments	UK.OBIE.Unsupported.Currency	400 Bad Request	Currency is unsupported

22.5.4 Domestic Scheduled Payment ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	N/A	401 Unauthorized	Access token expired
GET /domestic-scheduled-	N/A	403 Forbidden	Consent expired

payments/{DomesticScheduledPaymentId}			
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	N/A	403 Forbidden	Sanctions check fails
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5.5 Domestic Standing Orders

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-standing-orders	N/A	401 Unauthorized	Access token expired

POST /domestic-standing-orders	N/A	403 Forbidden	Consent expired
POST /domestic-standing-orders	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
POST /domestic-standing-orders	N/A	403 Forbidden	Sanctions check fails
POST /domestic-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /domestic-standing-orders	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-standing-orders	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /domestic-standing-orders	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not same as FirstPaymentAmount and RecurringPaymentAmount
POST /domestic-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (we expect only 1)

POST /domestic-standing-orders	"UK.OBIE.Field.Invalid Date"	400 Bad Request	1. First payment date is after 12 months or today or tomorrow 2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime
POST /domestic-standing-orders	"UK.OBIE.Unsupported .Frequency"	400 Bad Request	Frequency is not valid
POST /domestic-standing-orders	"UK.OBIE.Unsupported .Currency"	400 Bad Request	Currency is unsupported

22.5.6 Domestic Standing Order ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /domestic-standing-orders/{DomesticStandingOrderId}	N/A	401 Unauthorized	Access token expired
GET /domestic-standing-orders/{DomesticStandingOrderId}	N/A	403 Forbidden	Consent expired
GET /domestic-standing-orders/{DomesticStandingOrderId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
GET /domestic-standing-orders/{DomesticStandingOrderId}	N/A	403 Forbidden	Sanctions check fails
GET /domestic-standing-orders/{DomesticStandingOrderId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /domestic-standing-orders/{DomesticStandingOrderId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
GET /domestic-standing-orders/{DomesticStandingOrderId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body

GET /domestic-standing-orders/{DomesticStandingOrderId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /domestic-standing-orders/{DomesticStandingOrderId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5.7 International Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-payments	N/A	401 Unauthorized	Access token expired
POST /international-payments	N/A	403 Forbidden	Consent expired
POST /international-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /international-payments	N/A	403 Forbidden	Sanctions check fails
POST /international-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /international-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

POST /international-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /international-payments	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not BorneByCreditor or BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-payments	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

22.5.8 International Payment ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /international-payments/{InternationalPaymentId}	N/A	401 Unauthorized	Access token expired
GET /international-payments/{InternationalPaymentId}	N/A	403 Forbidden	Consent Expired
GET /international-payments/{InternationalPaymentId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
GET /international-payments/{InternationalPaymentId}	N/A	403 Forbidden	Sanctions check fails
GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body

GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5.9 International Scheduled Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-scheduled-payments	N/A	401 Unauthorized	Access token expired
POST /international-scheduled-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /international-scheduled-payments	N/A	403 Forbidden	Sanctions check fails
POST /international-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-scheduled-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-scheduled-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields

POST /international-scheduled-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /international-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /international-scheduled-payments	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-scheduled-payments	"UK.OBIE.Field.Invalid Date"	400 Bad Request	Payment date is after 12 months
POST /international-scheduled-payments	"UK.OBIE.Unsupported .Currency"	400 Bad Request	Currency is unsupported

22.5.10 International Scheduled Payment ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	N/A	401 Unauthorized	Access token expired
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	N/A	403 Forbidden	Consent expired
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.

GET /international-scheduled-payments/{InternationalScheduledPaymentId}	N/A	403 Forbidden	Sanctions check fails
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.5.11 International Standing Orders

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-standing-orders	N/A	401 Unauthorized	Access token expired
POST /international-standing-orders	N/A	403 Forbidden	Consent expired
POST /international-standing-orders	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource

POST /international-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-standing-orders	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-standing-orders	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /international-standing-orders	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /international-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not the same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not the same as FirstPaymentAmount and RecurringPaymentAmount
POST /international-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not BorneByCreditor or BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (only 1 is expected)
POST /international-standing-orders	"UK.OBIE.Field.Invalid Date"	400 Bad Request	<ol style="list-style-type: none"> 1. First payment date is after 12 months or today or tomorrow 2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime

POST /international-standing-orders	"UK.OBIE.Unsupported.Frequency"	400 Bad Request	Frequency is not valid
POST /international-standing-orders	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

22.5.12 International Standing Order Payment ID

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N/A	401 Unauthorized	Access token expired
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N/A	403 Forbidden	Consent expired
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
GET /international-standing-orders/{International	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields

alStandingOrderPaymentId}			
GET /international-standing-orders/{InternationalStandingOrderPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

22.6 Card Based Payment Instrument Issuer (CBPII)

22.6.1 POST/ Funds Confirmation Consents

CBPII			
API End-point	Error Code	HTTP Status	Situations in which used
POST /funds-confirmation-consents	N/A	401 Unauthorized	Access token expired
POST /funds-confirmation-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	Validation of fetched intent fails
POST /funds-confirmation-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	Requested intent does not have listed at least one permission
POST /funds-confirmation-consents	N/A	403 Forbidden	Sanctions check fails

22.6.2 Funds Confirmation Consents / Consent ID

CBPII			
API End-point	Error Code	HTTP Status	Situations in which used
GET /funds-confirmation-consents/{ConsentId}	N/A	401 Unauthorized	Access token expired
GET /funds-confirmation-consents/{ConsentId}	N/A	403 Forbidden	Consent does not exist or already deleted

GET /funds-confirmation-consents/{Consent Id}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
GET /funds-confirmation-consents/{Consent Id}	N/A	403 Forbidden	Sanctions check fails

22.6.3 Funds Confirmation Consents / Consent ID

CBPII			
API End-point	Error Code	HTTP Status	Situations in which used
DELETE /funds-confirmation-consents/{Consent Id}	N/A	401 Unauthorized	Access token expired
DELETE /funds-confirmation-consents/{Consent Id}	N/A	403 Forbidden	Consent does not exist or already deleted
DELETE /funds-confirmation-consents/{Consent Id}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
DELETE /funds-confirmation-consents/{Consent Id}	N/A	403 Forbidden	Sanctions check fails

22.6.4 Funds Confirmations

CBPII			
API End-point	Error Code	HTTP Status	Situations in which used
POST /funds-confirmations	N/A	401 Unauthorized	Access token expired
POST /funds-confirmations	N/A	403 Forbidden	Consent expired
POST /funds-confirmations	N/A	403 Forbidden	Third Party uses an access token that does not have the

			appropriate scope to access the requested resource
POST /funds- confirmations	N/A	403 Forbidden	Sanctions check fails

23. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication (18-01-2024). 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.