HSBC Open Banking

TPP Implementation Guide (v3.1.7)

Last Updated: 30-09-2021

HSBC

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1. Introduction

HSBC has made all reasonable efforts to apply the OBIE standard to its UK Open Banking implementation. Therefore, developers should start with OBIE published documentation.

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

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

You can access the HSBC OBIE pages via the following links:

Banking Area	Page Link
HSBC Personal	https://openbanking.atlassian.net/wiki/spaces/AD/pages/108266712/Implementation+Guide+HSBC+Persona
HSBC Business	https://openbanking.atlassian.net/wiki/spaces/AD/pages/1059489023/Implementation+Guide+HSBC+Business
Marks and Spencer	https://openbanking.atlassian.net/wiki/spaces/AD/pages/914326499/Implementation+Guide+Marks+Spencers
first direct	https://openbanking.atlassian.net/wiki/spaces/AD/pages/915047304/Implementation+Guide+first+direct
HSBC Kinetic	https://openbanking.atlassian.net/wiki/spaces/AD/pages/1387201093/Implementation+Guide+HSBC+-+Kinetic
HSBC Corporate (HSBCnet)	https://openbanking.atlassian.net/wiki/spaces/AD/pages/1171816486/HSBC+-+Corporate+Banking

2. Key Changes

Updated 30/09/21

- ➢ Changes to the balance types returned for Kinetic Credit Cards accounts as previously communicated please see in section 7.1.7 HSBC Kinetic Balance Type
- ➢ Confirmation of Funds capability for HSBC Retail, first direct, M&S is now available for credit cards on browser. Mobile journeys will be delivered later in 2021.
- ➢ Clarifications in section 17.3 Payment Status and section 18.6 Payment Status Return

3. Summary of HSBC API Functionality Per Brand – Live & Upcoming

In line with the CMA Revised Roadmap, 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 2021.

Brand	Product	Feature	Date (browser)	Date (app-2-app)
HSBC Retail	Current Accounts	AIS v3.1.7	Live	Live
		Confirmation of Funds	Live	Live
		New Technology infrastructure (new stack)	Live	Live
		OBWAC / QWAC Certificates	Live	Live
		Full legal name of account holder	Live	Live
		PIS v3.1.7 (SIP, FDP, SO)	Live	Live
		International Payments	Live	Live
		Complex Payments	n/a	n/a
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic Payments Only)	Live	Oct 21
	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Oct 21
		PIS (Domestic Payments Only)	Oct 21	Oct 21
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	tbc 21	tbc 21
		PIS (International Payments Only)	Live	Oct 21
first direct	Current Accounts	AIS v3.1.7	Live	Live
		Confirmation of Funds	Live	Live
		New Technology infrastructure (new stack)	Live	Live
		OBWAC / QWAC Certificates	Live	Live
		Full legal name of account holder	Live	Live
		PIS v3.1.7 (SIP, FDP, SO)	Live	Live
		International Payments	Live	Live
		Complex Payments	n/a	n/a
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic Payments Only)	Live	Oct 21
	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Oct 21
		PIS (Domestic Only)	Oct 21	Oct 21
HSBC Business	Business Current Accounts	AIS v3.1.7	Live	Live
		Confirmation of Funds	Live	Live
		New Technology infrastructure (new stack)	Live	Live
		OBWAC / QWAC Certificates	Live	Live
		Full legal name of account holder	Live	Live
		PIS v3.1.7 (SIP, FDP, SO)	Live	Live

		International Payments	Live	Live
		Complex Payments (BACS)	Live	Live
		Complex Payments (CHAPS)	Live	Live
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic Payments Only)	n/a	Live
	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS	n/a	n/a
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
M&S Bank	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Oct 21
HSBC Kinetic	Business Current Accounts	AIS v3.1.7	Live	Live
		Confirmation of Funds	Live	Live
		OBWAC / QWAC Certificates	Live	Live
		Full legal name of account holder	Live	Live
		PIS v3.1.6 (SIP, FDP, SO)	Live	Live
		International Payments	n/a	n/a
		Complex Payments	n/a	n/a
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
HSBC Corporate (HSBCnet)	Business Current Accounts	AIS v3.1.7	Live	Live
		Confirmation of Funds	tbc 2021	tbc 2021
		PIS	Dec 2021	Dec 2021
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	tbc 2021	tbc 2021
		PIS (International Payments Only)	Dec 2021	Dec 2021
	Credit Cards	AIS	tbc 2021	tbc 2021
		Confirmation of Funds	tbc 2021	tbc 2021
HSBC Channel Islands and Isle of Man	Credit Cards***	AIS	tbc 2021	tbc
		Confirmation of Funds	tbc 2021	tbc 2021

* For Credit Card APIs, please note the following:
- Minimum payment due, Immediate payment due and Last Statement Balance and related payment dates will be shared through Credit Cards Statements End point. This end point will be made available in 2022
- The maximum transaction history accessible with SCA is 18 months billed and 1 month unbilled (Transactions of up to 72 months will be shared through Credit Cards Statements End point. This endpoint will be made available in 2022)

*** API's for CIIoM Retail Expat and Domestic channels will cover cards issued under UK license only. Products issued under local license will not be covered

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 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 Personal	https://api.ob.hsbc.co.uk/.well-known/openid-configuration
HSBC Business	https://api.ob.business.hsbc.co.uk/.well-known/openid-configuration
Marks and Spencer	https://api.ob.mandsbank.com/.well-known/openid-configuration
first direct	https://api.ob.firstdirect.com/.well-known/openid-configuration
HSBC Kinetic	https://api.ob.hsbckinetic.co.uk/.well-known/openid-configuration
HSBC Corporate (HSBCnet)	https://api.ob.hsbcnet.com/.well-known/openid-configuration

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

Software Statements:

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

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

TPP's using eIDAS certificates can generate a self-signed software statement (self-signed SSA)- see [here](#) for further information.

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

POST /register:

➢ TPPs must include a complete ClientName and OrganisationName during the registration process.

   Both names should be:

   • Semantically and syntactically correct

   • Adhere to data integrity rules including correct capitalisation, consistent use of abbreviations and spacing.

➢ If an agent is acting on behalf of the TPP, the agent name (Trading name of the Agent Company) must be provided within "software_on_behalf_of_org".

➢ The audience 'aud' value should be:

Banking Area	Well-known Endpoint
HSBC Personal	https://api.ob.hsbc.co.uk
HSBC Business	https://api.ob.business.hsbc.co.uk
Marks and Spencer	https://api.ob.mandsbank.com
first direct	https://api.ob.firstdirect.com
HSBC Kinetic	https://api.ob.hsbckinetic.co.uk
HSBC Corporate (HSBCnet)	https://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://api.ob.hsbc.co.uk/obie/open-banking/v1.1/oauth2/token for HSBC Personal

4.2.5 MTLS when token_endpoint_auth_method is tls_client_auth

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

For example, a valid value would be:

CN=00158000016i44JAAQ,2.5.4.97=#131050534447422D4643412D373635313132,O=HSBC UK Bank Plc,C=GB

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

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

        CN (2.5.4.3)

        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 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
Access Token	POST/token grant type: authorization_code *Please note you must not send "scope" for this scenario. If you do, this will result in the error code "invalid_request"*	AIS- 60 minutes - OAuth Code elapsed time PIS – 5 minutes - OAuth Code elapsed time

Token	Endpoint	Time To Live
Refresh token	POST/token grant type: refresh_token	**AISP** 90 days – If consent expiry date is left blank or more than 90 days Or If consent expiry date is provided and less than 90 days the refresh token will only be valid up to the provided date **PISP** N/A there is no refresh token issued **CBPII** equal to Consent Expiry Date or open ended if Consent Expiry Date not specified

4.5   Message signing

4.5.1 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

HSBC implemented message signing on 06 July 2020. As per the uplift to version v3.1.7 and in line with Waiver 007 requirements, HSBC has made changes to its accepted JWS validation for payment messages.

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

4.6   Consent object statuses

Statuses implemented are in line with the Read/Write Data API Specification – v3.1.7.

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

4.7 OBWAC / eIDAS certificates

4.7.1 Test certificate

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

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

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

1. Generate a new RSA private key:

    $ openssl genrsa -out server.key 2048

2. Generate the X.509 Certificate Signing Request:

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

4.7.2 Certificate requirements

Requirements for the TLS and HTTP Signature certificate:

- Public key algorithm: RSA-2048 bits.

- Signature algorithm: SHA-256 bits.

- Valid upon upload.

4.7.3 Certificate Refresh / Replacement

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

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

- Access tokens are bound to the certificate, so previous access tokens will not work with new certificate. Thus, before using the new certificate you need to request a new access token with corresponding new refresh tokens bound to the new certificates

- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate

OBWAC / eIDAS Certificate Rotation (prior to expiration)

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

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

- All access tokens bound to old certificate must be discarded and new access tokens requested corresponding new refresh tokens and new certificates.

- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate

Accounts and transactions v3.1.7

5. Accounts and transactions summary v3.1.7

As per OBIE customer research, to ensure consistency of language across AISPs and ASPSs, HSBC is now adhering to the OBIE guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to https://standards.openbanking.org.uk/wp-content/uploads/2020/03/Customer-Experience-Guidelines-Checklist-v3.1.7.xlsx 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 – Customer Deceased, Account closed, Customer not registered for Internet banking.

5.1   Implemented endpoints

The following account and transaction endpoints are implemented:

5.1.1 Personal Banking endpoints

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

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

5.1.2 HSBC Business Banking endpoints

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

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

5.1.3 Business Banking Entitlements

Business users have different types of entitlements / permissions (e.g. primary vs. secondary users) that affects their ability to view, and therefore share information. Entitlements for PIS can trigger multi-authorisation authentication as outlined in Section 24.

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

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

5.1.4 HSBC Kinetic endpoints

Resource	Endpoints	Mandatory	Business Current Account	Credit Cards
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y

Resource	Endpoints	Mandatory	Business Current Account	Credit Cards
Accounts	GET /accounts	Mandatory	Y	Y
	GET /accounts/{AccountId}	Mandatory	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y
Parties	GET /accounts/{AccountId}/parties	Conditional	Y	N
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N

5.1.5 HSBC Corporate (HSBCnet) Endpoints

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Account	Credit Cards (UK and Malta only)
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y
Accounts	GET /accounts GET /accounts/{AccountId}	Mandatory	Y	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y

5.2   In-scope Products

5.2.1 HSBC Personal

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

5.2.2 first direct

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

5.2.3 M&S Bank

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

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5.2.4 HSBC Business

Products	Available for APIs
Current Accounts	In scope
Savings Accounts	In scope
Deposit Accounts	In scope
Credit Cards	In scope
Foreign Currency Accounts	In scope

5.2.5 HSBC Kinetic

Products	Available for APIs
Current Accounts	In scope
Credit Cards	In scope

5.2.6 HSBC Corporate (HSBCnet)

Products	Available for APIs
Current Accounts (UK and EU markets)*	In scope
Credit Cards (UK and Malta only)	In scope
Foreign Currency Accounts	In scope

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

6. Account request API v3.1.7

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 Personal Banking endpoints

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

6.2.2 HSBC Business Banking endpoints

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

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

6.2.3 HSBC Kinetic endpoints

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

6.2.4 HSBC Corporate (HSBCnet) endpoints

Resource	Endpoints	Mandatory	Business Current Account
Accounts	GET /accounts	Mandatory	Y
	GET /accounts/{AccountId}	Mandatory	Y

6.3 Key information about Credit Card API identification

Field	Notes
Data/Account/Account/Identification	HSBC Personal, first direct - Masked credit card number
	M&S Bank – Masked card account number
	HSBC Business – Masked credit card control account (parent) and credit card holder account (child)
	HSBC Kinetic – Masked credit card number
	HSBCnet – 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

Resource	Endpoints	Mandatory	Business Current Account
Accounts	GET /accounts	Mandatory	Y
	GET /accounts/{AccountId}	Mandatory	Y

6.4 Credit Card Product Behaviour (replacement cards)

HSBC Personal, first direct:

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

M&S Bank:

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

HSBCnet:

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

6.5 Current Account Switching Responses (HSBC Retail and Business Brands)

HSBC Personal, first direct, HSBC Business and HSBC Kinetic have implemented current account switching status functionality.

This enables TPP ability to track when an account is undergoing an account switch. Status responses are summarised below:

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

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

7. Balances API v3.1.7

7.1 Implemented endpoints

7.1.1 Personal Banking endpoints

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

7.1.2 HSBC Business Banking endpoints

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

7.1.3 HSBC Kinetic endpoint

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

7.1.4 HSBC Corporate (HSBCnet endpoint)

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

7.1.5 Personal balance type

The below tables give details on the balance types a returned for all HSBC brands and products:

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

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

* Minimum payment due, Immediate payment due and Last Statement Balance and related payment dates will be shared through Credit Cards Statements End point. This endpoint will be made available in 2022.

7.1.6 HSBC Business Balance Type

Balance API Returns- Business Current, Deposit and Saving Accounts		
Field	**Definition**	**Notes**
Balance	Real time ledger balance	Will include "InterimBooked"
Available Balance	Balance +/- total pending authorised transactions	Returned as "InterimAvailable" balance type
Credit Line Object	Shows overdraft amount "Included" indicator is "False"	"Included" indicator changes from "True" to "False"

Balance API Returns – Business Credit Cards		
Field	**Definition**	**Notes**
Balance	Real time ledger balance	Will use "InterimBooked" balance type
Credit Line Object	Shows Total Credit Limit amount	Total Credit Limit will be shared for Cards and "Included" indicator will be "True"

7.1.7 HSBC Kinetic Balance Type

Balance API Returns – Kinetic Current Accounts		
Field	**Definition**	**Notes**
Balance	Real time ledger balance	Populated as an "InterimBooked" balance type
Available Balance	Balance + Agreed Overdraft amount +/- total pending authorised transactions	Will include the overdraft amount as "InterimAvailable"
Credit Line Object	Shows overdraft amount "Included" indicator is "True"	Overdraft amount is returned as "Pre-Agreed" or "Temporary" balance type for "Credit Line"

Balance API Returns – Kinetic Credit Cards		
Data	**Definition**	**Notes**
Balance	Real time memo balance	"Expected" (booked & pending authorized transactions)
Available Balance (Limit)	Total Credit Limit minus Balance	"InterimAvailable" (includes pending authorised transactions)
Credit Line Object	Total Credit Limit amount	"Credit Line" "Included" indicator is "True" and "CreditLineType" is "Credit"

*Note: from the 30th of September 2021 balance types returned for Kinetic Credit cards accounts have been changed as mentioned in a table above.

7.1.8 HSBC Net

Balance API Returns- Current Accounts		
Field	**Definition**	**Notes**
Closing Ledger Balance	Closing time ledger balance	PreviouslyClosedBooked*
Closing Available Balance	EOD ledger balance	ClosingAvailable*
Current Ledger Balance	Real time ledger balance	InterimBooked*
Current available	Real time available balance	InterimAvailable*
Opening available balance	Opening available balance	OpeningAvailable*
Opening Ledger Balance	Opening ledger balance	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	InterimBooked*
Current available	Real time available balance	InterimAvailable*

* Only if balance amount is available, otherwise not returned

8. Transaction API v3.1.7

8.1 Overview

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

8.1.1 Personal Banking endpoints

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

8.1.2 HSBC Business Banking endpoints

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

8.1.3 HSBC Kinetic endpoints

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

8.1.4 HSBC Corporate (HSBCnet endpoint)

Resource	Endpoints	Mandatory	Business Current Account	Foreign Currency Acconts	Credit Cards (UK and Malta only)
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y

8.2 Transaction history

The maximum transaction history accessible with SCA is;

➤ Personal Banking Customers:

- PCA and Savings - 6 years;
- Foreign Currency Accounts – 6 months
- Credit Cards – 18 months billed and 1 month unbilled

- (Transactions of up to 72 months will be shared through Credit Cards Statements End points, which will be delivered in 2022)

➢ Business Banking Customers:

- Business Current, Saving and Deposit Accounts - 7 years

- Foreign Currency Accounts – 6 years

- Credit Cards – 1 month unbilled up to 100 transactions. In the scenario a user has more than 100 transactions, only the first 100 transactions will be displayed

➢ HSBC Kinetic

- Business Current Accounts- 7 years from 01 June 2020 (launch date of Kinetic)

- Credit Cards – 1 month unbilled up to 100 transactions. In the scenario a user has more than 100 transactions, only the first 100 transactions will be displayed

➢ HSBC Corporate (HSBCnet)

- Current Account Information – 7 years

- Credit Cards – 7 years

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 this 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 or large transaction data sets.

The access token must continue to be refreshed.

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

8.4   Truncation

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

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

➢ These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.

➢ These can be for any duration.

➢ If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (ie 6 years) and *transactionToDate* = today, on a rolling basis, eg 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*) – <u>termed 'future truncation'.</u>

- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate..***Please also refer to Section 8.6 for pagination behaviour in this scenario.**

- If the dates provided go beyond the maximum number of days for which transactions are available (e.g. 6 years), HSBC will return the maximum available (6 years in this example).

- HSBC will truncate dates that don't crossover with the intent's *transactionFromDate* and *transactionToDate* – <u>termed 'crossover truncation'.</u>

- 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.

HSBC Personal product type, when queried, 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.

The following shows a worked example of pagination **for HSBC Business** product type which, when queried usually returns a page size of 400 and has a 180-day limit:

```
 (oldest)                           (most recent)

|-------------------------------------------------------------| ...TPP request is > 180 days

                                   |<-400--| ...first paginated response

                          |<-400--|        ...second

                    |<-400--|                ...third, which happens to end the first 180-day block

              |<-400--|                     ...fourth

        |<-50--|                             ...fifth
```

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

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	Populated with the following values for PCA and Savings Account:))) - 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 Populated with the following values for Credit Cards: MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH ONLINE_PURCHASE CONTACTLESS_PURCHASE

	OTHER_PURCHASE
	ATM_CASH_WITHDRAWAL
	OTHER_CASH_WITHDRAWAL
	PAYMENT
	FEES
	INTEREST
	RETURNS_OR_REFUNDS
	OTHER_TRANSACTIONS
Data/Transaction/TransactionId	Unique identifier for the transaction
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

8.11 Mutability Flag (applicable to HSBC Business and HSBCNet)

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.

8.12 Restricted Data for lasting consents (also known as Article 10 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 10 access (i.e. without re-SCA). So for the standard 90 day use case these endpoints can be accessed any time during that period.
➢ 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
They are available outside of 60 minutes SCA and within the 90 day consent access expiry only with re-SCA

➢ For requests outside the Article 10 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 10 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. Beneficiaries API v3.1.7

9.1   Implemented endpoints

9.1.1 Personal Banking endpoints

Resource	Endpoints	Mandatory	Personal Current Account	Savings Account	Foreign Currency Accounts
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	Y	Y

9.1.2 HSBC Business Banking endpoint

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

9.1.3   HSBC Kinetic endpoint

Resource	Endpoints	Mandatory	Business Current Account
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y

10. Direct Debits API v3.1.7

10.1 Implemented endpoints

10.1.1 Personal Banking endpoints

Resource	Endpoints	Mandatory	Personal Current Account	Foreign Currency Accounts
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N

10.1.2 HSBC Business Banking endpoints

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

10.1.3 HSBC Kinetic endpoint

Resource	Endpoints	Mandatory	Business Current Account
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y

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11. Standing orders API v3.1.7

For all brands, domestic and international standing orders will be included in the response- with the exception of HSBC Kinetic who does not currently offer international payment functionality

11.1 Implemented endpoints

11.1.1   Personal Banking endpoints

Resource	Endpoints	Mandatory	Personal Current Account	Foreign Currency Accounts
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	Y

➢ From v3.1.7 onwards, inactive personal standing orders will now be included in the response. Inactive standing orders will have the value 'Not Known' under the frequency field.

11.1.2   HSBC Business Banking endpoints

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

11.1.3   HSBC Kinetic- (Domestic only)

Resource	Endpoints	Mandatory	Business Current Account
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y

12. Party API v3.1.7

12.1 Implemented Endpoints

12.1.1 Personal Banking endpoints

Resource	Endpoints	Mandatory	Personal Current Account	Savings Account	Credit Cards	Foreign Currency Accounts
Party	GET /accounts/{AccountId}/party	Conditional	Y	Y	Y	Y
Parties	GET/accounts/{AccountId}/parties	Conditional	Y	Y	Y	Y

12.1.2 HSBC Business Banking endpoint

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

12.1.3 HSBC Kinetic endpoints

Resource	Endpoints	Mandatory	Business Current Account	Credit Cards
Party	GET /accounts/{AccountId}/party	Conditional	N	N
Parties	GET/accounts/{AccountId}/parties	Conditional	Y	N

12.2 Permissions

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

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

12.3 Data

Personal Banking

The Party API would surface only the below data:

- ➤ PartyID
- ➤ PartyType
- ➤ Name
- ➤ FullLegalName

Business Banking (HSBC Business and Kinetic)

The Party API would surface only the below data:

- ➤ PartyID
- ➤ FullLegalName

13. Products API v3.1.7

13.1 Overview

The following table summarises the possible responses:

Resp.	Product Section		Subset Data Section				Description
	Product ID	Product Name	Product Details	Credit Interest	Overdraft Interest	Other Fees & Charges	
1	◆	◆					If the "Product ID" field in the "Product" section of the response has a value then TPP can refer to Open Data API for complete product reference data for the account
2		◆	◆	◆	◆	◆	If the "Product ID" in the "Product" section is masked, product name is populated and one or more of the subset data sections are populated in the response, then the product information should be picked up from the response by the TPP i.e. Open Data should not be referred in such instances.
3	◆	◆				◆	If the "Product ID" in the "Product" section has a value and one or more of the subset data sections are also populated in the response, then that means a customer specific element exists on the account e.g. an account fee in this instance. In such scenarios the subset data section populated in the response should be picked by the TPP, and Open Data API should be referred for product reference data not present in the subset section of the response.
4		◆					If the response contains the "Product Name" field in the "Product" section with the "Product Id" field masked and subset data sections are not populated, then that means the data is not available to be shared in this instance.

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Resp.	Product Section		Subset Data Section				Description
	Product ID	Product Name	Product Details	Credit Interest	Overdraft Interest	Other Fees & Charges	
5							If the "Product ID" in the "Product" section is masked, product name and none of the subset sections are populated, then that means the data is not available to be shared in this instance.

13.2 Implemented Endpoints

13.2.1   Personal Banking endpoints

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

13.2.2   HSBC Business Banking endpoints

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

13.2.3   HSBC Kinetic endpoint

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

14. Scheduled payments API v3.1.7

For all brands, domestic and international scheduled payments will be included in the response- with the exception of HSBC Kinetic who does not currently offer international payment functionality.

14.1 Implemented endpoints

14.1.1 Personal Banking endpoints

Resource	Endpoints	Mandatory	Personal Current Account	Savings Account	Foreign Currency Accounts
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	Y	Y

14.1.2 HSBC Business Banking endpoints

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

14.1.3 HSBC Kinetic endpoint – applies for domestic payments only

Resource	Endpoints	Mandatory	Business Current Account
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y

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Payment initiation summary v3.1.7

15. Payment Initiation Summary v3.1.7

15.1 Business Banking – Key PIS Information

Business Banking supports multi-authorisation (see Section 23) for all payment types. It is therefore essential that any TPP initiating payments through Business Banking indicates their requirement in the AuthorisationType field. In line with the OBIE spec, this field can contain "Single" or "Any". If a value is not provided, it will be assumed that multi-authorisation is supported (AuthorisationType = Any). Failure to indicate Authorisation Type may result in failed payments if the TPP does not support multi-authorisation.

Information on HSBC Business Banking fees and charges can be found at:

 https://www.business.hsbc.uk/en-gb/everyday-banking/business-accounts/-/media/library/business-uk/pdfs/business-banking-price-list.pdf

15.2 Faster Payments

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

15.3 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 statues) payment refund details will **not be shared** even if the readRefundAccount is true.

- Personal Banking – rejected, initiationFailed

- Business Banking - pending, rejected, initiationPending and initiationFailed

- Kinetic - rejected, initiationFailed

Under refund/account/name field in the domestic and international payment response schema, HSBC will share a truncated version (up to 70 characters) of the customer's full legal name due to the limitation on the field length in v3.1.7. This will be extended in the v3.1.7 uplift.

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

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

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

- refund/agent/identification - BIC value

Please also refer to Section 23 for more information on refunds for multi-authorisation payments.

15.4 Implemented Endpoints

15.4.1   Personal Banking Endpoints

The following payments endpoints are implemented:

Resource	Endpoints	Personal Current Account	Savings Account
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y
	POST /domestic-payments	Y	Y
	GET /domestic-payments/{DomesticPaymentId}	Y	Y
	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y
	POST /domestic-scheduled-payments	Y	Y
	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N
	POST /domestic-standing-orders	Y	N
	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N
	POST /international-payments	Y	N
	GET /international-payments/{InternationalPaymentId}	Y	N
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N
	POST /international-scheduled-payments	Y	N
	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N
	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Y	N
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	Y	N
	POST /international-standing-orders	Y	N
	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N

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

15.4.2 HSBC Business Banking Endpoints

The following payments endpoints are implemented:

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

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Resource	Endpoints	Business Current Account	Savings Account	Deposit Account	Foreign Currency Account*
file-payments-consent	POST /file-payment-consents	Y	N	Y	N
	POST /file-payment-consents/{ConsentId}/file	Y	N	Y	N
	GET /file-payment-consents/{ConsentId}	Y	N	Y	N
file-payments	POST /file-payments	Y	N	Y	N
	GET /file-payments/{FilePaymentId}	Y	N	Y	N

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

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

15.4.3 HSBC Kinetic Endpoints

The following payment endpoints are implemented for HSBC Kinetic

Resource	Endpoints	Business Current Account
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y
	POST /domestic-payments	Y
	GET /domestic-payments/{DomesticPaymentId}	Y
	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y
	POST /domestic-scheduled-payments	Y
	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y
	POST /domestic-standing-orders	Y
	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y

16. Domestic Payments v3.1.7

16.1 Implemented Endpoints

16.1.1 Personal Banking Endpoints

Resource	Endpoints	Personal Current Account	Saving Account
Domestic-payments	POST /domestic-payments	Y	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y
Domestic-payment-consents	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y

16.1.2 Business Banking Endpoints (HSBC Business)

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

16.1.3 Business Banking Endpoints (Kinetic)

Resource	Endpoints	Business Current Account
Domestic-payments	POST /domestic-payments	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y
Domestic-payment-consents	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y

16.2 Request Fields

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

16.2.1 Personal Banking

Field	Notes	Error Code if Invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid

Field	Notes	Error Code if Invalid
PaymentContextCode	Mandatory. Must be: BillPayment EcommerceGoods EcommerceServices Other PartyToParty	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following a-z A-Z 0-9 / - ? : ( ) . , + & Payments to major beneficiaries where the reference has less than four digits can only be made through the App to App redirection journey. If these payments are submitted through the browser journey they will be rejected as we will be unable to process them. Also please note that for payments to charities, unless there is a specific reference please use the last four digits of the account number to populate the reference field.	400 - UK.OBIE.Field.Invalid

16.2.2   Business Banking

Field	Notes	Error Code if Invalid
AuthorisationType	Any or Single	
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
CreditorAccount/Name	This field must be no more than 18 characters and can contain letters, numbers spaces and the symbols **?!:;()&.,' -** Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
PaymentContextCode	Mandatory. Must be: BillPayment EcommerceGoods EcommerceServices Other PartyToParty	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	

Field	Notes	Error Code if Invalid
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP If DeliveryAddress.Country is received and is NOT GB the payment will be rejected	
LocalInstrument	If Local instrument = UK.OBIE.CHAPS, then consider CHAPS Or, If Local instrument = UK.OBIE.FPS, then consider FPS Or, If Local instrument = No value, then select FPS	Error code: 400 UK.OBIE.Field.Invalid
Reference	Reference is not mandatory Reference, if provided, must be no more than 18 characters. When LocalInstrument = UK.OBIE.FPS Reference can contain letters, numbers spaces and the symbols **?!:;()&.,' -** Also when localInstrument=uk.obie.CHAPS. Reference will be concatenated with RemittanceInformation/Unstructured and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields should must not exceed 139	Error code: 400 UK.OBIE.Field.Invalid
Unstructured	When localInstrument=uk.obie.CHAPS. Unstructured will be concatenated with RemittanceInformation/Reference and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields should must not exceed 139	Error code: 400 UK.OBIE.Field.Invalid
CreditorPostalAddress/Country	If this field is received and is NOT GB the payment will be rejected	

16.2.3   HSBC Kinetic

Field	Notes	Error Code if Invalid
AuthorisationType	Any or Single	
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
PaymentContextCode	Mandatory. Must be: BillPayment EcommerceGoods EcommerceServices Other PartyToParty	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	

Field	Notes	Error Code if Invalid
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP	
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following a-z A-Z 0-9 / . , -	

16.3 Fees for CHAPS payments

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

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

16.4 Cut-Off Time for CHAPS payments

For Personal Banking:

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

For Business Banking:

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

16.5 Payment Status

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

Endpoint	Status	API Call Status	Status Type	Applicable to	Account Position
POST /domestic-payments	"Accepted Credit Settlement Completed"	200	Final	No longer available	Will not be returned via POST after the 26th August
	"Accepted Settlement Completed"	200	Interim	No longer available	Will not be returned via POST after the 26th Augus
	"Accepted Settlement In Process"	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the Get/DomesticPayment/Domestic PaymentId endpoint.

Endpoint	Status	API Call Status	Status Type	Applicable to	Account Position
	"Pending"	200	Interim	HSBC Business only	When the payment needs further authorisation from a second user (multi-auth)
	"Rejected"	200	Final	All brands	Payment request is rejected (no Debit and no Credit posted to the account)

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

For CHAPS payments, a request for a payment status will return one of the following statuses:
 ➢ Pending (when multi-authorisation is required in HSBCs direct channel)
 ➢ Rejected
 ➢ AcceptedSettlementCompleted

Note: For Business Banking, other statuses are applicable if a payment requires authorisation by an authorising party. See section 24 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 a scenario where a TPP terminates the connection before they have received a response from the POST endpoint, the payment may still have been submitted for processing. I this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

17. Domestic Scheduled Payment v3.1.7

17.1 Implemented Endpoint

17.1.1 Personal Banking Endpoints

The following payment endpoints are implemented:

Resource	Endpoints	Personal Current Account	Saving Account
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y

17.1.2 Business Banking Endpoints (HSBC Business)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account	Saving Account	Deposit Account	Foreign Currency Account
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	Y	N

17.1.3 Business Banking Endpoints (Kinetic)

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Account
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y

17.2 Request Fields

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

17.2.1   Personal Banking:

Field	Notes	Error Code if Invalid
AuthorisationType	HSBC Retail, first direct – Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	HSBC Retail, first direct - Must be > today and ≤ 365 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided.	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following a-z A-Z 0-9 / . , -	400 - UK.OBIE.Field.Invalid

17.2.2   HSBC Business Banking

Field	Notes	Error Code if Invalid
AuthorisationType	HSBC Commercial – Any or Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	HSBC Commercial - Must be > today and ≤ 45 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	This field must be no more than 18 characters and can contain letters, numbers spaces and the symbols *&-.?V Payment requests that do not meet these conditions will be rejected.	N/A
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid

Field	Notes	Error Code if Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP If DeliveryAddress.Country is NOT GB the payment will be rejected	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Reference	Reference is not mandatory Reference, if provided, must be no more than 18 characters.	400 - UK.OBIE.Field.Invalid
CreditorPostalAddress/Country	If this field is received and is NOT GB the payment will be rejected	400 - UK.OBIE.Field.Invalid

17.2.3   HSBC Kinetic

Field	Notes	Error Code if Invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be > today and ≤ 45 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
MerchantCategoryCode	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
MerchantCustomerIdentification	If PaymentContextCode = EcommerceGoods or EcommerceServices, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following a-z A-Z 0-9 / . , -	400 - UK.OBIE.Field.Invalid

17.3 Payment Status

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

Endpoint	Status	API Call Status	Status Type	Applicable to	Account Position
POST /domestic-scheduled-payments	"Initiation Completed"	200	Final	No longer available	Will not be returned via POST after the 26th August
	"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
	"Initiation Failed"	200	Final	All brands	Instruction has failed
GET /domestic-scheduled-payments/{Domestic ScheduledPaymentId}	"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
	"Initiation Completed"	200	Final	All brands	The scheduled payment or standing order has been set up successfully
	"Initiation Failed"	200	Final	All brands	Instruction has failed
	"Cancelled"	200	Final	All brands	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments)

Note: For Business Banking, other status is applicable if a payment requires authorisation by an authorising user. See section 24 for more information.

18. Domestic Standing Order v3.1.7

18.1 Personal Banking Endpoints

The following payment endpoints are implemented:

Resource	Endpoints	Personal Current Account	Saving Account
Domestic-standing-orders	POST /domestic-standing-orders	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N

18.2 Business Banking Endpoints (HSBC Business)

The following payment endpoints are implemented

Resource	Endpoints	Business Current Account	Saving Account	Deposit Account	Foreign Currency Account
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	Y	N

18.3 Business Banking Endpoints (HSBC Kinetic)

The following payment endpoints are implemented

Resource	Endpoints	Business Current Account
Domestic-standing-orders	POST /domestic-standing-orders	Y
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y

18.4 Request Fields (Personal Banking, Business Banking, HSBC Kinetic)

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

Field	Notes	Error Code if Invalid
Frequency	See separate Permitted Frequency Values section	400 - UK.OBIE.Field.Invalid
NumberOfPayments	Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present	400 - UK.OBIE.Field.Invalid

	Must be > 0 and ≤ 999	
	If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	
FirstPaymentDateTime	Must be > tomorrow and ≤ 365 days ahead	400 - UK.OBIE.Field.Invalid
	Must be < FinalPaymentDateTime, if that field is present	
	Must be < RecurringPaymentDateTime	
	It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20	
	Example 1 (correctly aligned):	
	Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)	
	FirstPaymentDateTime = 2019-06-10	
	=> FirstPaymentDateTime = 2019-06-10	
	If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day.	
	Example 2 (misaligned):	
	Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)	
	FirstPaymentDateTime = 2019-06-20	
	=> FirstPaymentDateTime = 2019-07-10	
	Example 3 (misaligned):	
	Frequency = IntrvlMnthDay:01:20 (Monthly - 20th)	
	FirstPaymentDateTime = 2019-06-10	
	=> FirstPaymentDateTime = 2019-06-20 Note: the time element has removed from above DateTime examples, for simplicity.	
RecurringPaymentAmount	Optional	400 - UK.OBIE.Field.Invalid
	If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount	
FinalPaymentAmount	Optional	400 - UK.OBIE.Field.Invalid
	If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount	
FirstPaymentAmount	Mandatory	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
RecurringPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid

FinalPaymentDateTime	Mutually exclusive with presence of NumberOfPayments; one and only one must be present	400 - UK.OBIE.Field.Invalid
	Must be > tomorrow	
	Must be > FirstPaymentDateTime	
	If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	
RecurringPaymentDateTime	Must be > tomorrow and ≤ 365 days ahead	400 - UK.OBIE.Field.Invalid
	Must be > FirstPaymentDateTime	
DeliveryAddress	If PaymentContextCode = EcommerceGoods, this field is mandatory and therefore must be validated by the TPP	400 - UK.OBIE.Field.Invalid
	For Business Banking **only**, if DeliveryAddress.Country is NOT GB the payment will be rejected	
Reference	Must be provided	400 - UK.OBIE.Field.Invalid
	Max length 18 characters and can contain only letters, numbers, spaces and the symbols **?!:;()&.,' -**	

18.5 Permitted Frequency Values – HSBC Personal, Business and HSBC Kinetic

IntrvlWkDay:01:01 Every Monday	IntrvlMnthDay:03:02 2 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:17 17 Jan,Apr,Jul,Oct
IntrvlWkDay:01:02 Every Tuesday	IntrvlMnthDay:03:02 2 Feb,May,Aug,Nov	IntrvlMnthDay:03:17 17 Feb,May,Aug,Nov
IntrvlWkDay:01:03 Every Wednesday	IntrvlMnthDay:03:03 2 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:17 17 Mar,Jun,Sep,Dec
IntrvlWkDay:01:04 Every Thursday	IntrvlMnthDay:03:03 3 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:18 18 Jan,Apr,Jul,Oct
IntrvlWkDay:01:05 Every Friday	IntrvlMnthDay:03:03 3 Feb,May,Aug,Nov	IntrvlMnthDay:03:18 18 Feb,May,Aug,Nov
-	IntrvlMnthDay:03:03 3 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:18 18 Mar,Jun,Sep,Dec
IntrvlWkDay:02:01 Every 2 Weeks - Mon.	IntrvlMnthDay:03:04 4 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:19 19 Jan,Apr,Jul,Oct
IntrvlWkDay:02:02 Every 2 Weeks - Tue.	IntrvlMnthDay:03:04 4 Feb,May,Aug,Nov	IntrvlMnthDay:03:19 19 Feb,May,Aug,Nov
IntrvlWkDay:02:03 Every 2 Weeks - Wed.	IntrvlMnthDay:03:04 4 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:19 19 Mar,Jun,Sep,Dec
IntrvlWkDay:02:04 Every 2 Weeks - Thu.	IntrvlMnthDay:03:05 5 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:20 20 Jan,Apr,Jul,Oct
IntrvlWkDay:02:05 Every 2 Weeks - Fri.	IntrvlMnthDay:03:05 5 Feb,May,Aug,Nov	IntrvlMnthDay:03:20 20 Feb,May,Aug,Nov
-	IntrvlMnthDay:03:05 5 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:20 20 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:01 Monthly - 1st	IntrvlMnthDay:03:06 6 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:21 21 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:02 Monthly - 2nd	IntrvlMnthDay:03:06 6 Feb,May,Aug,Nov	IntrvlMnthDay:03:21 21 Feb,May,Aug,Nov
IntrvlMnthDay:01:03 Monthly - 3rd	IntrvlMnthDay:03:06 6 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:21 21 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:04 Monthly - 4th	IntrvlMnthDay:03:07 7 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:22 22 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:05 Monthly - 5th	IntrvlMnthDay:03:07 7 Feb,May,Aug,Nov	IntrvlMnthDay:03:22 22 Feb,May,Aug,Nov
IntrvlMnthDay:01:06 Monthly - 6th	IntrvlMnthDay:03:07 7 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:22 22 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:07 Monthly - 7th	IntrvlMnthDay:03:08 8 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:23 23 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:08 Monthly - 8th	IntrvlMnthDay:03:08 8 Feb,May,Aug,Nov	IntrvlMnthDay:03:23 23 Feb,May,Aug,Nov
IntrvlMnthDay:01:09 Monthly - 9th	IntrvlMnthDay:03:08 8 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:23 23 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:10 Monthly - 10th	IntrvlMnthDay:03:09 9 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:24 24 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:11 Monthly - 11th	IntrvlMnthDay:03:09 9 Feb,May,Aug,Nov	IntrvlMnthDay:03:24 24 Feb,May,Aug,Nov
IntrvlMnthDay:01:12 Monthly - 12th	IntrvlMnthDay:03:09 9 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:24 24 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:13 Monthly - 13th	IntrvlMnthDay:03:10 10 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:25 25 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:14 Monthly - 14th	IntrvlMnthDay:03:10 10 Feb,May,Aug,Nov	IntrvlMnthDay:03:25 25 Feb,May,Aug,Nov

IntrvlMnthDay:01:15 Monthly - 15th	IntrvlMnthDay:03:10 10 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:25 25 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:16 Monthly - 16th	IntrvlMnthDay:03:11 11 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:26 26 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:17 Monthly - 17th	IntrvlMnthDay:03:11 11 Feb,May,Aug,Nov	IntrvlMnthDay:03:26 26 Feb,May,Aug,Nov
IntrvlMnthDay:01:18 Monthly - 18th	IntrvlMnthDay:03:12 11 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:26 26 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:19 Monthly - 19th	IntrvlMnthDay:03:12 12 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:27 27 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:20 Monthly - 20th	IntrvlMnthDay:03:12 12 Feb,May,Aug,Nov	IntrvlMnthDay:03:27 27 Feb,May,Aug,Nov
IntrvlMnthDay:01:21 Monthly - 21st	IntrvlMnthDay:03:12 12 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:27 27 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:22 Monthly - 22nd	IntrvlMnthDay:03:13 13 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:28 28 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:23 Monthly - 23rd	IntrvlMnthDay:03:13 13 Feb,May,Aug,Nov	IntrvlMnthDay:03:28 28 Feb,May,Aug,Nov
IntrvlMnthDay:01:24 Monthly - 24th	IntrvlMnthDay:03:13 13 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:28 28 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:25 Monthly - 25th	IntrvlMnthDay:03:14 14 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:29 29 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:26 Monthly - 26th	IntrvlMnthDay:03:14 14 Feb,May,Aug,Nov	IntrvlMnthDay:03:29 29 Feb,May,Aug,Nov
IntrvlMnthDay:01:27 Monthly - 27th	IntrvlMnthDay:03:14 14 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:29 29 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:28 Monthly - 28th	IntrvlMnthDay:03:15 15 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:30 30 Jan,Apr,Jul,Oct
IntrvlMnthDay:01:29 Monthly - 29th	IntrvlMnthDay:03:15 15 Feb,May,Aug,Nov	IntrvlMnthDay:03:30 30 Feb,May,Aug,Nov
IntrvlMnthDay:01:30 Monthly - 30th	IntrvlMnthDay:03:15 15 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:30 30 Mar,Jun,Sep,Dec
IntrvlMnthDay:01:31 Monthly - 31st	IntrvlMnthDay:03:16 16 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:31 31 Jan,Apr,Jul,Oct
IntrvlMnthDay:03:01 1 Jan,Apr,Jul,Oct	IntrvlMnthDay:03:16 16 Feb,May,Aug,Nov	IntrvlMnthDay:03:31 31 Feb,May,Aug,Nov
IntrvlMnthDay:03:01 1 Feb,May,Aug,Nov	IntrvlMnthDay:03:16 16 Mar,Jun,Sep,Dec	IntrvlMnthDay:03:31 31 Mar,Jun,Sep,Dec
IntrvlMnthDay:03:01 1 Mar,Jun,Sep,Dec		-
		IntrvlMnthDay:12:01 Yearly
		IntrvlMnthDay:01:-01 Last day of month

18.6 Payment Status Return

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

Endpoint	Status	API Call Status	Status Type	Applicable to	Account Position
POST /domestic-standing-orders	"Initiation Completed"	200	Final	No longer available	Will not be returned via POST after the 26th August
	"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
	"Initiation Failed"	200	Final	All brands	Instruction has failed

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

Note: For Business Banking, other status is applicable if a payment requires authorisation by a primary user. See section 24 for more information.

19. International Payments v3.1.7

19.1 Implemented Endpoints

The following provides an overview for implemented endpoints. International Payments functionality is live for all Retail brands (UK Personal and first direct) and HSBC Business, including Foreign Currency Accounts. It is not yet live for HSBC Kinetic, thus all International Payment Sections (18-20) do not apply for Kinetic.

19.1.1 Personal Banking Endpoints

The following International Payment endpoints are implemented:

Resource	Endpoints	Personal Current Account (PCA)	HSBC Current Account (HCA)*
International-payments	POST /international-payments	Y	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	Y
International-payment-consents	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y

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

During the maintenance window:

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

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

19.1.2   Business Banking Endpoints

The following International Payment endpoints are implemented:

Resource	Endpoints	Implemented
international-payment-consents	POST /international-payment-consents	Y
	GET /international-payment-consents/{ConsentId}	Y
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y
international-payments	POST /international-payments	Y
	GET /international-payments/{InternationalPaymentId}	Y
International-schedule-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y

19.2 Request Fields

19.2.1   Request Fields for Personal Banking

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

Field	Notes	Error Code if Invalid
AuthorisationType	HSBC Retail, fd Bank – Single HSBC Commercial – Any or Single	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid

Field	Notes	Error Code if Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits)	400 - UK.OBIE.Field.Invalid
	If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format	
	If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency	400 - UK.OBIE.Field.Invalid
	Or	
	If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	
CurrencyOfTransfer	See above rule related to **InstructedAmount/Currency**	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by **CreditorAgent/PostalAddress/Country**	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of	400 - UK.OBIE.Field.Invalid
	BorneByCreditor, BorneByDebtor, Shared	
CreditorAgent/SchemeName	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Refer to section 19.7.1 on Optional Fields	400 - UK.OBIE.Field.Invalid
SupplementaryData	Refer to section 19.7.2 on Optional Fields	400 - UK.OBIE.Field.Invalid

19.2.2   Request Fields for Business Banking

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

Field	Notes	Error Code if Invalid
LocalInstrument	Valid Values are any of : "UK.OBIE.SEPACreditTransfer", "UK.OBIE.SEPAInstantCreditTransfer", "UK.OBIE.SWIFT"	400 - UK.OBIE.Field.Invalid
InstructionPriority	Only valid options below: Normal Urgent	400 - UK.OBIE.Field.Invalid
Purpose	Only 4 character ISO code as listed in section 19.7.2 will be supported	400 - UK.OBIE.Field.Invalid
	Also see 19.7.2 for details of how this and other optional fields are restricted	
ExtendedPurpose	ExtendedPurpose should be used when there is no corresponding 4 character Purpose code available. If both fields are received the payment will be rejected.	400 - UK.OBIE.Field.Invalid

	Also see 19.7.2 for details of how this and other optional fields are restricted	
DestinationCountryCode	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. This field must match the BIC or IBAN if provided – otherwise rejected	400 - UK.OBIE.Field.Invalid
InstructedAmount	Amount: Should not be more than 15 digits Must not be more than GBP100k Currency: If the Instructed Currency and Currency of Transfer are different, the Instructed currency must be the same as the debit account currency. If not the payment cannot be fulfilled. .	400 - UK.OBIE.Field.Unexpected N / A
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAgent SchemeName	SchemeName Can only be "UK.OBIE.BICFI" or "UK.OBIE.LCC" BIC value must not belong to GB See table in 19.3.2 for details	400 - UK.OBIE.Field.Invalid
CreditorAccount SchemeName	Valid values would be: "UK.OBIE.IBAN", "UK.OBIE.SortCodeAccountNumber" "UK.OBIE.BBAN"	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
CreditorAgent. PostalAddress	For Swift and SEPA payments: This object must NOT be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object	400 - UK.OBIE.Field.Invalid
ChargeBearer	For Swift this field, if supplied, must be one of the following - BornebyDebtor - BornebyCreditor - Shared For SEPA this field, if supplied, can only be 'Shared'	400 - UK.OBIE.Field.Invalid
Creditor PostalAddress	Each field in the address array is required Each field is max 35 characters	400 - UK.OBIE.Field.Invalid
DeliveryAddress.Country	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported	400 - UK.OBIE.Field.Invalid

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

- CreditorAccount.SchemeName

- CreditorAccount.Identification

- CreditorAccount.Name

- CurrencyOfTransfer

- InstructedAmount.Amount

- InstructedAmount.Currency

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

19.3 CreditorAgent and CreditorAccount

19.3.1 CreditorAgent and CreditorAccount for Personal Banking

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

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

19.3.2 CreditorAgent and CreditorAccount for Business Banking

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

➢ 4-letter bank code

➢ 2-letter country code

➢ 2-letter or number location code

➢ 3-letter or number branch code (optional)

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

Local Instrument Value	CreditorAgent.SchemeName	CreditorAgent.SchemeName Validation	CreditorAgent.PostalAddress	Countries
UK.OBIE.SEPACreditTransfer UK.OBIE.SEPAInstantCreditTransfer	NA	NA	Must NOT be provided	EEA / SEPA countries
UK.OBIE.SWIFT	UK.OBIE.BICFI	BIC Value can be either 8 or 11 characters	Must NOT be provided	All countries for SWIFT payment route.
UK.OBIE.SWIFT	UK.OBIE.LCC	Routing code value can be either 6 or 9 digits	Must NOT be provided	Australia - 6 digits Canada - 9 digits Lesotho - 6 digits South Africa - 6 digits Swaziland - 6 digits USA - 9 digits

19.4 Creditor/PostalAddress

19.4.1 Personal Banking

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

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

Field	Notes	Error Code if Invalid
Creditor/PostalAddress/AddressLine – Array Element 3	Non-Mandatory but if provided should consist of: Postal Code Max length 8 characters If the Postal Code is not available then this array element should be left blank or spaced	400 - UK.OBIE.Field.Invalid

19.4.2   Business Banking

Note: HSBC will not support postal addresses in sanctioned countries.

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

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

19.5 CreditorAgent/PostalAddress- Personal Banking

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

Field	Notes	Error Code if Invalid
CreditorAgent/PostalAddress/Country	Must be provided. See following list under 19.6 for available values	400 - UK.OBIE.Field.Invalid

19.6 Payment Country – CreditorAgent/PostalAddress/Country

19.6.1 Personal Banking

The countries that are supported for International Payments for HSBC Personal are as follows:

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Afghanistan	AF	N	BIC	GBP	Full	N
Aland Islands	AX	Y	BIC	EUR	Full	Y
Albania	AL	Y	BIC	ALL	Full	N
Algeria	DZ	N	BIC	DZD	Full	N
American Samoa	AS	N	BIC	USD	Full	N
Andorra	AD	Y	BIC	EUR	Shared	N
Angola	AO	N	BIC	GBP	Full	N
Anguilla	AI	N	BIC	XCD	Full	N
Antarctica	AQ	N	BIC	GBP	Full	N
Antigua and Barbuda	AG	N	BIC	XCD	Full	N
Argentina	AR	N	BIC	GBP	Full	N
Armenia	AM	N	BIC	AMD	Full	N
Aruba	AW	N	BIC	GBP	Full	N
Australia	AU	N	LCC	AUD	Full	N
Austria	AT	Y	BIC	EUR	Shared	Y
Azerbaijan	AZ	Y	BIC	GBP	Full	N
Bahamas	BS	N	BIC	BSD	Full	N
Bahrain	BH	Y	BIC	BHD	Full	N
Bangladesh	BD	N	BIC	BDT	Full	N
Barbados	BB	N	BIC	BBD	Full	N
Belgium	BE	Y	BIC	EUR	Shared	Y
Belarus	BY	N	BIC	GBP	Full	N
Belize	BZ	N	BIC	GBP	Full	N
Benin	BJ	N	BIC	GBP	Full	N
Bermuda	BM	N	BIC	GBP	Full	N
Bhutan	BT	N	BIC	GBP	Full	N
Bolivia	BO	N	BIC	GBP	Full	N
Bosnia and Herzegovina	BA	Y	BIC	GBP	Full	N
Botswana	BW	N	BIC	BWP	Full	N
Bonaire	BQ	N	BIC	GBP	Full	N
Bouvet Island	BV	N	BIC	NOK	Full	N
Brazil	BR	N	BIC	USD	Full	N
British Indian Ocean Territory	IO	N	BIC	GBP	Full	N
Brunei Darussalam	BN	N	BIC	BND	Full	N
Bulgaria	BG	Y	BIC	BGN	Shared	Y
Burkina Faso	BF	N	BIC	GBP	Full	N
Burundi	BI	N	BIC	GBP	Full	N
Cambodia	KH	N	BIC	GBP	Full	N
Cameroon	CM	N	BIC	EUR	Full	N
Canada	CA	N	LCC	CAD	Full	N

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Cape Verde	CV	N	BIC	GBP	Full	N
Cayman Islands	KY	N	BIC	GBP	Full	N
Central African Republic	CF	N	BIC	EUR	Full	N
Chad	TD	N	BIC	EUR	Full	N
Chile	CL	N	BIC	USD	Full	N
China	CN	N	BIC	USD	Full	N
Christmas Island	CX	N	BIC	AUD	Full	N
Cocos (Keeling) Islands	CC	N	BIC	AUD	Full	N
Colombia	CO	N	BIC	USD	Full	N
Comoros	KM	N	BIC	GBP	Full	N
Congo	CG	N	BIC	EUR	Full	N
Congo, Democratic Republic of	CD	N	BIC	GBP	Full	N
Cook Islands	CK	N	BIC	NZD	Full	N
Costa Rica	CR	N	BIC	GBP	Full	N
Cote D'ivoire	CI	N	BIC	GBP	Full	N
Croatia	HR	Y	BIC	HRK	Shared	Y
Cuba	CU	N	BIC	GBP	Full	N
Curacao	CW	N	BIC	GBP	Full	N
Cyprus	CY	Y	BIC	EUR	Shared	Y
Czech Republic	CZ	Y	BIC	CZK	Full	Y
Denmark	DK	Y	BIC	DKK	Shared	Y
Djibouti	DJ	N	BIC	GBP	Full	N
Dominica	DM	N	BIC	XCD	Full	N
Dominican Republic	DO	N	BIC	GBP	Full	N
Ecuador	EC	N	BIC	USD	Full	N
Egypt	EG	N	BIC	EGP	Full	N
El Salvador	SV	N	BIC	USD	Full	N
Equatorial Guinea	GQ	N	BIC	EUR	Full	N
Eritrea	ER	N	BIC	GBP	Full	N
Estonia	EE	Y	BIC	EUR	Shared	Y
Ethiopia	ET	N	BIC	GBP	Full	N
Falkland Islands	FK	N	BIC	GBP	Full	N
Faroe Islands	FO	Y	BIC	DKK	Full	N
Fiji	FJ	N	BIC	FJD	Full	N
Finland	FI	Y	BIC	EUR	Shared	Y
France	FR	Y	BIC	EUR	Shared	Y
French Guiana	GF	Y	BIC	EUR	Shared	Y
French Polynesia	PF	N	BIC	GBP	Full	N
French Southern Territories	TF	N	BIC	EUR	Full	N
Gabon	GA	N	BIC	EUR	Full	N
Gambia	GM	N	BIC	GBP	Full	N
Georgia	GE	Y	BIC	GBP	Full	N
Germany	DE	Y	BIC	EUR	Shared	Y
Ghana	GH	N	BIC	GHS	Full	N
Gibraltar	GI	Y	BIC	EUR	Shared	Y
Greece	GR	Y	BIC	EUR	Shared	Y

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Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Greenland	GL	Y	BIC	DKK	Full	N
Grenada	GD	N	BIC	XCD	Full	N
Guadeloupe	GP	Y	BIC	EUR	Shared	Y
Guam	GU	N	BIC	USD	Full	N
Guatemala	GT	N	BIC	GBP	Full	N
Guernsey	GG	Y	BIC	GBP	Shared	Y
Guinea	GN	N	BIC	GBP	Full	N
Guinea-Bissau	GW	N	BIC	GBP	Full	N
Guyana	GY	N	BIC	GBP	Full	N
Haiti	HT	N	BIC	GBP	Full	N
Heard Island and McDonald Islands	HM	N	BIC	AUD	Full	N
Honduras	HN	N	BIC	GBP	Full	N
Hong Kong	HK	N	BIC	HKD	Full	N
Hungary	HU	Y	BIC	HUF	Shared	Y
Iceland	IS	Y	BIC	EUR	Shared	Y
India	IN	N	LCC	INR	Full	N
Indonesia	ID	N	BIC	EUR	Full	N
Iraq	IQ	N	BIC	GBP	Full	N
Ireland	IE	Y	BIC	EUR	Shared	Y
Isle of Man	IM	Y	BIC	GBP	Shared	Y
Israel	IL	Y	BIC	ILS	Full	N
Italy	IT	Y	BIC	EUR	Shared	Y
Jamaica	JM	N	BIC	JMD	Full	N
Japan	JP	N	BIC	JPY	Full	N
Jersey	JE	Y	BIC	GBP	Shared	Y
Jordan	JO	Y	BIC	JOD	Full	N
Kazakhstan	KZ	Y	BIC	USD	Full	N
Kenya	KE	N	BIC	KES	Full	N
Kiribati	KI	N	BIC	AUD	Full	N
Korea, South	KR	N	BIC	USD	Full	N
Kuwait	KW	Y	BIC	KWD	Full	N
Kyrgyzstan	KG	N	BIC	GBP	Full	N
Laos	LA	N	BIC	GBP	Full	N
Latvia	LV	Y	BIC	EUR	Shared	Y
Lebanon	LB	Y	BIC	USD	Full	N
Lesotho	LS	N	BIC	USD	Full	N
Liberia	LR	N	BIC	GBP	Full	N
Libya	LY	N	BIC	GBP	Full	N
Liechtenstein	LI	Y	BIC	CHF	Shared	Y
Lithuania	LT	Y	BIC	EUR	Shared	Y
Luxembourg	LU	Y	BIC	EUR	Shared	Y
Macau	MO	N	BIC	MOP	Full	N
Macedonia	MK	Y	BIC	USD	Full	N
Madagascar	MG	N	BIC	GBP	Full	N
Malawi	MW	N	BIC	MWK	Full	N
Malaysia	MY	N	BIC	USD	Full	N

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Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Maldives	MV	N	BIC	GBP	Full	N
Mali	ML	N	BIC	GBP	Full	N
Malta	MT	Y	BIC	EUR	Shared	Y
Marshall Islands	MH	N	BIC	USD	Full	N
Martinique	MQ	Y	BIC	EUR	Shared	Y
Mauritania	MR	Y	BIC	GBP	Full	N
Mauritius	MU	N	BIC	MUR	Full	N
Mayotte	YT	Y	BIC	EUR	Shared	Y
Mexico	MX	N	BIC	MXN	Full	N
Micronesia	FM	N	BIC	USD	Full	N
Moldova	MD	Y	BIC	EUR	Full	N
Monaco	MC	Y	BIC	EUR	Shared	Y
Mongolia	MN	N	BIC	GBP	Full	N
Montenegro	ME	Y	BIC	EUR	Full	N
Montserrat	MS	N	BIC	XCD	Full	N
Morocco	MA	N	BIC	MAD	Full	N
Mozambique	MZ	N	BIC	MZN	Full	N
Myanmar	MM	N	BIC	GBP	Full	N
Namibia	NA	N	BIC	NAD	Full	N
Nauru	NR	N	BIC	AUD	Full	N
Nepal	NP	N	BIC	USD	Full	N
Netherlands	NL	Y	BIC	EUR	Shared	Y
New Caledonia	NC	N	BIC	GBP	Full	N
New Zealand	NZ	N	BIC	NZD	Full	N
Nicaragua	NI	N	BIC	GBP	Full	N
Niger	NE	N	BIC	GBP	Full	N
Nigeria	NG	N	BIC	NGN	Full	N
Niue	NU	N	BIC	NZD	Full	N
Norfolk Island	NF	N	BIC	AUD	Full	N
Northern Mariana Islands	MP	N	BIC	USD	Full	N
Norway	NO	Y	BIC	NOK	Shared	Y
Oman	OM	N	BIC	OMR	Full	N
Pakistan	PK	Y	BIC	PKR	Full	N
Palau	PW	N	BIC	USD	Full	N
Palestinian Territory, Occupied	PS	Y	BIC	ILS	Full	N
Panama	PA	N	BIC	GBP	Full	N
Papua New Guinea	PG	N	BIC	GBP	Full	N
Paraguay	PY	N	BIC	GBP	Full	N
Peru	PE	N	BIC	USD	Full	N
Philippines	PH	N	BIC	PHP	Full	N
Pitcairn	PN	N	BIC	NZD	Full	N
Poland	PL	Y	BIC	PLN	Shared	Y
Portugal	PT	Y	BIC	EUR	Shared	Y
Puerto Rico	PR	N	BIC	USD	Full	N
Qatar	QA	Y	BIC	QAR	Full	N
Reunion	RE	Y	BIC	EUR	Shared	Y

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Romania	RO	Y	BIC	RON	Shared	Y
Russia	RU	N	BIC	GBP	Full	N
Rwanda	RW	N	BIC	GBP	Full	N
Saint Barthelemy	BL	Y	BIC	EUR	Shared	Y
Saint Helena	SH	N	BIC	GBP	Full	N
Saint Kitts and Nevis	KN	N	BIC	XCD	Full	N
Saint Lucia	LC	N	BIC	XCD	Full	N
Saint Pierre and Miquelon	PM	Y	BIC	EUR	Shared	Y
Saint Vincent and the Grenadines	VC	N	BIC	XCD	Full	N
Samoa	WS	N	BIC	GBP	Full	N
San Marino	SM	Y	BIC	EUR	Shared	Y
Sao Tome and Principe	ST	N	BIC	GBP	Full	N
Saudi Arabia	SA	Y	BIC	SAR	Full	N
Senegal	SN	N	BIC	GBP	Full	N
Serbia	RS	N	BIC	RSD	Full	N
Seychelles	SC	N	BIC	USD	Full	N
Sierra Leone	SL	N	BIC	GBP	Full	N
Singapore	SG	N	BIC	SGD	Full	N
Slovakia	SK	Y	BIC	EUR	Shared	Y
Slovenia	SI	Y	BIC	EUR	Shared	Y
Solomon Islands	SB	N	BIC	GBP	Full	N
Somalia	SO	N	BIC	GBP	Full	N
South Africa	ZA	N	LCC	ZAR	Full	N
South Georgia and Sandwich Islands	GS	N	BIC	GBP	Full	N
Spain	ES	Y	BIC	EUR	Shared	Y
Sri Lanka	LK	N	BIC	LKR	Full	N
St-Martin	MF	Y	BIC	GBP	Shared	Y
Suriname	SR	N	BIC	GBP	Full	N
Svalbard and Jan Mayen	SJ	N	BIC	NOK	Full	N
Swaziland	SZ	N	BIC	SZL	Full	N
Sweden	SE	Y	BIC	SEK	Shared	Y
Switzerland	CH	Y	BIC	CHF	Shared	Y
Taiwan	TW	N	BIC	USD	Full	N
Tajikistan	TJ	N	BIC	GBP	Full	N
Tanzania, United Republic of	TZ	N	BIC	USD	Full	N
Thailand	TH	N	BIC	THB	Full	N
Timor-Leste	TL	N	BIC	USD	Full	N
Togo	TG	N	BIC	GBP	Full	N
Tokelau	TK	N	BIC	NZD	Full	N
Tonga	TO	N	BIC	GBP	Full	N
Trinidad and Tobago	TT	N	BIC	TTD	Full	N
Tunisia	TN	Y	BIC	EUR	Full	N
Turkey	TR	Y	BIC	TRY	Full	N
Turkmenistan	TM	N	BIC	GBP	Full	N
Turks and Caicos Islands	TC	N	BIC	USD	Full	N
Tuvalu	TV	N	BIC	AUD	Full	N

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Uganda	UG	N	BIC	GBP	Full	N
Ukraine	UA	N	BIC	EUR	Full	N
United Arab Emirates	AE	Y	BIC	AED	Full	N
United Kingdom	GB	Y	BIC	GBP	Shared	Y
United States	US	N	LCC	USD	Full	N
United States Minor Outlying Islands	UM	N	BIC	USD	Full	N
Uruguay	UY	N	BIC	GBP	Full	N
Uzbekistan	UZ	N	BIC	GBP	Full	N
Vanuatu	VU	N	BIC	GBP	Full	N
Vatican City	VA	N	BIC	EUR	Full	N
Venezuela	VE	N	BIC	GBP	Full	N
Vietnam	VN	N	BIC	USD	Full	N
Virgin Islands, British	VG	N	BIC	USD	Full	N
Virgin Islands, U.S.	VI	N	BIC	USD	Full	N
Wallis and Futuna	WF	N	BIC	GBP	Full	N
Western Sahara	EH	N	BIC	MAD	Full	N
Yemen	YE	N	BIC	GBP	Full	N
Zambia	ZM	N	BIC	ZMW	Full	N
Zimbabwe	ZW	N	BIC	GBP	Full	N
Sudan	SD	N	BIC		Full	N

19.6.2   Business Banking

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

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

- Risk/DeliveryAddress/Country

- Data/Initiation/DestinationCountryCode

- Creditor/PostalAddress/Country

- CreditorAgent/PostalAddress/Country (For Swift payments only)

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

19.7 Optional Fields

19.7.1 Personal Banking– Optional Fields

ExtendedPurpose:

The "extendedPurpose" field must be used by TPPs for payment to the following countries: Brazil, China, India, Malaysia, and Russia. The value must be from the below list.

ExtendedPurpose Description
Buying Goods

Charity	
Consultancy Services	
Credit Card payment	
Deposit	
Donations	
Family Maintenance	
Gift Remittance	
Goods	
Holiday	
Insurance Premium	
Investment	
Living fees	
Loan repayment	
Loan to family	
Management Services	
Medical Expenses	
Mortgage Payment	
Office Expenses	
Other Expenses	
Payment - Export of goods	
Purchase of property	
Payment to employee	
Rent	
Savings	
School/Tuition Fees	
Securities Investment	
Services	
Transfer to own account	
Travel Expenses	
Utility Payments	

19.7.2 Business Banking- Optional Fields

Creditor Name:

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

Exchange Rate Information:

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

Supplementary Data:

The TPP should not send the SupplementaryData object. If this object is included in the payment request, it will be rejected.

SCA Support Data:

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

Purpose of Payment:

The TPP can provide Initiation/Purpose OR Initiation/ExtendedPurpose. ExtendedPurpose should be used when there is no corresponding 4 character Purpose code available. If both fields are received the payment will be rejected.

HSBC will map the contents of the following optional fields to the "Message to Payee" field used by our back-end systems:

- Initiation/Purpose OR Initiation/ExtendedPurpose
- RemittanceInformation/Unstructured
- RemittanceInformation/Reference

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

- Initiation/Purpose may only contain the 4 character ISO code for the purpose of the payment as in the following table
- The total number of characters across all fields used must not exceed 138

ISO codes to be used in Initiation/Purpose field:

Code	Description
SALA	SalaryPayment
TREA	TreasuryPayment
ADVA	AdvancePayment
AGRT	AgriculturalTransfer
ALMY	AlimonyPayment
BECH	ChildBenefit
BENE	UnemploymentDisabilityBenefit
BONU	BonusPayment.
CASH	CashManagementTransfer
CBFF	CapitalBuilding
CHAR	CharityPayment
COLL	CollectionPayment
CMDT	CommodityTransfer
COMC	CommercialPayment
COMM	Commission

COST	Costs
CPYR	Copyright
DIVI	Dividend
FREX	ForeignExchange
GDDS	PurchaseSaleOfGoods
GOVT	GovernmentPayment
IHRP	InstalmentHirePurchaseAgreement
INTC	IntraCompanyPayment
INSU	InsurancePremium
INTE	Interest
LICF	LicenseFee
LOAN	Loan
LOAR	LoanRepayment
NETT	Netting
PAYR	Payroll
PENS	PensionPayment
REFU	Refund
RENT	Rent
ROYA	Royalties
SCVE	PurchaseSaleOfServices
SECU	Securities
SSBE	SocialSecurityBenefit
SUBS	Subscription
TAXS	TaxPayment
VATX	ValueAddedTaxPayment
COMT	ConsumerThirdPartyConsolidatedPayment
DBTC	DebitCollectionPayment
SUPP	SupplierPayment
HEDG	Hedging

MSVC	MultipleServiceTypes
NOWS	NotOtherwiseSpecified
CARD	CardPayment
CDBL	CreditCardBill
FERB	Ferry
AIRB	Air
BUSB	Bus
RLWY	Railway
CVCF	ConvalescentCareFacility
DNTS	DentalServices
ANTS	AnesthesiaServices
HLTC	HomeHealthCare
HSPC	HospitalCare
ICRF	IntermediateCareFacility
LTCF	LongTermCareFacility
MDCS	MedicalServices
VIEW	VisionCare
DMEQ	DurableMedicaleEquipment
CBTV	CableTVBill
ELEC	ElectricityBill
GASB	GasBill
PHON	TelephoneBill
OTLC	OtherTelecomRelatedBill
WTER	WaterBill
STDY	Study
PRCP	PricePayment
INSM	Installment
RINP	RecurringInstallmentPayment
OFEE	OpeningFee

CFEE	CancellationFee
GOVI	GovernmentInsurance
INPC	InsurancePremiumCar
LBRI	LaborInsurance
LIFI	LifeInsurance
PPTI	PropertyInsurance
HLTI	HealthInsurance
CLPR	CarLoanPrincipalRepayment
HLRP	HousingLoanRepayment
CSLP	CompanySocialLoanPaymentToBank
ESTX	EstateTax
HSTX	HousingTax
INTX	IncomeTax
NITX	NetIncomeTax
BEXP	BusinessExpenses
TRFD	TrustFund
NWCH	NetworkCharge
NWCM	NetworkCommunication
RCPT	ReceiptPayment
PTSP	PaymentTerms
OTHR	Other
WHLD	WithHolding

19.8 FX Rate Validity

19.8.1   Personal Banking

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

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

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

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

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

19.8.2   Business Banking

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 25 seconds to confirm the FX Rate/charges on the HSBC User Interface.

A 5 seconds buffer is reserved to book the rate in the instance that the rate is accepted in the last seconds of the allowed 25 seconds duration. Upon a PSU accepting the rate, it will be booked and the destination currency will be bought.

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

19.9 Payment Status for Retail Banking

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

For Personal Banking:

> ➢ AcceptedSettlementInProcess

> ➢ AcceptedSettlementCompleted

> ➢ Rejected

19.10 Payment Status for Business Banking

For Business Banking:

> ➢ AcceptedSettlementInProcess

> ➢ Pending (when mutli-authorisation is required)

> ➢ Rejected

Note: For Business Banking, other status are applicable if a payment requires authorisation by a primary user. See section 23 for more information.

20. International Scheduled Payment v3.1.7

20.1 Implemented Endpoints

20.1.1 Personal Endpoints

The following International-Scheduled-Payment endpoints are implemented:

Resource	Endpoints	Personal Current Account
International-scheduled-payments	POST /international-scheduled-payments	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Y

20.1.2 Business Endpoints

The following International-Scheduled-Payment endpoints are implemented:

Resource	Endpoints	Implemented
international-scheduled-payment-consents	POST /international- scheduled-payment-consents	Y
	GET / international- scheduled-payment-consents /{ConsentId}	Y
international-scheduled-payments	POST / international- scheduled-payment	Y
	GET / international- scheduled-payment /{ InternationalScheduledPaymentId }	Y
International-schedule-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y

20.2 Request Fields

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

20.2.1 Personal Banking:

Field	Notes	Error Code if Invalid
AuthorisationType	HSBC Retail, fd Bank – Single	400 - UK.OBIE.Field.Invalid
RequestExecutionDateTime	Must be Today +1 and no longer than today +365 Execution date must also be a valid working day	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid

Field	Notes	Error Code if Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits) If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency Or If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	See above rule related to **InstructedAmount/Currency**	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by **CreditorAgent/PostalAddress/Country**	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of: BorneByCreditor, BorneByDebtor, Shared	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Please refer to Section 19.7.1 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
SupplementaryData.PurposeOfPayment	Please refer to Section 19.7.2 (Intl. Payments)	400 - UK.OBIE.Field.Invalid

20.2.2   Business Banking:

Field	Notes	Error Code if Invalid
LocalInstrument	Valid Values can only be: " "UK.OBIE.SWIFT"	400 - UK.OBIE.Field.Invalid
InstructionPriority	Only valid options below: Normal Urgent	400 - UK.OBIE.Field.Invalid
Purpose	Only 4 character ISO code as listed in section 19.7.2 will be supported Also see 19.7.2 for details of how this and other optional fields are restricted	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	ExtendedPurpose should be used when there is no corresponding 4 character Purpose code available. If both fields are received the payment will be rejected. Also see 19.7.2 for details of how this and other optional fields are restricted	

DestinationCountryCode	Only HSBC supported countries will be allowed. Sanction country check will be applied if this field is received in the request. This field must match the BIC or IBAN if provided – otherwise rejected	400 - UK.OBIE.Field.Invalid
InstructedAmount	Amount: Should not be more than 15 digits Must not be more than GBP100k	400 - UK.OBIE.Field.Unexpected
	Currency: Instructed currency, Currency of Transfer and debit account currency must all be the same. Users will only be shown accounts of the same currency if the debit account is not provided by the TPP.	N / A
CreditorAgent SchemeName	SchemeName Can only be "UK.OBIE.BICFI" OR "UK.OBIE.LCC" See table in 19.3.2 (International Payments) for details BIC value must not belong to GB "UK.OBIE.SortCodeAccountNumber"	400 - UK.OBIE.Field.Invalid
CreditorAccount SchemeName	Valid values would be: "UK.OBIE.IBAN", "UK.OBIE.BBAN"	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be Today +1 and no longer than today +45 days Execution date must also be a valid working day for UK Execution date must not be a UK bank holiday	400 - UK.OBIE.Field.Invalid
Currency of Transfer	Currency: GBP only	400 - UK.OBIE.Field.Invalid
CreditorAgent. PostalAddress	This object must not be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object	400 - UK.OBIE.Field.Invalid
ChargeBearer	If supplied, this field must be one of the following: - BornebyDebtor - BornebyCreditor - Shared	400 - UK.OBIE.Field.Invalid
Creditor PostalAddress	Each field in the address array is required	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime:	Future dated payments value date must be on a working date. UK Bank holidays and weekends value dates are not permitted.	
InstructedAmount.Currency **And** **CurrencyOfTransfer:**	Only Same Currency payments (GBP to GBP) are allowed for International Scheduled Payment.	400 - UK.OBIE.Field.Invalid
DeliveryAddress.Country	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported	400 - UK.OBIE.Field.Invalid

20.3 Payment Status for Retail Banking

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

For Personal Banking:

➢ InitiationCompletedInitiationFailed

20.4 Payment Status for Business Banking

For Business Banking:
➢ InitiationCompleted
➢ InitiationPending (when multi-authorisation is required in HSBCs direct channel)
➢ InitiationFailed

Note: For Business Banking, other status are applicable if a payment requires authorisation by a primary user. See section 23 for more information.

21. International Standing Order v3.1.7

21.1 Personal Banking Endpoints

The following account and transaction endpoints are implemented:

Resource	Endpoints	Personal Current Account	Savings Account
International-standing-orders	POST /international-standing-orders	Y	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N

21.2 Request Fields

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

Field	Notes	Error Code if Invalid
Frequency	See separate Permitted Frequency Values section	400 - UK.OBIE.Field.Invalid
NumberOfPayments	Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present Must be > 0 and ≤ 999 If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	400 - UK.OBIE.Field.Invalid
FirstPaymentDateTime	Must be > today+2 and ≤ 365 days ahead Execution date must also be a valid working day Must be < FinalPaymentDateTime, if that field is present Must be < RecurringPaymentDateTime	400 - UK.OBIE.Field.Invalid

It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20

Example 1 (correctly aligned):

Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)

FirstPaymentDateTime = 2019-06-10

=> FirstPaymentDateTime = 2019-06-10

If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day.

Example 2 (misaligned):

Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)

FirstPaymentDateTime = 2019-06-20

=> FirstPaymentDateTime = 2019-07-10

Example 3 (misaligned):

Frequency = IntrvlMnthDay:01:20 (Monthly - 20th)

FirstPaymentDateTime = 2019-06-10

=> FirstPaymentDateTime = 2019-06-20

Note: the time element has removed from above DateTime examples, for simplicity.

RecurringPaymentAmount	Optional	400 - UK.OBIE.Field.Invalid
	If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount	
FinalPaymentAmount	Optional	400 - UK.OBIE.Field.Invalid
	If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount	
FirstPaymentAmount	Mandatory	400 - UK.OBIE.Field.Invalid
FinalPaymentDateTime	Mutually exclusive with presence of NumberOfPayments; one and only one must be present	400 - UK.OBIE.Field.Invalid
	Must be > tomorrow	
	Must be > FirstPaymentDateTime	
	If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	
RecurringPaymentDateTime	Must be > today+2 and ≤ 365 days ahead	400 - UK.OBIE.Field.Invalid
	Must be > FirstPaymentDateTime	
AuthorisationType	HSBC Retail, fd Bank – Single	400 - UK.OBIE.Field.Invalid
	HSBC Commercial – Any or Single	
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid

CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits) If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency Or If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	See above rule related to **InstructedAmount/Currency**	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by **CreditorAgent/PostalAddress/Country**	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of BorneByCreditor, BorneByDebtor, Shared	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to Section 19.3 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Please refer to Section 19.7.1 (Intl. Payments)	400 - UK.OBIE.Field.Invalid
SupplementaryData.PurposeOfPayment	Please refer to Section 19.7.2 (Intl. Payments)	400 - UK.OBIE.Field.Invalid

21.3 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 IntrvlMnthDay:01:30 IntrvlMnthDay:01:29 IntrvlMnthDay:01:28	Monthly and Adhere to Month End

21.4 Payment Status

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

> ➤ InitiationCompleted
> ➤ InitiationFailed

22. File Payments

22.1 Implemented Endpoints

The following File Payments endpoints are implemented for Business Banking:

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

22.2 Request fields and Example File

For POST /file-payment-consents

Field	Notes	Error code if Invalid
FileType	FileType should be equal to UK.OBIE.pain.001.001.08	400 - UK.OBIE.Field.Invalid
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded	

FileReference	FileReference cannot be more than 18 characters, must be Alphanumeric (no special characters) and must match the reference (per the below mapping) in the File (Whilst it is possible for the PSU to add the reference when they are in the HSBC domain, it is recommended that it is provided by the TPP to ensure a seamless customer journey)	400 - UK.OBIE.Field.Invalid
ControlSum	Total of all individual amounts included in the File. We would reject any instructions where this does not match up to the sum of all the instructed amounts	400 - UK.OBIE.Field.Invalid
LocalInstrument	If LocalInstrument contains UK.OBIE.BACS, or is empty – we will consider the payment scheme as BACS. For all other values the request will be rejected.	400 - UK.OBIE.Field.Invalid
NumberOfTransactions	NumberOfTransactions should be between 1- 25 - Maximum allowed Number of Transactions in a file is 25. If this number is 0 or it exceeds 25, the request will be rejected.	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	The RequestedExecutionDateTime should be between Date of Request + 2 working days to Date of Request + 45 days. If the RequestedExecutionDateTime does not fall in that range or if it falls on a weekend or bank holiday or past dated, the request will be rejected. Whilst it is possible for the PSU to add the RequestedExecutionDate when they are in the HSBC domain, it is recommended that it is provided by the TPP (to ensure a seamless customer journey).	400 - UK.OBIE.Field.Invalid
DebtorAccount	DebtorAccount should be not be same as any of the creditorAccounts. SchemeName we currently support is UK.OBIE.SortCodeAccountNumber. DebtorAccount.identification should only be numeric and MUST be 14 number long(6 digit Sort code and 8 digits account number)	400 - UK.OBIE.Field.Invalid
RemittanceInformation	We advise you not to populate this field. If populated we would reject the instruction	400 - UK.OBIE.Field.Invalid
authorisationType	HSBC Business – Any or Single (see Section 24 – Multi-Authorisation)	

For POST /file-payment-consents/{ConsentId}/file and POST/file-payments

For the best experience using the File Payment endpoint we advise you keep the information in your metadata and the File consistent – this will ensure the best chances of a successful journey
The file must contain a reference for each individual transaction. If this is not the case the request will be rejected.

This file only supports a single debit of the total of all payments to the customer's selected debit account.

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

```xml
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInitn>
        <GrpHdr>
    <MsgId>ABC120928CCT001</MsgId>
    <NbOfTxs>3</NbOfTxs>
            <CtrlSum>0.03</CtrlSum>
        </GrpHdr>
        <PmtInf>
            <ReqdExctnDt>
                <Dt>2020-11-17</Dt>
            </ReqdExctnDt>
```

```
<DbtrAcct>
    <Id>
        <Othr>
            <Id>40041060993603</Id>
        </Othr>
    </Id>
</DbtrAcct>
<CdtTrfTxInf>
    <Amt>
        <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <Cdtr>
        <Nm>DEF Electronics</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>23683707994125</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>CINV</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <Amt>
        <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <Cdtr>
        <Nm>GHI Semiconductors</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>42000089561223</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>CINV</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <Amt>
        <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <Cdtr>
        <Nm>ABC Corporation</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>42000089561223</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>CINV</Ustrd>
    </RmtInf>
```

```
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
 </Document>
```

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

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

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

Whilst it is possible for the PSU to add the reference when they are in the HSBC domain, it is recommended that it is provided by the TPP to ensure a seamless customer journey

22.3 Payment Status

For File payments, a request for a payment status will return one of the following status

➢ InitiationCompleted
➢ InitiationPending (when multi-authorisation is required)
➢ InitiationFailed

Note: For Business Banking, other status are applicable if a payment requires authorisation by a primary user. See Section 24 for more information.

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23. Major Beneficiaries

23.1 Personal Banking

When making a payment to a major beneficiary PISPs will need to provide the a) Major Beneficiary name, b) Sort code and account number and c) Payment reference.
   a) Sort code + account number should match with the BACS list of major beneficiaries or the payment will be rejected
   b) Beneficiary name should match with BACS list of major beneficiaries or the payment will be rejected
   c) In case of existing beneficiary, payment reference should match with the existing record or the payment will be rejected

Payments to major beneficiaries where the reference has less than four digits can only be made through the App-to-App redirection journey. If these payments are submitted through the online journey they will be rejected.

For payments to charities, unless there is a specific reference, the last four digits of the account number should be used to populate the reference field.

23.2 Business Banking – Paying a Major Beneficiary

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

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

  ➢ All other major beneficiaries -that are not included in the dedicated search list will be treated as a minor beneficiary.

  ➢ For other major beneficiaries, we will look up the creditor details against the major beneficiary list. Then we will surface a list of possible matches to the customer to choose the right beneficiary on screen.

  ➢ We will provide the list of possible matches both on the existing beneficiary list and the major beneficiary list.

  ➢ Please note that when attempting to make a payment to certain major beneficiaries (e.g. credit card companies), your reference must be numeric otherwise you run the risk of the payment being rejected

23.3 HSBC Kinetic – Paying a Major Beneficiary

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

24. Multi-Authorisation

24.1 Business Banking Implemented Endpoints

The following payment initiation endpoints are implemented:

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

24.2 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.

24.3 Business Banking Multi-Authorisation (HSBC Business only)

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

24.4 Multi-Authorisation Status

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

➢ 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.

24.5 Refund Account Details for Multi-Authorisation Payments

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

➢ Refund account details will not be shared with the PISP as part of the response to the payment fulfillment call by the PISP. At this point, the PSU has authorised the payment but the status is "Pending", as a second authorisation is needed by another user

- ➢ The refund account details are ready to be shared only after the second authorisation has been completed by a second user (within the direct channel)

- ➢ In order to receive the refund account details, the PISP will have to make a call to GET/<payment-type>/{payment-ID}

- ➢ As mentioned in Section 17, the refund account details will not be shared when the status is 'pending', 'rejected', 'initiationPending' or 'initiationFailed'

- ➢ Based on when the payment has been authorised by the second authoriser in the direct channel, the TPP may have to make multiple calls to GET/<payment-type>/{payment-ID} to receive the refund account details.

Confirmation of funds summary v3.1.7

25. Confirmation of funds summary v3.1.7

25.1 Implemented endpoints

The following endpoints are implemented.

25.1.1   Personal Banking endpoints

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

25.1.2   HSBC Business Banking endpoints

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

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

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

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

HSBC Business Banking do not currently support the "Re-Authentication of CoF Access at the ASPSP" journey as described in the OBIE CEG. If a CBPII needs to re-establish access they should follow the same process as they would for setting up a new consent.

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

25.1.3   HSBC Kinetic endpoints

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

25.2 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

26. Two way notice of revocation

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

26.1 Implemented endpoints

The following endpoints are implemented.

26.1.1 Personal Banking endpoints

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

26.1.2 Business Banking endpoints (HSBC Business)

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

26.1.3 Business Banking endpoints (HSBC Kinetic)

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

Optional functionality which is not implemented is outlined in the following section

26.2 Request fields

For POST /event-subscriptions

Field	Notes	Error code if Invalid
OBEventSubscription1/Data/EventTypes	Mandatory Allowed events • UK.OBIE.Consent-Authorization-Revoked If the event subscription already exists then it will result in same error code	400 - UK.OBIE.Field.Invalid

For POST /events

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

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

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

The access token for POST /events endpoint should have a scope of "eventpolling"

27. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication (25-03-21). 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.