

HSBC Open Banking

TPP Implementation Guide (v3.1.10)

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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 Transparency Calendars via the following links:

Banking Area	Page Link
HSBC Personal	https://openbanking.atlassian.net/wiki/spaces/AD/pages/108266712/Implementation+Guide+HSBC+Personal
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 UK (HSBCnet UK)	https://openbanking.atlassian.net/wiki/spaces/AD/pages/1171816486/HSBC++Corporate+Banking
HSBC Innovation Banking (HSBCnet UK)	https://openbanking.atlassian.net/wiki/spaces/AD/pages/2707390465/HSBC+Innovation+Banking

2. Key Changes and Announcements

Updated 06/09/2023

Key Changes:

- Errata corrections

Announcements:

- From the 28th of April 2023, the HSBCnet UK endpoints included in this guide provide only access to UK domiciled accounts. Access to EEA domiciled accounts is via a different set of endpoints; a separate [Continental Europe Implementation Guide](#) is published on the Developer portal.

3. Summary of HSBC API Functionality Per Channel

HSBC continues to make improvements and introduce new functionality to its Open Banking API channel. Below summarises the current per-brand position of live API functionality, and what can be expected to be live-to-market later in 2023

Brand	Product	Feature	Date (browser)	Date (app-2-app)
HSBC Personal (V3.1.10)	Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (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	Live
	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Live
	Global Money (Sterling accounts only)	AIS	Live	Live
		PIS	Live	Live
		Confirmation of Funds	Live	Live
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
first direct (V3.1.10)	Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (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	Live
	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	tbc 2023
HSBC Business (V3.1.10)	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (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

	Global Wallet	PIS (International Payments Only)	Live	Live
		AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	n/a	n/a
M&S Bank (V3.1.10)	Credit Cards*	AIS	Live	Live
		Confirmation of Funds	Live	Live
HSBC Kinetic (V3.1.10)	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (SIP, FDP, SO)	Live	Live
		International Payments	n/a	n/a
		Complex Payments	n/a	n/a
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
HSBC Corporate UK (HSBCnet UK) (V3.1.10)	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic payments)	Live	Live
		Complex Payments	Live	Live
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
	Global Wallet	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
HSBC Innovation Banking (HSBCnet UK) (V3.1.10)	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (Domestic payments)	Live	Live
		Complex Payments	Live	Live
	Multi-Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS (International Payments Only)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
HSBC Channel Islands and Isle of Man	Credit Cards**	AIS	tbc	tbc
		Confirmation of Funds	tbc	tbc

* 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 2023
- 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 2023)

** 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.hsbc Kinetic.co.uk/.well-known/openid-configuration
HSBC Corporate UK (HSBCnet UK)	https://api.ob.hsbcnet.com/.well-known/openid-configuration
HSBC Innovation Banking (HSBCnet UK)	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.

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

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

Metadata	Description	Optional/ Mandatory (O or M)	Field Size
`software_client_id`	The Client ID Registered at OB used to access OB resources	M	Base62 GUID (22 chars) HSBC Implementation support Max 36
`software_client_description`	Human-readable detailed description of the client	O	Max256Text
`software_client_name`	Human-readable Software Name	O	Max40Text
`software_client_uri`	The website or resource root uri	O	Max256Text
`software_version`	The version number of the software should a TPP choose to register and / or maintain it	O	decimal

`software_environment`	Requested additional field to avoid certificate check	O	Max256Text
`software_jwks_endpoint`	Contains all active signing and network certs for the software	M	Max256Text
`software_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the software	O	Max256Text
`software_logo_uri`	Link to the TPP logo. Note, ASPSPs are not obliged to display images hosted by third parties	O	Max256Text
`software_mode`	ASPSP Requested additional field to indicate that this software is `Test` or `Live` the default is `Live`. Impact and support for `Test` software is up to the ASPSP.	O	Max40Text
`software_on_behalf_of_org`	A reference to fourth party organisation resource on the OB Directory if the registering TPP is acting on behalf of another.	O	Max40Text
`software_policy_uri`	A link to the software's policy page	O	Max256Text
`software_redirect_uris`	Registered client callback endpoints as registered with Open Banking	M	A string array of Max256Text items Pattern applied (?:\\[([0-9a-fA-F:]+)\\] (?:[:a-zA-Z0-9%~_!\$&'()*+,;=]+(?:[:a-zA-Z0-9%~_!\$&'()*+,;=]*)?@)?(?:[\\p{Alnum}\\\\\\.]*)?)(?:\\d*)?(.*)?
`software_roles`	A multi value list of PSD2 roles that this software is authorized to perform.	M	A string array of Max256Text items
`software_tos_uri`	A link to the software's terms of service page	O	Max256Text
-----	-----		-----
`organisation_competent_authority_claims`	Authorisations granted to the organisation by an NCA		CodeList { `AISP`, `PISP`, `CBPII`, `ASPSP` }
`org_status`	Included to cater for voluntary withdrawal from OB scenarios		`Active`, `Revoked`, or `Withdrawn`

`org_id`	The Unique TPP or ASPSP ID held by OpenBanking.	M	HSBC Implementation support Max 18 char
`org_name`	Legal Entity Identifier or other known organisation name	O	Max140Text
`org_contacts`	JSON array of objects containing a triplet of name, email, and phone number	O	Each item Max256Text
`org_jwks_endpoint`	Contains all active signing and network certs for the organisation	O	Max256Text
`org_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the organisation	O	Max256Text
-----	-----		-----
`typ`	MUST be set to `JWT`	M	
`alg`	MUST be set to `PS256`	M	
`kid`	The kid will be kept the same as the `x5t` parameter. (X.509 Certificate SHA-1 Thumbprint) of the signing certificate.	M	

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

Digital Signatures:

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

4.2.2 Onward Provisioning – TPP / Agent name display options

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

Options	Display	Display Rule	Client Name	Org Name	'On Behalf Of' Name	What will display
When <org name> & <Client Name> are available & both are same & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	N / A	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Trades	ABC Company Ltd	N / A	ABC Trades
When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is same as well	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <org name>	Both names to be displayed 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 UK (HSBCnet UK)	https://api.ob.hsbcnet.com
HSBC Innovation Banking (HSBCnet UK)	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 Consent Expiry Date

Consent expiry is an optional field.

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

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

4.5 Authorisation Code in OAuth Authorisation Framework

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

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

Please see the summary table for token validities below:

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

Token	Endpoint	Time To Live
Access Token	POST/token grant type: authorization_code <i>Please note you must not send "scope" for this scenario. If you do, this will result in the error code "invalid_request"</i>	AIS - 60 minutes - OAuth Code elapsed time PIS - 5 minutes - OAuth Code elapsed time
Refresh token	POST/token grant type: refresh_token	AISP equal to Consent Expiry Date Or open ended if Consent Expiry Date not specified 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

4.6 Message Signing

4.6.1 x-jws-signature

<http://openbanking.org.uk/iss> must match full DN of eIDAS certificate.

Please use the following command to obtain DN of the certificate:

```
openssl x509 -in eidas.pem -noout -subject -nameopt RFC2253
```

HSBC implemented message signing on 06 July 2020. As per the uplift to version v3.1.10 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

4.7 Consent Object Statuses

Statuses implemented are in line with the [Read/Write Data API Specification – v3.1.10](#).

On top of what is articulated in the above link:

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

4.8 OBWAC / eIDAS Certificates

4.8.1 Test Certificate

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

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

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

1. Generate a new RSA private key:

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

2. Generate the X.509 Certificate Signing Request:

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

4.8.2 Certificate Requirements

Requirements for the TLS and HTTP Signature certificate:

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

4.8.3 Certificate Refresh / Replacement

OBWAC / eIDAS Certificate Expiration and Refresh

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

- The new certificate should have same full subject DN as the previous certificate.
- Access tokens are bound to the certificate, so previous access tokens will not work with new certificate. Thus, before using the new certificate you need to request a new access token with corresponding new refresh tokens bound to the new certificates.

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

OBWAC / eIDAS Certificate Rotation (prior to expiration)

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

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

4.9 Business Banking Entitlements

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

4.10 UK IP Address Whitelisting and granting user access for HSBCnet users

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

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

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

Accounts and Transactions v3.1.10

5. Accounts and Transactions Summary v3.1.10

As per OBIE customer research, to ensure consistency of language across AISP and ASPs, HSBC is now adhering to the OBIE guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fstandards.openbanking.org.uk%2Fwp-content%2Fuploads%2F2022%2F04%2FCustomer-Experience-Guidelines-Checklist-Version-v3110-Final.xlsx&wdOrigin=BROWSELINK> for further information.

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

Note: There is a daily batch update window during which TPPs may encounter a "Papi call exception" error, the batch update process usually takes 15 minutes. HSBC business, Kinetic, HSBCnet UK, HSBC personal and first direct batch start time - 19:00 UKT, batch end time - 03:30 UKT. M&S - 21:30 UKT and 03:00 UKT accordingly. If TPPs encounter this error during the batch window, they should try again in 30 minutes.

5.1 Implemented Endpoints

The following account and transaction endpoints are implemented:

5.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

5.1.2 HSBC Business Banking Endpoints

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

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

5.1.3 HSBC Kinetic Endpoints

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

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
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

5.1.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y
Accounts	GET /accounts 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
Direct-debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	N

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

5.2 In-scope Products

5.2.1 HSBC Personal

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

5.2.2 first direct

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

5.2.3 M&S Bank

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

5.2.4 HSBC Business

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

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

5.2.5 HSBC Kinetic

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

5.2.6 HSBC Corporate UK (HSBCnet UK) *

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

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

5.2.7 HSBC Innovation Banking (HSBCnet UK)

Products	Available for APIs
Current Accounts	In scope

Credit Cards	In scope
Foreign Currency Accounts	In scope

6. Account Request API v3.1.10

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 – HSBC Personal, first direct, M&S Bank

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

6.2.2 HSBC Business Banking Endpoints

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

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

6.2.3 HSBC Kinetic Endpoints

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

6.2.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

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

6.3 Key Information about Account Identification

Product Type	Field	Notes
Credit Cards	Data/Account/Account /Identification	<p>HSBC Personal, first direct - Masked credit card number</p> <p>M&S Bank – Masked card account number</p> <p>HSBC Business – Masked credit card control account (parent) and credit card holder account (child)</p> <p>HSBC Kinetic – Masked credit card number</p> <p>HSBCnet UK – format: AccountCountryCode+AccountInstitution+AccountType+Un-masked control card account number. For commercial cards, the Identification will contain the control commercial card account number, and not the individual commercial card number. As such, the Identification will always contain the unmasked number, even if the ReadPan attribute has not been specifically provided</p>
Global Wallet	Data/Account/Account /SchemeName	HSBC Business and HSBCnet UK use BBAN for Global Wallet accounts
Global Wallet	Data/Account/Account /Identification	<p>HSBC Business and HSBCnet UK – Global Wallet identification is 19 alphanumeric characters "WAXXXXXXXXXXXXXXXXYY"</p> <p>WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc.)</p>
Global Wallet	Date/Account/Account SubType	<p>HSBC Business – Global Wallet AccountSubType will be EMoney</p> <p>HSBCnet UK – Global Wallet AccountSubType will be CurrentAccount</p>

6.4 Credit Card Product Behaviour (replacement cards)

HSBC Personal, first direct:

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

M&S Bank:

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

HSBC Business:

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

HSBC Kinetic:

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

HSBC Corporate UK and HSBC Innovation Banking - HSBCnet:

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

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

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

7. Balances API v3.1.10

7.1 Implemented Endpoints

7.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

7.1.2 HSBC Business Banking Endpoints

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

7.1.3 HSBC Kinetic Endpoints

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

7.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

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

7.1.5 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 2023.

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 the table above.

7.1.8 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

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

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

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

8. Transaction API v3.1.10

8.1 Overview

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

8.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

8.1.2 HSBC Business Banking Endpoints

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

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

8.1.3 HSBC Kinetic Endpoints

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

8.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

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

8.2 Transaction History

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

HSBC brand	Product type	Max. number of transactions returned per page	Transaction status	Period supported
HSBC Personal	PCA, Savings	400	Pending & Booked	6 years
HSBC Personal	HCA	400	Pending & Booked	6 months
HSBC Personal	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
first direct	PCA, Savings	400	Pending & Booked	6 years
first direct	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
M&S Bank	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
HSBC Business	BCA , Savings & Deposit	400	Pending & Booked	7 years
HSBC Business	Foreign Currency Accounts (FCA)	400	Pending & Booked	6 years
HSBC Business	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
HSBC Business	Global Wallet	400	Booked	7 years
Kinetic	BCA	400	Pending & Booked	7 years from 01 June 2020 (launch date of Kinetic)
Kinetic	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
HSBC Corporate UK (HSBCnet UK)	Current Accounts	400	Pending & Booked	7 years
HSBC Corporate UK (HSBCnet UK)	Credit Cards	300	Unbilled & Billed	7 years
HSBC Corporate UK (HSBCnet UK)	Global Wallet	400	Booked	7 years
HSBC Innovation Banking (HSBCnet UK)	Current Accounts	400	Pending & Booked	7 years
HSBC Innovation Banking (HSBCnet UK)	Credit Cards	300	Unbilled & Billed	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 these 5 minutes, the 'next' link returned by that call will have a lifespan extended by 5 minutes, and so forth. This is to permit traversal of large transaction data sets.

The access token must continue to be refreshed.

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

8.4 Truncation

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

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

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (i.e. 6 years) and *transactionToDate* = today, on a rolling basis, e.g. if the GET /accounts/{AccountId}/transactions is sent a week after the POST /account-requests, it will have access to the most recent 7 days, but no longer have access to the 7 days at the start of the 2190-day period from the date the POST /account-requests was sent in.
- When the TPP sends in GET /accounts/{AccountId}/transactions, it can send in *fromBookingDateTime* and *toBookingDateTime*:
- HSBC will accept a future-dated *toBookingDateTime*, but this will have the same net result as setting the date to today (see later section *Booked and Pending Transactions*) – termed 'future truncation'.
- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate*. **Please also refer to Section 8.6 for pagination behaviour in this scenario.**
- If the dates provided go beyond the maximum number of days for which transactions are available (e.g. 6 years), HSBC will return the maximum available (6 years in this example).
- HSBC will truncate dates that don't crossover with the intent's *transactionFromDate* and *transactionToDate* – termed 'crossover truncation'.
- To identify that future truncation or crossover truncation has occurred, the TPP may wish to check the 'self' link returned, which will contain proprietary fromBookingDateTime and toBookingDateTime fields. It's not possible to identify the reason.

Example 1: crossover truncation and future truncation I

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

Example 2: crossover truncation and future truncation II

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

Example 3: crossover truncation, but future truncation is irrelevant

```
|-----| ... INTENT period
|-----|    ... GET /TRANSACTION period
      X    ... today is irrelevant, so no future truncation occurs
|--|    ... accessible period after truncation
```

Example 4: crossover truncation where there is no crossover

```
|---| ... INTENT period
|-----|    ... GET /TRANSACTION period
      X    ... today is irrelevant
<Nothing>    ... accessible period after truncation
```

Example 5: no date period in the intent

```
|-----| ... INTENT period not sent in, so defaulted to today – 2190 days to today
|-----| ... GET /TRANSACTION period
      X ... today
|-----| ... accessible period after truncation
```

8.5 Transaction Ordering

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

8.6 Pagination

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

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

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

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

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

8.7 Date Filtering

HSBC accepts one, both or neither of the [fromBookingDateTime](#) and [toBookingDateTime](#) parameters being passed.

8.8 Time Filtering

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

8.9 Booked and Pending Transactions

- GET /accounts/{AccountId}/transactions can return both booked and pending transactions depending on product type.
- Pending transactions can have a date of today or later; booked transactions can have a date of today or earlier.
- If GET /accounts/{AccountId}/transactions toBookingDateTime is set to today it will include all pending transactions.
- Assuming they are both within the requested date range, pending transactions are returned before booked transactions.
- When paginating the response, a page may contain both pending and booked transactions.

8.10 Response Fields

8.10.1 HSBC Response Fields (All brands except for HSBC Kinetic)

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for PCA and Savings Account:</p> <p>))) - Contactless debit card payment ATM - Cash machine BP - Bill payment CHQ - Cheque CR - Credit DD - Direct Debit or other BACS debit DIV - Dividend DR – Debit OBP - Open Banking Payment OBT - Open Banking Transfer (me to me) PYM - Paym SO - Standing order TFR - Transfer VIS – Visa</p> <p>Populated with the following values for Credit Cards: MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH ONLINE_PURCHASE CONTACTLESS_PURCHASE OTHER_PURCHASE ATM_CASH_WITHDRAWAL OTHER_CASH_WITHDRAWAL PAYMENT FEES INTEREST RETURNS_OR_REFUNDS</p>

Field	Notes
	OTHER_TRANSACTIONS
	* This field is not applicable for HSBCnet UK
Data/Transaction/TransactionId	<p>Unique identifier for the transaction</p> <p>Note: For credit card transactions, which incur a fee (for example ATM withdrawal, foreign currency transaction), the transaction and the corresponding fee will have the same transaction ID</p> <p>* HSBCnet UK - For booked transactions only, HSBCnet returns a unique transaction ID.</p>
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

8.10.2 HSBC Kinetic Response Fields

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for BCA:</p> <p>Switch</p> <p>OTHER</p> <p>Payment</p> <p>Contactless</p> <p>Transfer</p> <p>Maestro</p> <p>Paying at cashpoint</p> <p>BILL PAYMENT</p> <p>Incoming transaction</p> <p>Other</p> <p>OUTGOING TRANSACTION</p> <p>ATM</p> <p>Standing Order</p> <p>Visa In-app purchase</p> <p>DD indemnity claim</p> <p>Open banking transfer</p> <p>Visa Mobile Contactless</p> <p>PAYM</p> <p>INCOMING TRANSACTION</p> <p>Dividend</p> <p>Mastercard</p> <p>Card transaction</p> <p>Cirrus or Maestro</p> <p>Cheque</p> <p>Bill Payment</p> <p>Direct Debit</p> <p>Open banking payment</p> <p>PBBA Debit</p> <p>Solo</p>

Field	Notes
	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 Note: For credit card transactions, which incur a fee (for example ATM withdrawal, foreign currency transaction), the transaction and the corresponding fee will have the same transaction ID
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

8.11 Mutability Flag

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

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

8.12 Restricted Data for Lasting Consents (also known as Article 10A access)

- TPPs can access all the data clusters included in the customer consent within 60 minutes of SCA.
- For subsequent requests, TPPs can only access Balance and the last 90 days of transaction history without SCA (customer not present). More specifically:

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

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

These are examples of the Restricted endpoints which are available within the 60 minutes of SCA

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

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

- For requests outside the Article 10A exemption, we return only the data clusters allowed (Balance and Transactions under 90 days) and return 403 errors for other data clusters, which may be included in the same request (e.g. standing orders).
- For the Transactions data cluster, more specifically, the data requested must be for up to 90 days in order to return a successful response. If a request includes transactions that are older than 90 days, then a 403 will be returned for the entire cluster; partial responses are not returned. The TPP can then trigger a re-SCA flow if they wish to access data outside the Article 10A exemption.
- For more information – please refer to – <https://openbanking.atlassian.net/wiki/spaces/DZ/pages/1009778990/How+the+OBIE+Standard+can+be+used+in+relation+to+RTS+Article+10>

9. Beneficiaries API v3.1.10

9.1 Implemented Endpoints

9.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

9.1.2 HSBC Business Banking Endpoints

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

^ For this endpoint only, beneficiaries will be provided to TPP, at account level:

- For Global Wallet accounts, international beneficiaries will be returned with a limit of 200 records
- For all other account types, domestic beneficiaries will be returned with a limit of 150 records

* For this endpoint only, beneficiaries will be provided to TPP, at customer level with a page size of 200 records:

- For Global Wallet accounts, international beneficiaries will be returned with a limit of 200 records
- For all other account types, domestic beneficiaries will be returned with no upper limit. TPPs need to use pagination to fetch the next set of records

9.1.3 HSBC Kinetic Endpoints

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

9.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

9.1.4.1 Overview

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

9.1.4.2 Implemented endpoints

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

9.1.4.3 Beneficiary list

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

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

9.1.4.4 Beneficiaries ordering

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

9.1.4.5 Pagination

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

9.1.4.6 Payment types supported to retrieve beneficiaries

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

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

9.1.4.7 Response fields

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

Field	Notes
-------	-------

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

10. Direct Debits API v3.1.10

10.1 Implemented Endpoints

10.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

10.1.2 HSBC Business Banking Endpoints

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

10.1.3 HSBC Kinetic Endpoints

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

10.1.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts
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Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N	N	N
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11. Standing Orders API v3.1.10

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

11.1 Implemented Endpoints

11.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

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 Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts	Global Wallet
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	Y	N	N	N

11.1.3 HSBC Kinetic Endpoints (Domestic only)

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

11.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

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

12. Party API v3.1.10

12.1 Implemented Endpoints

12.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

12.1.2 HSBC Business Banking Endpoints

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

12.1.3 HSBC Kinetic Endpoints

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Party	GET /accounts/{AccountId}/party	Conditional		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 v3.1.10

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	◆	◆				◆	<p>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.</p> <p>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.</p>

Resp.	Product Section	Subset Data Section					Description
	Product ID	Product Name	Product Details	Credit Interest	Overdraft Interest	Other Fees & Charges	
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.
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 – HSBC Personal, first direct, M&S Bank

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

13.2.2 HSBC Business Banking Endpoints

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

13.2.3 HSBC Kinetic Endpoints

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

14. Scheduled Payments API v3.1.10

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 – HSBC Personal, first direct, M&S Bank

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

14.1.2 HSBC Business Banking Endpoints

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

14.1.3 HSBC Kinetic Endpoints – applies for domestic payments only

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

14.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

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

15. Offers API v3.1.10

15.1 Implemented Endpoints

15.1.1 Personal Banking Endpoints – HSBC Personal, M&S Bank

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

15.1.2 Offers Type

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

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

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

Payment Initiation Summary v3.1.10

16. Payment Initiation Summary v3.1.10

16.1 Business Banking – Key PIS Information

Business Banking supports multi-authorisation (see Section 24) 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>

16.2 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.

16.3 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
- HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - pending, rejected, initiationPending and initiationFailed

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 “[Refund Account Details for Multi-Authorisation Payments](#)” for more information on refunds for multi-authorisation payments.

16.4 Implemented Endpoints

16.4.1 Personal Banking Endpoints – HSBC Personal and first direct

The following payments endpoints are implemented:

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
<u>Domestic-payments</u>	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y	N	Y
	POST /domestic-payments	Y	Y	N	Y
	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N	Y
	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	Y
<u>Domestic-scheduled-payments</u>	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y	N	Y
	POST /domestic-scheduled-payments	Y	Y	N	Y
	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N	Y
<u>Domestic-standing-orders</u>	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N	N	N
	POST /domestic-standing-orders	Y	N	N	N
	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N	N
<u>International-payments</u>	/international-payment-consents (POST/ GET/ DELETE)	Y	N	Y	N
	POST /international-payments	Y	N	Y	N
	GET /international-payments/{InternationalPaymentId}	Y	N	Y	N
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y	N
<u>International-scheduled-payments</u>	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	Y	N
	POST /international-scheduled-payments	Y	N	Y	N
	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y	N
	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y	N
<u>International-standing-orders</u>	/international-standing-order-consents (POST/GET/DELETE)	Y	N	Y	N
	POST /international-standing-orders	Y	N	Y	N
	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	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).

16.4.2 HSBC Business Banking Endpoints

The following payments endpoints are implemented:

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts*
<u>Domestic-payments</u>	/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
<u>Domestic-scheduled-payments</u>	/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
<u>Domestic-standing-orders</u>	/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
<u>international-payments</u>	/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
<u>International-scheduled-payments</u>	/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
<u>file-payments-consent</u>	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
<u>file-payments</u>	POST /file-payments	Y	N	Y	N
	GET /file-payments/{FilePaymentId}	Y	N	Y	N
	GET /file-payments/{FilePaymentId}/payment-details ^	Y	N	Y	N
	GET /file-payments/{FilePaymentId}/report-file	N	N	N	N

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

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

^ Only available when localinstrument is UK.OBIE.FPS

16.4.3 HSBC Kinetic Endpoints

The following payment endpoints are implemented for HSBC Kinetic:

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

16.4.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

The following payment endpoints are implemented for HSBC Corporate UK.

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

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

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

17. Domestic Payments v3.1.10

17.1 Implemented Endpoints

17.1.1 Personal Banking Endpoints – HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Saving Accounts	Foreign Currency Accounts	Global Money
Domestic-payments	POST /domestic-payments	Y	Y	N	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N	Y
Domestic-payment-consents	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	Y

17.1.2 HSBC Business Banking Endpoints

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

17.1.3 HSBC Kinetic Endpoints

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

17.1.4 HSBC Corporate UK and HSBC Innovation Banking – HSBCnet Endpoints

The following payment endpoints are implemented:

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

17.2 Request Fields

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

17.2.1 Personal Banking – HSBC Personal, first direct

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

17.2.2 HSBC 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	<p>This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed).</p> <p>Payment requests that do not meet these conditions will be rejected.</p>	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
LocalInstrument	<p>If Local instrument = UK.OBIE.CHAPS, then consider CHAPS</p> <p>Or,</p> <p>If Local instrument = UK.OBIE.FPS, then consider FPS</p> <p>Or,</p> <p>If Local instrument = No value, then select FPS</p>	<p>Error code: 400</p> <p>UK.OBIE.Field.Invalid</p>

Field	Notes	Error Code if Invalid
Reference	<p>When LocalInstrument = UK.OBIE.FPS Reference is mandatory and must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed).</p> <p>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.</p> <p>When LocalInstrument = UK.OBIE.CHAPS Reference is mandatory and will be concatenated with RemittanceInformation/Unstructured and included in the message to beneficiary in the payment instruction.</p> <p>The total of the number of characters in these 2 fields must not exceed 139</p>	<p>Error code: 400 UK.OBIE.Field.Invalid</p>
Unstructured	<p>When LocalInstrument = UK.OBIE.FPS Unstructured is optional and there is no character limit.</p> <p>When localInstrument=uk.obie.CHAPS. Unstructured will be concatenated with RemittanceInformation/Reference and included in the message to beneficiary in the payment instruction.</p> <p>The total of the number of characters in these 2 fields must not exceed 139.</p>	<p>Error code: 400 UK.OBIE.Field.Invalid</p>

17.2.3 HSBC Kinetic

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

17.2.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only : <ul style="list-style-type: none"> UK.OBIE.CHAPS (for UK payments) UK.OBIE.FPS (for UK payments) UK.OBIE.SWIFT (for non-UK payments) UK.OBIE.Target2 (for all PSD2 payments) UK.OBIE.Euro1 (for all PSD2 payments) UK.OBIE.BACS (for UK ACH credits payments) Note: UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym & UK.OBIE.Link is not supported currently. UK.OBIE.SEPACreditTransfer, UK.OBIE.SEPAINstantCreditTransfer is not supported via Domestic endpoint payment initiation
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
CreditorAccount/Name (M)	Must be provided
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits)/ Faster Payment (Priority Payment) from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, (1) Debtor and Creditor account locations should be the same and should be amongst the UK and EU countries. (2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber , then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number) (3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN (4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN
CreditorPostalAddress/AddressLine (O)	(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]. (2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled. (3) If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits) from a "Great Britain" account, then CreditorPostalAddress/AddressLine must not be provided
InstructedAmount (M)	Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 Currency: Must be equal to debit account currency
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured (O)	May be optionally provided

Field	Notes
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType	Must not be provided
Authorisation.CompletionDateTime	
channelPaymentId	
Creditor.PostalAddress.AddressLine[3 and onwards] <i>(Priority Payment)</i>	
CreditorAccount.SecondaryIdentification	
DebtorAccount.SecondaryIdentification	
exchangeRateInformation.exchangeRate	
Risk.DeliveryAddress.AddressLine[0 -2]	
Risk.DeliveryAddress.BuldingNumber	
Risk.DeliveryAddress.Country	
Risk.DeliveryAddress.CountrySubDivision[0-2]	
Risk.DeliveryAddress.PostCode	
Risk.DeliveryAddress.StreetName	
Risk.DeliveryAddress.TownName	
Risk.MerchantCategoryCode	
Risk.MerchantCustomerIdentification	
Risk.PaymentContextCode	
SCASupportData.AppliedAuthenticationApproach	
SCASupportData.ReferencePaymentOrderId	
SCASupportData.RequestedSCAExemptionType	
SupplementaryData	

17.3 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.

17.4 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.

17.5 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	Not available	Not returned via POST
	"Accepted Settlement Completed"	200	Interim	Not available	Not returned via POST

	"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/DomesticPaymentId endpoint.
	"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/{DomesticPaymentId}	"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).

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. In this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

18. Domestic Scheduled Payment v3.1.10

18.1 Implemented Endpoints

18.1.1 Personal Banking Endpoints – HSBC Personal, first direct

The following payment endpoints are implemented:

Resource	Endpoints	Personal Current Accounts	Saving Accounts	Foreign Currency Accounts	Global Money
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N	Y

18.1.2 HSBC Business Banking Endpoints

The following payment endpoints are implemented:

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

18.1.3 HSBC Kinetic Endpoints

The following payment endpoints are implemented:

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

18.1.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

The following payment endpoints are implemented:

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

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts	Global Wallet
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N/A	N
	GET /domestic-scheduled-payments/{DomesticPaymentId}	Y	Y	N/A	N

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

18.2 Request Fields

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

18.2.1 Personal Banking – HSBC Personal, first direct

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
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.	400 - UK.OBIE.Field.Invalid

18.2.2 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, can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). Payment requests that do not meet these conditions will be rejected.	N/A
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid

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

18.2.3 HSBC Kinetic

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

18.2.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

Field	Notes
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35
CreditorAccount/Name (M)	Must be provided
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay BACS Direct Credits (ACH Credits) from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, <p>(1) Debtor and Creditor account locations should be the same and should be amongst the UK and EU countries.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p> <p>(3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2].</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p> <p>(3) If you wish to pay BACS Direct Credits (ACH Credits) from a "Great Britain" account, then CreditorPostalAddress/AddressLine must not be provided</p>
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
RemittanceInformation/Reference (O)	Must not be provided.
RemittanceInformation/Unstructured (O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).

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

18.3 Payment Status

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

Endpoint	Status	API Call Status	Status Type	Applicable to	Account Position
POST /domestic-scheduled-payments	"Initiation Completed"	200	Final	Not available	Not returned via POST
	"Initiation Pending"	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
	"Initiation Failed"	200	Final	All brands	Instruction has failed

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

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

19. Domestic Standing Order v3.1.10

19.1 Personal Banking Endpoints – HSBC Personal, first direct

The following payment endpoints are implemented:

Resource	Endpoints	Personal Current Accounts	Saving Accounts	Foreign Currency Accounts	Global Money
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N	N

19.2 HSBC Business Banking Endpoints

The following payment endpoints are implemented:

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

19.3 HSBC Kinetic Endpoints

The following payment endpoints are implemented:

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

19.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

The following payment endpoints are implemented:

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

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

19.5 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 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 > tomorrow and ≤ 365 days ahead 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)	400 - UK.OBIE.Field.Invalid

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.

If FirstPaymentDateTime folds on weekend or UK Bank holiday, it will automatically be moved to the next working day after the instruction is received.

RecurringPaymentAmount	Optional If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount	Optional If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount	Mandatory	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
RecurringPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
FinalPaymentDateTime	Mutually exclusive with presence of NumberOfPayments; one and only one must be present 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"	400 - UK.OBIE.Field.Invalid
RecurringPaymentDateTime	Must be > tomorrow and ≤ 365 days ahead Must be > FirstPaymentDateTime	400 - UK.OBIE.Field.Invalid
Reference	Must be provided	400 - UK.OBIE.Field.Invalid

Max length 18 characters and can contain only letters, numbers, spaces and the symbols ?!,:()&.,' –

If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.

19.6 Request Fields (HSBC Corporate UK and HSBC Innovation Banking – HSBCnet)

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

Field	Notes
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> Daily: EvryWorkgDay Weekly: IntrvlWkDay01:<day of the week, week starts from Mon> Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon> Monthly: IntrvlMnthDay:01:<day of the month> Every 2 months: IntrvlMnthDay:02:<day of the month> Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month> Every 6 months: IntrvlMnthDay:06:<day of the month> End of every month: IntrvlMnthDay:01:-01 Annually / Yearly: IntrvlMnthDay:12:<day of the month>
FirstPaymentAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
FinalPaymentAmount (O)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
Initiation/NumberOfPayments (O)	<p>The max range value for numberOfPayments is dependent on the payment type.</p> <ul style="list-style-type: none"> Priority Payment and Inter-Account Transfer : 2-99 Standing Order : 2-999
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	<p>May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35</p>
CreditorAccount/Name (M)	<p>Must be provided</p>
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay BACS Direct Credits (ACH Credits)/Standing Order from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>

Field	Notes
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same, and should be amongst the UK and EU countries.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number).</p> <p>(3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN.</p> <p>(4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN.</p>
CreditorPostalAddress/AddressLine (O)	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for PP payments</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p>
Reference (O)	May be optionally provided
ReadRefundAccount (O)	<p>May be optionally provided (Possible values Yes/No).</p> <p>For Standing orders, only the acceptance of the flag is supported.</p> <p>Actual Refund for standing order has not been supported.</p>
Authorisation.AuthorisationType Authorisation.CompletionDateTime channelPaymentId Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment) CreditorAccount.SecondaryIdentification DebtorAccount.SecondaryIdentification Risk.DeliveryAddress.AddressLine[0 -2] Risk.DeliveryAddress.BuldingNumber Risk.DeliveryAddress.Country Risk.DeliveryAddress.CountrySubDivision[0-2] Risk.DeliveryAddress.PostCode Risk.DeliveryAddress.StreetName Risk.DeliveryAddress.TownName Risk.MerchantCategoryCode Risk.MerchantCustomerIdentification Risk.PaymentContextCode SCASupportData.AppliedAuthenticationApproach SCASupportData.ReferencePaymentOrderId SCASupportData.RequestedSCAExemptionType SupplementaryData	Must not be provided

19.7 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 - 31 st	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

19.8 Payment Status Return

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

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

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

20. International Payments v3.1.10

20.1 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 do not apply for Kinetic.

20.1.1 Personal Banking Endpoints – HSBC Personal, first direct

The following International Payment endpoints are implemented:

Resource	Endpoints	Personal Current Accounts	HSBC Currency Accounts*	Global Money
International-payments	POST /international-payments	Y	Y	N
International-payments	GET /international-payments/{InternationalPaymentId}	Y	Y	N
International-payment-consents	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N

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

During the maintenance window:

- If Debtor account not selected at TPP scenario, HCA accounts will not be available in the HSBC PIS Consent journey account selection page.
- If Debtor account is selected at TPP then that will result in an error – “System undergoing maintenance”

20.1.2 HSBC Business Banking Endpoints

The following International Payment endpoints are implemented:

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts
international-payment-consents	POST /international-payment-consents	Y	Y
	GET /international-payment-consents/{ConsentId}	Y	Y
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y
international-payments	POST /international-payments	Y	Y
	GET /international-payments/{InternationalPaymentId}	Y	Y
International-schedule-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y

20.1.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

The following International Payment endpoints are implemented:

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts
International-payment-consents	POST /international-payment-consents	Y	Y
	GET /international-payment-consents/{ConsentId}	Y	Y
	GET /international-payment-consents/{ConsentId}/fund-s-confirmations	Y	Y
International-payments	POST /international-payments	Y	Y
	GET /international-payments/{InternationalPaymentId}	Y	Y

20.2 Request Fields

20.2.1 Request Fields for Personal Banking – HSBC Personal, first direct

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
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

Field	Notes	Error Code if 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 For SEPA this field, if supplied, can only be 'Shared'	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress	Please refer to section Creditor/PostalAddress	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to section CreditorAgent/PostalAddress	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Refer to section Optional Fields	400 - UK.OBIE.Field.Invalid
SupplementaryData	Refer to section Optional Fields	400 - UK.OBIE.Field.Invalid

20.2.2 Request Fields for HSBC 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	TPP can send Normal or Urgent. However, HSBC Business will process all requests with the same priority.	400 - UK.OBIE.Field.Invalid
Purpose	Only 4 character ISO code as listed in section 19.7.2 will be supported. For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, it is recommended that this field is not provided by the TPP (see) Also see 20.7.2 for details of how this and other optional fields are restricted	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	If Purpose and ExtendedPurpose fields are both received the payment will be rejected. It is recommended that the TPP provides the allowed value, as defined in the country/currency specific tables, maximum of 35 characters (see 20.7.2) Also see 20.7.2 for details of how this and other optional fields are restricted	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. It is recommended	400 - UK.OBIE.Field.Invalid

	that this field is provided and if so, it must match the BIC and/or IBAN – otherwise rejected	
InstructedAmount	<p>Amount:</p> <p>Should not be more than 15 digits</p> <p>Must not be more than GBP100k</p> <p>Currency:</p> <p>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.</p>	<p>400 - UK.OBIE.Field.Unexpected</p> <p>N/A</p>
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAgent SchemeName	<p>SchemeName</p> <p>Can only be "UK.OBIE.BICFI" or "UK.OBIE.LCC"</p> <p>BIC value must not belong to GB</p> <p>See table in section CreditorAgent and CreditorAccount for details</p>	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	<p>For Swift and SEPA payments:</p> <p>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</p>	400 - UK.OBIE.Field.Invalid
ChargeBearer	<p>For Swift this field, if supplied, must be one of the following</p> <ul style="list-style-type: none"> - BornebyDebtor - BornebyCreditor - Shared <p>For SEPA this field, if supplied, can only be 'Shared'</p>	400 - UK.OBIE.Field.Invalid
Creditor PostalAddress	<p>Each field in the address array is required</p> <p>Each field is max 35 characters</p>	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.

20.2.3 Request Fields for HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

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

Field	Notes
LocalInstrument (O)	<p>May be optionally provided as per any of the below supported enumeration values in case sensitive format only:</p> <ul style="list-style-type: none"> • UK.OBIE.SWIFT (for non-UK payments) • UK.OBIE.Target2 (for all PSD2 payments) • UK.OBIE.Euro1 (for all PSD2 payments) • UK.OBIE.SEPACreditTransfer (for SEPA country payments) • UK.OBIE.SEPAInstantCreditTransfer (for SEPA country instant payments applicable for certain countries (like "France (FR)", "Netherlands (NL)", "Ireland (IR)") <p><u>Note:</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International endpoint payment initiation</p>
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	<p>May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35</p>
ChargeBearer (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • BornebyDebtor • BornebyCreditor • Shared <p>(1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only.</p> <p>(2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only.</p> <p>(3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.</p> <p>(4) If you wish to pay using "Eurozone-SEPA - Credit Transfer" OR "Eurozone-SEPA - Credit Transfer Instant", then this ChargeBearer may be optionally provided as "Shared" only.</p>
CreditorAccount/Name (M)	<p>Must be provided</p>
Creditor/Name (O)	<p>May be optionally provided as a value same as CreditorAccount/Name only</p>

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

Field	Notes
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType	Must not be provided
Authorisation.CompletionDateTime	
ChannelPaymentId	
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	
CreditorAccount.SecondaryIdentification	
CreditorAgent.Name	
CreditorAgent.PostalAddress entire Object (any field inside)	
DebtorAccount.SecondaryIdentification	
ExchangeRateInformation.exchangeRate	
Risk.DeliveryAddress.AddressLine[0 -2]	
Risk.DeliveryAddress.BuldingNumber	
Risk.DeliveryAddress.Country	
Risk.DeliveryAddress.CountrySubDivision[0-2]	
Risk.DeliveryAddress.PostCode	
Risk.DeliveryAddress.StreetName	
Risk.DeliveryAddress.TownName	
Risk.MerchantCategoryCode	
Risk.MerchantCustomerIdentification	
Risk.PaymentContextCode	
SCASupportData.AppliedAuthenticationApproach	
SCASupportData.ReferencePaymentOrderId	
SCASupportData.RequestedSCAExemptionType	
SupplementaryData	

20.3 CreditorAgent and CreditorAccount

20.3.1 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 /PostalAddress 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

CreditorAgent/ SchemeName	CreditorAgent/ Identification	CreditorAccount/ SchemeName	CreditorAccount/ Identification	Countries - /CreditorAgent /PostalAddress s/Country	Countries
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

20.3.2 CreditorAgent and CreditorAccount for HSBC 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.S chemeName	CreditorAgent.S chemeName Validation	CreditorAgent.Post alAddress	Countries
UK.OBIE.SEPACreditT ransfer UK.OBIE.SEPAInstant CreditTransfer	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

20.4 Creditor/PostalAddress

20.4.1 Personal Banking – HSBC Personal, first direct

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/C ountry	Must be provided (if the TPP is using the AddressLine array)	400 - UK.OBIE.Field.Invalid

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

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

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

20.5 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 section Payment Country – CreditorAgent/PostalAddress/Country for available values	400 - UK.OBIE.Field.Invalid

20.6 Payment Country – CreditorAgent/PostalAddress/Country

20.6.1 Personal Banking – HSBC Personal, first direct

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	USD	Full	N
Antarctica	AQ	N	BIC	GBP	Full	N
Antigua and Barbuda	AG	N	BIC	USD	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	USD	Full	N
Bahrain	BH	Y	BIC	BHD	Full	N
Bangladesh	BD	N	BIC	BDT	Full	N
Barbados	BB	N	BIC	USD	Full	N
Belgium	BE	Y	BIC	EUR	Shared	Y
Belarus	BY	N	BIC	GBP	Full	N

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
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	TBC	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
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	EUR	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	USD	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

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Eritrea	ER	N	BIC	GBP	Full	N
Estonia	EE	Y	BIC	EUR	Shared	Y
Eswatini	SZ	N	BIC	SZL	Full	N
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	GBP	Shared	Y
Greece	GR	Y	BIC	EUR	Shared	Y
Greenland	GL	Y	BIC	DKK	Full	N
Grenada	GD	N	BIC	USD	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	USD	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

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
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
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	USD	Full	N
Morocco	MA	N	BIC	GBP	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

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
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
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	USD	Full	N
Saint Lucia	LC	N	BIC	USD	Full	N
Saint Pierre and Miquelon	PM	Y	BIC	EUR	Shared	Y
Saint Vincent and the Grenadines	VC	N	BIC	USD	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

Country	Country Code	IBAN	Code	Default LCY	Fee bearer	SEPA
Suriname	SR	N	BIC	GBP	Full	N
Svalbard and Jan Mayen	SJ	N	BIC	NOK	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	USD	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
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	EUR	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

20.6.2 HSBC 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.

20.6.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

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

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

BW	Botswana	KM	Comoros	SI	Slovenia
BY	Belarus	KN	St Kitts and Nevis	SK	Slovak Republic
BZ	Belize	KR	South Korea	SL	Sierra Leone
CA	Canada	KW	Kuwait	SM	San Marino
CC	Cocos Islands	KY	Cayman Islands	SN	Senegal
CD	Dem Rep of Congo	KZ	Kazakhstan	SO	Somalia
CF	Central Africa	LA	Laos	SR	Suriname
CG	Congo	LB	Lebanon	SS	South Sudan
CH	Switzerland	LC	Saint Lucia	SV	El Salvador
CI	Cote D Ivoire	LI	Liechtenstein	SX	Sint Maarten
CK	Cook Islands	LK	Sri Lanka	SZ	Swaziland
CL	Chile	LR	Liberia	TC	Turks and Caicos
CM	Cameroon	LS	Lesotho	TD	Chad
CN	China	LT	Lithuania	TG	Togo
CO	Colombia	LU	Luxembourg	TH	Thailand
CR	Costa Rica	LV	Latvia	TJ	Tajikistan
CU	Cuba	LY	Libya	TK	Tokelau
CV	Cape Verde	MA	Morocco	TL	Timor Leste
CW	Curacao	MC	Monaco	TM	Turkmenistan
CX	Christmas Island	MD	Moldova	TN	Tunisia
CY	Cyprus	ME	Montenegro	TO	Tonga
CZ	Czech Republic	MF	Saint Martin	TP	Timor Leste
DE	Germany	MG	Madagascar	TR	Turkey
DJ	Djibouti	MH	Marshall Islands	TT	Trinidad and Tobago
DK	Denmark	MK	North Macedonia	TV	Tuvalu
DM	Dominica	ML	Mali	TW	Taiwan
DO	Dominican Republic	MM	Myanmar	TZ	Tanzania
DZ	Algeria	MN	Mongolia	UA	Ukraine
EC	Ecuador	MO	Macau SAR	UG	Uganda
EE	Estonia	MP	Northern Mariana Is	US	United States
EG	Egypt	MQ	Martinique	UY	Uruguay
ER	Eritrea	MR	Mauritania	UZ	Uzbekistan
ES	Spain	MS	Montserrat	VA	Vatican
ET	Ethiopia	MT	Malta	VC	St Vincent
EU	Europe	MU	Mauritius	VE	Venezuela
FI	Finland	MV	Maldives	VG	British Virgin Isle
FJ	Fiji	MW	Malawi	VI	US Virgin Isle
FK	Falkland Islands	MX	Mexico	VN	Vietnam
FM	Feb St of Micronesia	MY	Malaysia	VU	Vanuatu
FO	Faroe Islands	MZ	Mozambique	WF	Wallis and Futuna Is
FR	France	NA	Namibia	WS	Western Samoa
GA	Gabon	NC	New Caledonia	XK	Republic of Kosovo
GB	Great Britain	NE	Niger	YE	Yemen
GD	Grenada	NF	Norfolk Island	YT	Mayotte
GE	Georgia	NG	Nigeria	YU	Yugoslavia

GF	French Guyana	NI	Nicaragua	ZA	South Africa
GG	Guernsey CI	NL	Netherlands	ZM	Zambia
GH	Ghana	NO	Norway	ZW	Zimbabwe

20.7 Optional Fields

20.7.1 Personal Banking – HSBC Personal, first direct – Optional Fields

ExtendedPurpose:

The “extendedPurpose” field must be used by TPPs for payment to the following countries: Brazil, China, India, Jordan, South Korea, Malaysia, Mauritius, Pakistan, Qatar, Russia, South Africa, Thailand, UAE. 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
Invoice Payment
Living fees
Loan repayment
Loan to family
Management Services
Medical Expenses
Mortgage Payment
Office Expenses
Other Expenses
Payment - Export of goods
Personal Investment
Purchase of property
Payment to employee
Rent
Savings
School/Tuition Fees
Securities Investment
Services
Transfer to own account
Travel Expenses
Utility Payments

Supplementary Data:

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

20.7.2 HSBC 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:

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

SCA Support Data:

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

Purpose of Payment:

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

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

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

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

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

This grace period will end on the 27th September 2023.

HSBC will map the contents of the following optional to 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 Payment as in the following table
- The total number of characters across RemittanceInformation/Unstructured and RemittanceInformation/Reference must not exceed 103

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

<u>Code</u>	<u>Description</u>
<u>SALA</u>	<u>SalaryPayment</u>
<u>TREA</u>	<u>TreasuryPayment</u>
<u>ADVA</u>	<u>AdvancePayment</u>
<u>AGRT</u>	<u>AgriculturalTransfer</u>
<u>ALMY</u>	<u>AlimonyPayment</u>
<u>BECH</u>	<u>ChildBenefit</u>
<u>BENE</u>	<u>UnemploymentDisabilityBenefit</u>
<u>BONU</u>	<u>BonusPayment.</u>
<u>CASH</u>	<u>CashManagementTransfer</u>
<u>CBFF</u>	<u>CapitalBuilding</u>
<u>CHAR</u>	<u>CharityPayment</u>
<u>COLL</u>	<u>CollectionPayment</u>
<u>CMDT</u>	<u>CommodityTransfer</u>
<u>COMC</u>	<u>CommercialPayment</u>
<u>COMM</u>	<u>Commission</u>
<u>COST</u>	<u>Costs</u>
<u>CPYR</u>	<u>Copyright</u>
<u>DIVI</u>	<u>Dividend</u>
<u>FREX</u>	<u>ForeignExchange</u>
<u>GDDS</u>	<u>PurchaseSaleOfGoods</u>
<u>GOVT</u>	<u>GovernmentPayment</u>
<u>IHRP</u>	<u>InstalmentHirePurchaseAgreement</u>
<u>INTC</u>	<u>IntraCompanyPayment</u>
<u>INSU</u>	<u>InsurancePremium</u>
<u>INTE</u>	<u>Interest</u>
<u>LICF</u>	<u>LicenseFee</u>
<u>LOAN</u>	<u>Loan</u>
<u>LOAR</u>	<u>LoanRepayment</u>

<u>NETT</u>	<u>Netting</u>
<u>PAYR</u>	<u>Payroll</u>
<u>PENS</u>	<u>PensionPayment</u>
<u>REFU</u>	<u>Refund</u>
<u>RENT</u>	<u>Rent</u>
<u>ROYA</u>	<u>Royalties</u>
<u>SCVE</u>	<u>PurchaseSaleOfServices</u>
<u>SECU</u>	<u>Securities</u>
<u>SSBE</u>	<u>SocialSecurityBenefit</u>
<u>SUBS</u>	<u>Subscription</u>
<u>TAXS</u>	<u>TaxPayment</u>
<u>VATX</u>	<u>ValueAddedTaxPayment</u>
<u>COMT</u>	<u>ConsumerThirdPartyConsolidatedPayment</u>
<u>DBTC</u>	<u>DebitCollectionPayment</u>
<u>SUPP</u>	<u>SupplierPayment</u>
<u>HEDG</u>	<u>Hedging</u>
<u>MSVC</u>	<u>MultipleServiceTypes</u>
<u>NOWS</u>	<u>NotOtherwiseSpecified</u>
<u>CARD</u>	<u>CardPayment</u>
<u>CDBL</u>	<u>CreditCardBill</u>
<u>FERB</u>	<u>Ferry</u>
<u>AIRB</u>	<u>Air</u>
<u>BUSB</u>	<u>Bus</u>
<u>RLWY</u>	<u>Railway</u>
<u>CVCF</u>	<u>ConvalescentCareFacility</u>
<u>DNTS</u>	<u>DentalServices</u>
<u>ANTS</u>	<u>AnesthesiaServices</u>
<u>HLTC</u>	<u>HomeHealthCare</u>
<u>HSPC</u>	<u>HospitalCare</u>

<u>ICRF</u>	<u>IntermediateCareFacility</u>
<u>LTCF</u>	<u>LongTermCareFacility</u>
<u>MDCS</u>	<u>MedicalServices</u>
<u>VIEW</u>	<u>VisionCare</u>
<u>DMEQ</u>	<u>DurableMedicaleEquipment</u>
<u>CBTV</u>	<u>CableTVBill</u>
<u>ELEC</u>	<u>ElectricityBill</u>
<u>GASB</u>	<u>GasBill</u>
<u>PHON</u>	<u>TelephoneBill</u>
<u>OTLC</u>	<u>OtherTelecomRelatedBill</u>
<u>WTER</u>	<u>WaterBill</u>
<u>STDY</u>	<u>Study</u>
<u>PRCP</u>	<u>PricePayment</u>
<u>INSM</u>	<u>Installment</u>
<u>RINP</u>	<u>RecurringInstallmentPayment</u>
<u>OFEE</u>	<u>OpeningFee</u>
<u>CFEE</u>	<u>CancellationFee</u>
<u>GOVI</u>	<u>GovernmentInsurance</u>
<u>INPC</u>	<u>InsurancePremiumCar</u>
<u>LBRI</u>	<u>LaborInsurance</u>
<u>LIFI</u>	<u>LifeInsurance</u>
<u>PPTI</u>	<u>PropertyInsurance</u>
<u>HLTI</u>	<u>HealthInsurance</u>
<u>CLPR</u>	<u>CarLoanPrincipalRepayment</u>
<u>HLRP</u>	<u>HousingLoanRepayment</u>
<u>CSLP</u>	<u>CompanySocialLoanPaymentToBank</u>
<u>ESTX</u>	<u>EstateTax</u>
<u>HSTX</u>	<u>HousingTax</u>
<u>INTX</u>	<u>IncomeTax</u>

<u>NITX</u>	<u>NetIncomeTax</u>
<u>BEXP</u>	<u>BusinessExpenses</u>
<u>TRFD</u>	<u>TrustFund</u>
<u>NWCH</u>	<u>NetworkCharge</u>
<u>NWCM</u>	<u>NetworkCommunication</u>
<u>RCPT</u>	<u>ReceiptPayment</u>
<u>PTSP</u>	<u>PaymentTerms</u>
<u>OTHR</u>	<u>Other</u>
<u>WHLD</u>	<u>WithHolding</u>

20.7.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints – Optional Fields

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

Code	Description	Code	Description	Code	Description
BONU	BonusPayment Transaction is the payment of a bonus.	GOVT	GovernmentPayment Transaction is a payment to or from a government department.	SALA	SalaryPayment Transaction is the payment of salaries.
CASH	CashManagementTransfer Transaction is a general cash management instruction.	HEDG	Hedging Transaction is related to the payment of a hedging operation.	SECU	Securities Transaction is the payment of securities.
CBFF	CapitalBuilding Transaction is related to capital building fringe fortune, ie capital building in general.	ICCP	Irrevocable Credit Card Payment Transaction is reimbursement of credit card payment.	SSBE	SocialSecurityBenefit Transaction is a social security benefit, ie payment made by a government to support individuals.
CBLK	Card Bulk Clearing A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.	IDCP	Irrevocable Debit Card Payment Transaction is reimbursement of debit card payment.	SUPP	SupplierPayment Transaction is related to a payment to a supplier.

CCRD	Credit Card Payment Transaction is related to a payment of credit card.	INTC	IntraCompanyPayment Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.	TAXS	TaxPayment Transaction is the payment of taxes.
CORT	TradeSettlementPayment Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.	INTE	Interest Transaction is the payment of interest.	TRAD	Trade Transaction is related to the payment of a trade finance transaction.
DCRD	Debit Card Payment Transaction is related to a payment of debit card.	LOAN	Loan Transaction is related to the transfer of a loan to a borrower.	TREA	TreasuryPayment Transaction is related to treasury operations. E.g. financial contract settlement.
DIVI	Dividend Transaction is the payment of dividends.	OTHR	OtherPayment Other payment purpose.	VATX	ValueAddedTaxPayment Transaction is the payment of value added tax.
EPAY	Epayment Transaction is related to ePayment via Online-Banking	PENS	PensionPayment Transaction is the payment of pension.	WHLD	WithHolding Transaction is the payment of withholding tax.
FCOL	Fee Collection A Service that is settling card transaction related fees between two parties.				

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

Code	Description	Code	Description	Code	Description
ACCT	Account Management	DNTS	Dental Services	NWCM	Network Communication
ADVA	Advance Payment	EDUC	Education	OFEE	Opening Fee
AGRT	Agricultural Transfer	ELEC	Electricity Bill	OTHR	Other
AIRB	Air	ENRG	Energies	OTLC	Other Telecom Related Bill
ALLW	Allowance	ESTX	Estate Tax	PADD	Preauthorised Debit
ALMY	Alimony Payment	FCPM	Payment of Fees & Charges	PAYR	Payroll
ANNI	Annuity	FERB	Ferry	PENS	Pension Payment
ANTS	Anesthesia Services	FREX	Foreign Exchange	PHON	Telephone Bill
AREN	Account Receivable Entry	FWLV	Foreign Worker Levy	POPE	Point Of Purchase Entry
BBSC	Baby Bonus Scheme	GASB	Gas Bill	PPTI	Property Insurance
BECH	Child Benefit	GDDS	Purchase Sale Of Goods	PRCP	Price Payment

BENE	Unemployment Disability Benefit	GDSV	Purchase Sale Of Goods And Services	PRME	Precious Metal
BEXP	Business Expenses	GOVI	Government Insurance	PTSP	Payment Terms
BOCE	Back Office Conversion Entry	GOVT	Government Payment	PTXP	Property Tax
BONU	Bonus Payment	GSCB	Purchase Sale Of Goods And Service With Cash Back	RCKE	Re-presented Check Entry
BUSB	Bus	GSTX	Goods & Services Tax	RCPT	Receipt Payment
CASH	Cash Management Transfer	HEDG	Hedging	RDTX	Road Tax
CBFF	Capital Building	HLRP	Housing Loan Repayment	REBT	Rebate
CBTV	Cable TV Bill	HLTC	Home Health Care	REFU	Refund
CCRD	Credit Card Payment	HLTI	Health Insurance	RENT	Rent
CDBL	Credit Card Bill	HSPC	Hospital Care	RINP	Recurring Installment Payment
CDCB	Credit Payment with Cashback	HSTX	Housing Tax	RLWY	Railway
CDCD	Cash Disbursement	ICCP	Irrevocable Credit Card Payment	ROYA	Royalties
CDOC	Original Credit	ICRF	Intermediate Care Facility	SALA	Salary Payment
CDQC	Quasi cash	IDCP	Irrevocable Debit Card Payment	SAVG	Savings
CFEE	Cancellation Fee	IHRP	Instalment Hire Purchase Agreement	SCVE	Purchase Sale of Services
CHAR	Charity Payment	INPC	Insurance Premium Car	SECU	Securities
CLPR	Car Loan Principal Repayment	INSU	Insurance Premium	SSBE	Social Security Benefits
CMDT	Commodity Transfer	INTC	Intra Company Payment	STDY	Study
COLL	Collection Payment	INTE	Interest	SUBS	Subscription
COMC	Commercial Payment	INVS	Investment & Securities	SUPP	Supplier Payment
COMM	Commission	IVPT	Invoice Payment	TAXS	Tax Payment
COMT	Consumer Third Party Consolidate Payment	LBRI	Labour Insurance	TBIL	Telco Bill
COST	Costs	LICF	License Fee	TCSC	Town Council Service Charges
CPKC	Carpark Charges	LIFI	Life Insurance	TELI	Telephone-Initiated Transaction
CPYR	Copyright	LIMA	Liquidity Management	TRAD	Trade Services
CSDB	Cash Disbursement	LOAN	Loan	TREA	Treasury Payment
CSLP	Company Social Loan Payment To Member Bank	LOAR	Loan Repayment	TRFD	Trust Fund

CVCF	Convalescent Care facility	LTCF	Long Term Care Facility	TRPT	Transport
DBTC	Debit Collection Payment	MDCS	Medical Services	UBIL	Utilities Bill
DCRD	Debit Card Payment	MSVC	Multiple Service Type	VATX	Value Added Tax Payment
DEPT	Deposit	NETT	Netting	VIEW	Vision Care
DERI	Derivatives	NITX	Net Income Tax	WEBI	Internet-Initiated Transaction
DIVD	Dividend	NOWS	Not Otherwise Specified	WHLD	With Holding
DMEQ	Durable Medical Equipment	NWCH	Network Charge	WTER	Water Bill

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

Code	Description
/BUSINESS/CAPITAL TRF	Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ('FDI') by enterprises and RMB Qualified Foreign Institutional Investor ('RQFII') projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.
/BUSINESS/CHARITY DONATION	Donation to charities (non-profit making organizations)
/BUSINESS/CURRENT ACC TXN	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc
/BUSINESS/GOODS TRADE	Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.
/BUSINESS/SERVICE TRADE	Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and licence fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.

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

Code	Description	Code	Description	Code	Description
0	Food and Live Animals	12140	Postal and courier services	16520	Information services
1000	Beverages and tobacco	12210	Charter of aircraft (with crews)	16610	Royalties for usage of intellectual property
2000	Crude Materials, inedible, except fuels	12220	Charter of ships and vessels (with crews)	16620	License fees to reproduce and distribute intellectual property
3000	Minerals, Fuel and Lubricants	12230	Charter of other modes of transport (with crews)	16711	Merchanting trade in Malaysia
4000	Animal and vegetable Oils, Fats and waxes	12310	Rentals/operating leasing of aircraft (without crews)	16712	Merchanting trade Abroad
5000	Chemicals and related products, not classified elsewhere	12320	Rentals/ operating leasing of ships and vessels (without crews)	16730	Research and development
6000	Manufactured Goods	12330	Rentals/ operating leasing of other transport equipment (without crews)	16740	Architectural, engineering, and other technical services
7000	Machinery, non-customised packaged software and transport equipment	12400	Fees for salvage operations	16750	Agricultural, mining, and on-site processing
7100	Power lines, pipelines, and undersea communication cables	12500	Repair and Maintenance of Aircraft, Ships and Other Transport Equipment	16760	Advertising, market research and public opinion polling services
8000	Miscellaneous manufactured articles	13110	Goods and services purchase by travellers	16771	Legal services
9000	Commodities and miscellaneous transactions, not classified elsewhere	13210	Goods and services purchase through official travel	16772	Accounting services
9001	Goods (Broad Classification)	13220	Goods and services purchase by short term workers	16773	Management consulting services
9100	Refunds relating to goods transactions	13300	Pilgrimage /religious related	16780	Rentals / operating leasing of dwellings, other buildings and machinery
9700	Non-monetary gold	13400	Medical-related	16791	Trade-related services
10010	Goods for processing/manufacturing services	13500	Education - related	16792	Waste treatment services
11110	Freight by air	14410	Taxes on products and productions	16810	Audio-visual and artistic related services
11120	Freight by sea	14420	Subsidies on products and productions	16820	Health services

11130	Freight by other modes of transportation	16100	TeleCommunication services	16830	Education services
11210	Passenger fare by air	16210	Construction and installation services in Malaysia	16840	Heritage and recreational services
11220	Passenger fare by sea	16220	Construction and installation services abroad	16850	Other personal services
11230	Passenger fare by other modes of transportation	16332	Auxiliary insurance services	16910	Refunds relating to services transactions
12110	Airport services	16410	Explicitly-charged financial services	21132	Fines and penalties (Government sector)
12120	Port services	16510	Computer services	21242	Fines and penalties
12130	Other terminal facilities				

20.8 FX Rate Validity

20.8.1 Personal Banking – HSBC Personal, first direct

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

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

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

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.

20.8.2 HSBC 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.

20.8.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

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

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

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

20.9 Payment Status for Personal Banking (HSBC Personal, first direct)

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

For Personal Banking:

- AcceptedSettlementInProgress
- AcceptedSettlementCompleted
- Rejected

20.10 Payment Status for Business Banking (HSBC Business)

For Business Banking:

- AcceptedSettlementInProgress - payment initiation has been accepted for execution. Debit and credit have not been posted
- Pending - when further authorisation is required (in HSBC Business direct channel)
- Rejected - payment request is rejected, no debit or credit posted
- AcceptedCreditSettlementCompleted - payment request has been processed, i.e. debit and credit have been posted successfully (SWIFT Payments Only)

Note: For Business Banking, other status is applicable if a payment requires authorisation by a primary user. See section "[Multi-Authorisation](#)" for more information.

21. International Scheduled Payment v3.1.10

21.1 Implemented Endpoints

21.1.1 Personal Endpoints – HSBC Personal, first direct

The following International-Scheduled-Payment endpoints are implemented:

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

21.1.2 HSBC Business Endpoints

The following International-Scheduled-Payment endpoints are implemented:

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

21.1.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts
International-scheduled-payment-consents	POST /international- scheduled-payment-consents	Y	Y
	GET / international- scheduled-payment-consents/{ConsentId}	Y	Y
	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	Y

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts
International-scheduled-payments	POST / international- scheduled-payment	Y	Y
	GET / international- scheduled-payment/{InternationalScheduledPaymentId}	Y	Y

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

21.2 Request Fields

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

21.2.1 Personal Banking – HSBC Personal, first direct

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
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 CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid

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

21.2.2 HSBC Business Banking

Field	Notes	Error Code if Invalid
LocalInstrument	Valid Values can only be: "UK.OBIE.SWIFT"	400 - UK.OBIE.Field.Invalid
InstructionPriority	TPP can send Normal or Urgent. However, HSBC Business will process all requests with the same priority.	400 - UK.OBIE.Field.Invalid
Purpose	Only 4 character ISO code as listed in section 19.7.2 will be supported. For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, it is recommended that this field is not provided by the TPP (see 20.7.2) Also see 20.7.2 for details of how this and other optional fields are restricted	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	If Purpose and ExtendedPurpose fields are received the payment will be rejected. It is recommended that the TPP provides the allowed value, as defined in the country/currency specific tables, maximum of 35 characters (see 20.7.2) Also see 20.7.2 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. It is recommended that this field is provided and if so, it must match the BIC and/or IBAN– otherwise rejected	400 - UK.OBIE.Field.Invalid
InstructedAmount	Amount: Should not be more than 15 digits Must not be more than GBP100k 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.	400 - UK.OBIE.Field.Unexpected 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	400 - UK.OBIE.Field.Invalid

	"UK.OBIE.SortCodeAccountNumber"	
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

21.2.3 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

Field	Notes
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only : <ul style="list-style-type: none"> UK.OBIE.SWIFT (for non-UK payments) UK.OBIE.Target2 (for all PSD2 payments) UK.OBIE.Euro1 (for all PSD2 payments) UK.OBIE.SEPACreditTransfer (for SEPA country payments) UK.OBIE.SEPAINstantCreditTransfer (for SEPA country instant payments applicable for certain countries (like "France (FR)", "Netherlands (NL)", "Ireland (IR)")) <u>Note:-</u> UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International-scheduled endpoint payment initiation
RequestedExecutionDateTime (M)	Must be provided in ISO date format and should be within next 45 calendar days
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only : <ul style="list-style-type: none"> UK.OBIE.IBAN UK.OBIE.BBAN UK.OBIE.SortCodeAccountNumber
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35

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

Field	Notes
DestinationCountryCode (O)	Only HSBCnet UK supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet UK supported ExtendedPurpose codes will be allowed. Kindly refer section Optional Fields
InstructedAmount (M)	<p>Amount :- Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency :- Must be equal to debit account currency</p>
Purpose (O)	Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section Optional Fields
RemittanceInformation/Reference (O)	May be optionally provided
RemittanceInformation/Unstructured(O)	May be optionally provided
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).
Authorisation.AuthorisationType Authorisation.CompletionDateTime ChannelPaymentId Creditor.PostalAddress.AddressLine[3 and onwards] <i>(Priority Payment)</i> Creditor.PostalAddress.AddressLine[4 and onwards] <i>(Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)</i> CreditorAccount.SecondaryIdentification CreditorAgent.Name CreditorAgent.PostalAddress entire Object (any field inside) DebtorAccount.SecondaryIdentification ExchangeRateInformation.exchangeRate Risk.DeliveryAddress.AddressLine[0 -2] Risk.DeliveryAddress.BuldingNumber Risk.DeliveryAddress.Country Risk.DeliveryAddress.CountrySubDivision[0-2] Risk.DeliveryAddress.PostCode Risk.DeliveryAddress.StreetName Risk.DeliveryAddress.TownName Risk.MerchantCategoryCode Risk.MerchantCustomerIdentification Risk.PaymentContextCode SCASupportData.AppliedAuthenticationApproach SCASupportData.ReferencePaymentOrderId SCASupportData.RequestedSCAExemptionType SupplementaryData	Must not be provided

21.3 Payment Status for Personal Banking – HSBC Personal, first direct

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

For Personal Banking:

- InitiationCompletedInitiationFailed

21.4 Payment Status for HSBC Business Banking

For Business Banking:

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

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

22. International Standing Order v3.1.10

22.1 Personal Banking Endpoints – HSBC Personal, first direct

The following account and transaction endpoints are implemented:

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
International-standing-orders	POST /international-standing-orders	Y	N	Y	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y	N

22.2 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

The following payment endpoints are implemented:

Resource	Endpoints	Business Current Accounts	Foreign Currency Accounts
International-standing-order-consents	POST /international-standing-order-consents	Y	Y
	GET /international-standing-order-consents/{ConsentId}	Y	Y
International-standing-orders	POST /international-standing-orders	Y	Y
	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	Y

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

22.3 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	<p>Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present</p> <p>Must be > 0 and ≤ 999</p> <p>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"</p>	400 - UK.OBIE.Field.Invalid
FirstPaymentDateTime	<p>Must be > today+2 and ≤ 365 days ahead</p> <p>Execution date must also be a valid working day</p> <p>Must be < FinalPaymentDateTime, if that field is present</p> <p>Must be < RecurringPaymentDateTime</p> <p>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</p> <p>Example 1 (correctly aligned):</p> <p>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)</p> <p>FirstPaymentDateTime = 2019-06-10</p> <p>=> FirstPaymentDateTime = 2019-06-10</p> <p>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.</p> <p>Example 2 (misaligned):</p> <p>Frequency = IntrvlMnthDay:01:10 (Monthly - 10th)</p> <p>FirstPaymentDateTime = 2019-06-20</p> <p>=> FirstPaymentDateTime = 2019-07-10</p> <p>Example 3 (misaligned):</p> <p>Frequency = IntrvlMnthDay:01:20 (Monthly - 20th)</p> <p>FirstPaymentDateTime = 2019-06-10</p> <p>=> FirstPaymentDateTime = 2019-06-20</p> <p>Note: the time element has removed from above DateTime examples, for simplicity.</p>	400 - UK.OBIE.Field.Invalid
RecurringPaymentAmount	<p>Optional</p> <p>If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount</p>	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount	<p>Optional</p> <p>If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount</p>	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount	Mandatory	400 - UK.OBIE.Field.Invalid

FinalPaymentDateTime	<p>Mutually exclusive with presence of NumberOfPayments; one and only one must be present</p> <p>Must be > tomorrow</p> <p>Must be > FirstPaymentDateTime</p> <p>If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"</p>	400 - UK.OBIE.Field.Invalid
RecurringPaymentDateTime	<p>Must be > today+2 and ≤ 365 days ahead</p> <p>Must be > FirstPaymentDateTime</p>	400 - UK.OBIE.Field.Invalid
AuthorisationType	<p>HSBC Retail, fd Bank – Single</p> <p>HSBC Commercial – Any or Single</p>	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	<p>If populated then must be UK.OBIE.SortCodeAccountNumber</p>	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	<p>Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below)</p> <p>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</p>	400 - UK.OBIE.Field.Invalid
CreditorAccount/Identification	<p>If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits)</p> <p>If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format</p> <p>If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country</p>	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	<p>Must be provided</p>	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	<p>This can be the debtor account currency</p> <p>Or</p> <p>If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer</p>	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	<p>See above rule related to InstructedAmount/Currency</p>	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	<p>This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country</p>	400 - UK.OBIE.Field.Invalid
ChargeBearer	<p>Must be one of BorneByCreditor, BorneByDebtor, Shared</p>	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	<p>Please refer to Section 19.3 (Intl. Payments)</p>	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	<p>Please refer to Section 19.3 (Intl. Payments)</p>	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	<p>Please refer to Section 19.4 (Intl. Payments)</p>	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

22.4 Request Fields (HSBC Corporate UK and HSBC Innovation Banking - HSBCnet)

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

Field	Notes
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same, and should be amongst the UK and EU countries.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p> <p>(3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN</p> <p>(4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN</p>
CreditorPostalAddress/AddressLine	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments.</p> <p>(2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>(3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p><u>Note:-</u> If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or CurrencyOfTransfer as not CAD, then this field must not be filled.</p>
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)
CreditorAgent/Name (O)	Must not be provided
DestinationCountryCode (O)	Only HSBCnet UK supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256
ExchangeRateInformation/ExchangeRate (O)	Must not be provided
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency
ExtendedPurpose (O)	Only HSBCnet UK supported ExtendedPurpose codes will be allowed. Kindly refer section 19.7.3
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>
Purpose (O)	Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section 19.7.3
Reference (O)	May be optionally provided
ReadRefundAccount (O)	<p>May be optionally provided (Possible values Yes/No).</p> <p>For Standing orders, only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.</p>

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

22.5 Permitted Frequency Values

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

- Weekly
- Monthly
- 4 weekly
- Quarterly
- Annually
- Last working day of the month

The corresponding frequency patterns as per the OBIE schema are as below:

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

22.6 Payment Status

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

- InitiationCompleted
- InitiationFailed

23. File Payments

23.1 Implemented Endpoints

23.1.1 HSBC Business

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}	Y
file-payments	POST /file-payments	Y
	GET /file-payments/{FilePaymentId}	Y
	GET /file-payments/{FilePaymentId}/payment-details	Y
	GET /file-payments/{FilePaymentId}/report-file	N

23.1.2 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet UK

The following File Payments endpoints are implemented for HSBCnet UK:

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

23.2 Request Fields and Example File

23.2.1 HSBC Business

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

For POST /file-payment-consents:

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

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

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

```
<?xml 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>
      <NbOfTx>3</NbOfTx>
      <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>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

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

```

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

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

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

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.

For FPS this file supports a debit to the customer's selected debtor account for each of the payments:

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

```

<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08" xmlns:xsi="http://www.w3.org
/2001/XMLSchema- instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>0.02</CtrlSum>
    </GrpHdr>
    <PmtInf>
      <ReqdExctnDt>
        <Dt>2021-08-04</Dt>
      </ReqdExctnDt>
      <CdtTrfTxInf>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>ATBEN5</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>20045083651142</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>ref2</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
    <PmtInf>
      <ReqdExctnDt>
        <Dt>2021-08-04</Dt>
      </ReqdExctnDt>
      <CdtTrfTxInf>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>ATBEN5</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>

```

```

        <Id>20045083651142</Id>
    </Othr>
</Id>
</CdtrAcct>

    <RmtInf>
        <Ustrd>ref1</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

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

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

XML Path	Validations
Document/CstmrCdtTrfInitn/GrpHdr/CtrlSum	Mandatory,Decimal and restriction to not pass more than 2 decimal places
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf	Mandatory 1 to 25
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrNm	Mandatory String with 1-18
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	Mandatory with [d]{14}
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstAmt	Mandatory, Decimal and restriction to not pass more than 2 decimal places
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstAmt@Ccy	Mandatory, Enum with only GBP
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Mandatory with maxOccurrence 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/NbOfTx	Mandatory- unsignedByte ,1 to 25,
Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt/Dt	Mandatory ,Date
Document	Mandatory
Document/CstmrCdtTrfInitn	Mandatory
Document/CstmrCdtTrfInitn/GrpHdr	Mandatory
Document/CstmrCdtTrfInitn/PmtInf	Mandatory,1 and 1 only
Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct	Optional
Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Other	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr	Mandatory
Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf	Mandatory

23.2.2 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet UK

HSBCnet will accept payments via the file-payment endpoint for subsequent processing via BACS or Faster Payments (FPS) as designated in the LocalInstrument field. Instructions can only be submitted in XML format, and the file size must be <6MB.

For POST /file-payment-consents:

Field	Notes	Error code if Invalid
FileType	FileType should be equal to UK.OBIE.pain.001.001.08	400 - UK.OBIE.Field.Invalid
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded	
FileReference	FileReference is mandatory 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	400 - UK.OBIE.Field.Invalid
ControlSum	Total of all individual amounts included in the File.	400 - UK.OBIE.Field.Invalid
LocalInstrument	If LocalInstrument contains UK.OBIE.BACS – we will consider the payment scheme as BACS. If LocalInstrument contains UK.OBIE.FPS we will consider the payment scheme as FPS. If LocalInstrument 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	The number of transactions included in the file	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	Mandatory field <ul style="list-style-type: none"> • A-Pre Authorised • V-File Level With Summary • F-File Level With Details 	400 - UK.OBIE.Field.Invalid
SupplementaryData/ConnectProfileId	String value containing the Profile Identification Code (PIC)	400 - UK.OBIE.Field.Invalid
SupplementaryData/AuthorisationLevel	String value that describes the Authorisation Level details for the payment	400 - UK.OBIE.Field.Invalid
SupplementaryData/FileName	String value describing the File Name	400 - UK.OBIE.Field.Invalid

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

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

For FPS this file supports a debit to the customer's selected debtor account for each of the payments.

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

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

```

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

```

```

    <Amt>
      <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <Cdtr>
      <Nm>ABC Corporation</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>42000089561223</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>CINV</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

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

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

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

23.3 Payment Status

23.3.1 HSBC Business

Endpoint	Status	Instrument	Status Type	Notes
GET /file-payments/{FilePaymentId}	InitiationPending	BACS and FPS	Interim	The file payment instruction has been successfully received but not yet set-up (i.e. multi-authorisation is required or the payments are future-dated)
	InitiationCompleted	BACS and FPS	Final	The file payment has been set up successfully
	InitiationFailed	BACS and FPS	Final	For BACS this will be the case if one or more of the payments has been rejected downstream. For FPS this will only be the case if all payments have been rejected downstream
GET /file-payments/{FilePaymentId}/payment-details	AcceptedSettlementInProgress	FPS	Interim	Payment initiation has been accepted for execution. Debit and credit have not been posted
	Pending	FPS	Interim	When further authorisation is required (in HSBC Business direct channel)
	AcceptedCreditSettlementCompleted	FPS	Final	Payment request has been processed, i.e., debit and credit have been posted successfully
	AcceptedTechnicalValidation	FPS	Interim	For future-dated payments only, payment request has been fully authorised. Debit and credit have not been posted

	Rejected	FPS	Final	Payment request is rejected, no debit or credit posted
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Note: For Business Banking, other status is applicable if a payment requires authorisation by a primary user. See Section 24 for more information.

23.3.2 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet UK

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

24. Major Beneficiaries

24.1 Personal Banking – HSBC Personal, first direct

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

Important information

- Sort code + account number should match with the BACS list of major beneficiaries or the payment will be rejected.
- Beneficiary name should match with BACS list of major beneficiaries or the payment will be rejected.
- In case of existing beneficiary, payment reference should match with the existing record or the payment will be rejected.
- Payments to a major beneficiary when paying a credit card the reference must contain at least 4 numeric digits.

- Payments to major beneficiaries where the reference has less than four digits can only be made through the App-to-App redirection journey. If these payments are submitted through the online journey they will be rejected.
- For payments to charities, unless there is a specific reference, the last four digits of the account number should be used to populate the reference field.

24.2 HSBC 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.

Important information

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

24.3 HSBC Kinetic – Paying a Major Beneficiary

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

25. Multi-Authorisation

25.1 HSBC Business Banking 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
Standing Orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y

Resource	Endpoints	Implemented
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

25.2 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

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

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

25.3 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.

25.4 HSBC Business Banking Multi-Authorisation

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

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

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

25.5 Multi-Authorisation Object Status

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

- **AwaitingFurtherAuthorisation:**
 - When a user has initiated a payment above their payment limit and that payment has yet to be authorized by a user with a sufficient limit in HSBC's direct channel.
 - When dual control is enabled and a user has initiated a payment or set up a standing order
- **Rejected:**
 - When a user has initiated a payment above their payment limit and that payment has been rejected by a user with a sufficient limit in HSBC's direct channel.
 - When dual control is enabled and a payment or standing order has been rejected by a subsequent authoriser

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

25.6 Refund Account Details for Multi-Authorisation Payments

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

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

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

Confirmation of Funds Summary v3.1.10

26. Confirmation of Funds Summary v3.1.10

26.1 Implemented Endpoints

The following endpoints are implemented.

26.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

26.1.2 HSBC Business Banking Endpoints

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

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

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

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

From the end of July 2022, HSBC Business Banking will support the “Re-authentication of COF Access” in line with the OBIE standards on both desktop and mobile devices.

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

26.1.3 HSBC Kinetic Endpoints

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

26.1.4 HSBC Corporate UK and HSBC Innovation Banking - HSBCnet Endpoints

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

26.2 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

27. Variable Recurring Payments - Sweeping

27.1 Key Information

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

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

27.2 Payment Refunds

Refunds functionality is not implemented for VRP – Sweeping.

27.3 Implemented Endpoints

27.3.1 Personal Banking Endpoints – HSBC Personal, first direct

The following payments endpoints are implemented:

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

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

27.3.2 HSBC Business Banking & HSBC Kinetic Endpoints

The following payments endpoints are implemented:

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

27.4 Request Fields & Error Codes

27.4.1 Personal Banking

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

Request Field	Description	HTTP Status Code	Error Code	Error Description
Maximum individual Amount	Transaction Limit Checks HSBC: £25,000 first direct: £49,999	400	UK.OBIE.Field.Invalid	"Maximum Individual amount is exceeding limit"
Maximum individual Amount	Minimum Amount: £0.01	400	UK.OBIE.Field.Invalid	"Max individual amount is below the minimum amount"
Maximum individual Amount	Negative amount gives constraint violation error	400	UK.OBIE.Field.Invalid	Constraint Violation
Maximum individual Amount	Only up to 2 decimal places allowed	400	UK.OBIE.Field.Invalid	Maximum Individual Amount must not exceed 2 decimal places
Maximum individual Amount → Currency	Currency can only be GBP	400	UK.OBIE.Field.Unexpected	Invalid Currency
Periodic Limit → Amount	Limit of lower period should be lesser than limit on higher period. Example Maximum individual amount < Daily, Weekly, ... Daily should be < than Weekly, Fortnightly ... Weekly should be < than Fortnightly, Monthly ... Fortnightly should be < than Monthly, Half Yearly Monthly should be < than Half Yearly, Yearly Half Yearly should be < than Yearly	400	UK.OBIE.Field.Unexpected	Periodic Limit amount is below the minimum amount
Periodic Limit → Amount	Minimum Amount: £0.01	400	UK.OBIE.Field.Unexpected	Periodic Limit amount is below the

				minimum amount
Periodic Limit → Amount	Only up to 2 decimal places allowed	400	UK.OBIE.Field.Unexpected	Instructed amount must not exceed 2 decimal places
PeriodAlignment	PeriodAlignment must be Consent if PeriodType=Fortnight	400	UK.OBIE.Field.Invalid	
CreditorAccount -> Identification	CreditorAccount Identification can only be 14 digits	400	UK.OBIE.Field.Invalid	
DebtorAccount -> Identification	DebtorAccount Identification can only be 14 digits	400	UK.OBIE.Field.Invalid	
Creditor Account Name	No special character allowed	400	UK.OBIE.Field.Unexpected	
X-HSBC-TPP-ID	if present - Length should not be greater than 18 Char	400	UK.OBIE.Field.Invalid	TPP Id length cannot be more than 18 characters
SupplementaryData	Reject if supplementary data is present (as its unused)			
RemittanceInformation.Reference	RemittanceInformation Reference is missing	400	UK.OBIE.Field.Missing	
RemittanceInformation.Reference	Reference should be Max 18 char	400	UK.OBIE.Field.Invalid	
Risk Object	Risk object should be present	400	UK.OBIE.Field.Missing	Mandatory field missing
VRPTypes	Must be sweeping	400	UK.OBIE.Field.Invalid	Invalid field
OBDomesticVRPControlParameters.PeriodicLimits	Must contain at least 1 item	400	UK.OBIE.Field.Expected	
PSUAuthenticationMethods	For sweeping only UK.OBIE.SCANotRequired is accepted	400		
N/A	If a trusted beneficiary is removed following a consent being setup, when the next payment hits POST we will return 400-Bad Request with ErrorCode and UK.OBIE.Rules.FailsControlParameters and message as	400	"Message": "Failed Trusted beneficiary check"	

	"Failed Trusted beneficiary check"			
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27.4.2 HSBC Business & HSBC Kinetic

Request Field	Description	HTTP Status Code	Error Code
Periodic Limit → Amount	<p>Limit of lower period should be lesser than limit on higher period. Example</p> <p>Maximum individual amount < Daily, Weekly, ...</p> <p>Daily should be < than Weekly, Fortnightly...</p> <p>Weekly should be < than Fortnightly, Monthly...</p> <p>Fortnightly should be < than Monthly, Half Yearly</p> <p>Monthly should be < than Half Yearly, Yearly</p> <p>Half Yearly should be < than Yearly</p>	400	UK.OBIE.Field.Unexpected
OBCashAccountDebtorWithName. SchemeName	If DebtorAccount provided must be UK.OBIE.SortCodeAccountNumber	400	UK.OBIE.Unsupported.Scheme
OBCashAccountDebtorWithName. Identification	If provided: must be exactly 14 digits (0-9) and first digit must be 4. Must not be equal to CreditorAccount Identification	400	UK.OBIE.Field.Invalid
OBCashAccountCreditor3. SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400	4UK.OBIE.Unsupported.Scheme
OBCashAccountCreditor3. Identification	<p>Must be exactly 14 digits (0-9)</p> <p>Must not be equal to DebtorAccount Identification</p>	400	UK.OBIE.Field.Invalid

OBCashAccountCreditor3. Name	Must be 18 characters or fewer Must be the same allowed characters as in Domestic SIP 0-9 a-z A- Z ?/&.*-	400	UK.OBIE.Unsupported.Scheme
RemittanceInformation	Object RemittanceInformation must be provided	400	UK.OBIE.Field.Expected
RemittanceInformation.Ref erence	Field Reference must be provided within RemittanceInformation object This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - / (spaces are also allowed).	400	UK.OBIE.Field.Expected (if not provided) UK.OBIE.Field.Invalid (if provided but doesn't meet set rules)
OBDomesticVRPControlPa rameters. ValidFromDateTime	If not provided, the from datetime of the request will be set by us of when we received the instruction. This field must not be > ValidToDateTime. Past timestamp allowed only for the current date of when the instruction is submitted. Past date is not permitted.	400	UK.OBIE.Field.Invalid
OBDomesticVRPControlPa rameters. ValidToDateTime	If provided, must be >= now and must be >= ValidFromDateTime	400	UK.OBIE.Field.Invalid
OBDomesticVRPControlPa rameters. MaximumIndividualAmount	Must be provided	400	UK.OBIE.Field.Expected
OBDomesticVRPControlPa rameters.Amount	Must be at most 2 decimal places	400	UK.OBIE.Field.Invalid
OBDomesticVRPControlPa rameters.Currency	Must be GBP	400	UK.OBIE.Unsupported.Currency
OBDomesticVRPControlPa rameters.PeriodicLimits	Must contain at least 1 item	400	UK.OBIE.Field.Expected
OBDomesticVRPControlPa rameters.PeriodType	Each PeriodType must be used at most 1 time	400	UK.OBIE.Field.Invalid

	in the items within PeriodicLimits		
OBDomesticVRPControlParameters.PeriodAlignment	PeriodAlignment must be Consent if PeriodType=Fortnight	400	UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.VRPTYPE	Must contain UK.OBIE.VRPTYPE.Sweeping and it must be the only value provided	400	UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.PSUAuthenticationMethods	Must contain UK.OBIE.SCANotRequired and it must be the only value provided	400	UK.OBIE.Field.Invalid
N/A	If a trusted beneficiary is removed following a consent being setup, when the next payment hits POST we will return 400-Bad Request with ErrorCode and UK.OBIE.Rules.FailsControlParameters and message as "Failed Trusted beneficiary check"	400	"Message": "Failed Trusted beneficiary check"

27.5 Payment Limits

For Personal Banking:

Maximum Individual payment Limit in VRP & Daily Limit for the customer is £25,000 (HSBC) and £49,999 (first direct). This will be checked at payment fulfilment.

For Business Banking:

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

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

For HSBC Kinetic:

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

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

27.6 Fees for CHAPS Payments

- The PSU can select a different account for bearing the charges for the CHAPS transaction.
- The charge will be a dynamic amount for each CHAPS transaction request.

27.7 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.

27.8 Payment Status

For Sweeping 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-vrps	"Accepted Settlement In Process"	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'Accepted Credit Settlement Completed' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the GET /domestic-vrps/{DomesticVRPIId}
	"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-vrps/{DomesticVRPIId}	"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

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. In this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

27.9 Additional Notes

- In a single consent the following rules apply:
 - The max number of periodic limits is 6 (Day, Week, Fortnight, Month, Half-Year, Year)
 - Periodic limits cannot be repeated in a consent e.g. Day, Day, Week, Week.
- Debtor Account and Creditor Account in fulfilment request should match the consented payload.
- If provided, debtor account must be a PCA (for HSBC Personal and first direct) or BCA (for HSBC Business and HSBC Kinetic). If another account type is provided, PSU will be presented with a hard-stop error and a CTA to exit HSBC and return to the TPP.
- For HSBC Kinetic, if a PSU wishes to reinstate a beneficiary (using VRP re-authentication) after having deleted it from the trusted beneficiary list, they will have to wait until the next day to undertake this.

28. 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.**

28.1 Implemented Endpoints

The following endpoints are implemented

28.1.1 Personal Banking Endpoints – HSBC Personal, first direct, M&S Bank

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

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

28.1.2 HSBC Business 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

28.1.3 HSBC Kinetic 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

28.2 Request Fields

For POST /event-subscriptions

Field	Notes	Error code if Invalid
OBEventSubscription1/Data/EventTypes	Mandatory Allowed events <ul style="list-style-type: none">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 either "accounts" or "fundsconfirmations" or "payments".

29. HSBC Error Codes

29.1 Common Errors

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

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

N/A	403 Forbidden	Data requested falls outside of Article 10A parameters; reauthentication required	N/A
N/A	403 Forbidden	Access token revoked; reauthentication required	N/A
N/A	403 Forbidden	Software Statement for given TPP either does not exist or is not active	N/A
N/A	403 Forbidden	Software Statement for given TPP does not have required role (to perform this particular operation)	N/A
N/A	403 Forbidden	Given scope (openid, accounts, payments, fundsconfirmation) is not allowed by Software Statement (collection of roles is passed to check that)	N/A
N/A	403 Forbidden	Intent token has been created for some other brand (other than requested)	N/A
N/A	403 Forbidden	Intent scope list does not contain any of the requested scopes	N/A
N/A	403 Forbidden	Other TPP is requesting this operation (other than the one that created intent)	N/A
N/A	403 Forbidden	Line of business from TPP Software Statement differs from the requested line of business	N/A
N/A	502 Bad Gateway	Cannot connect to the OBIE Directory (and verify TPP)	N/A
N/A	502 Bad Gateway	Cannot obtain from intent from intent store for unexpected reason (e.g. connectivity)	N/A
N/A	502 Bad Gateway	Cannot connect to TPP store	N/A
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Client DN Header is present but in an unexpected format	"Message": "Request failed unexpectedly"

"UK.OBIE.Unexpected Error"	500 Internal Server Error	Grant type value is not recognized (this is an internal error)	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	This is a technical error. Operation (fetching from an external system) took too much time (timeout) or was interrupted by some other thread. In normal situation this should not happen	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	TPP profile does not have information whether or not particular 'authorization' is active or not	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Intent token has been created for some other grant type (other than requested)	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Grant type is not expected (other than authorisation code, refresh token or client credential grant)	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Intent's grant type is unrecognizable or is not one of the expected values	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Conversion of object into json is not successful (technical error)	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Unexpected TPP role	"Message": "Request failed unexpectedly"
"UK.OBIE.Unexpected Error"	500 Internal Server Error	Unexpected grant type	"Message": "Request failed unexpectedly"

29.2 Authorisation and Token Errors

29.2.1 Authorisation Endpoint

Authorisation Errors

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

29.2.2 Token Endpoint

Token Errors			
Error Code	HTTPS Status	Situations in which used	Error Message
"UK.OBIE.Field.Invalid"	400 Bad Request	Request has a non-compliant JSON body	N/A
"UK.OBIE.Field.Invalid"	400 Bad Request	Request has an invalid grant	N/A

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

29.3 Account Information Service (AIS)

29.3.1 Consents

AIS				
API Endpoint	Error Code	HTTP Status	Situations in which used	Error Message
POST /account-access-consents	"UK.OBIE.UnexpectedError"	500 Internal Server Error	Intent structure is not in a current version	{

			(for example previous version)	<pre> "Id": "ca0d4e52-78af-43ea-83d6-49e229afdef5", "Code": "500", "Message": "Internal Server Error", "Errors": [{ "ErrorCode": "UK.OBIE.UnexpectedError", "Message": "Request failed unexpectedly" }] } </pre>
POST /account-access-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	Validation of fetched intent fails	<pre> { "Id": "dc85c3d8-682a-4966-bca0-98db10f3ae33", "Code": "400", "Message": "Bad Request", "Errors": [{ "ErrorCode": "UK.OBIE.Field.Invalid", "Message": "Invalid field value", "Path": "#" }] } </pre>

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

GET /account-access-consents/{ConsentId}	"UK.OBIE.Resource.NotFound"	400 Bad Request	Consent does not exist or is already deleted	{ "Id":"f0c834e8-564c-4e4a-9306-b81beb56341c", "Code": "400", "Message": "Bad Request", "Errors": [{ "ErrorCode": "UK.OBIE.Resource.NotFound", "Message": "Resource not found" }] }
GET /account-access-consents/{ConsentId}	"UK.OBIE.Unexpected Error"	502 Bad Gateway	Cannot connect to a consent store	N/A
GET /account-access-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Type of intent is different than the expected type	N/A
DELETE /account-access-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist or is already deleted	{ "Id":"4dd5f52e-0563-475c-8648-53fadfbff183", "Code": "400", "Message": "Bad Request" }

29.3.2 Accounts

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

29.3.3 Balances

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

29.3.4 Transactions

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{Accountld}/transaction	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A
GET /accounts/{Accountld}/transaction	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the Accountld	N/A

			2. Consent permission mismatch	
GET /accounts/{AccountId}/transaction	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	
GET /accounts/{AccountId}/transaction	"UK.OBIE.Field.InvalidDate"	400 Bad Request	1. FromBookingDateTime is after toBookingDateTime (query params in request), 2. Transactions dates are in invalid format	Message:"Invalid date value"

29.3.5 Beneficiaries

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	PSU has revoked consent access on the ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch	N/A
GET /accounts/{AccountId}/beneficiaries	N/A	403 Forbidden	Third Party trying to access restricted endpoints after 60 minutes of SCA	N/A
GET /accounts/{AccountId}/beneficiaries	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed	N/A
GET /accounts/{AccountId}/beneficiaries	UK.OBIE.unexpectedError	403	TPP service has been opted out for the customer	Failed eligibility check
GET /accounts/{AccountId}/beneficiaries	UK.OBIE.unexpectedError	403	Requested debit account does not have necessary entitlement	Failed eligibility check

29.3.6 Direct Debits

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

29.3.7 Standing Orders

AIS				
API End-point	Error Code	HTTP Status	Situations in which used	Error Message
GET /accounts/{AccountId}/standing-orders	N/A	403 Forbidden	PSU has revoked consent access on ASPSP dashboard or consent has expired	N/A
GET /accounts/{AccountId}/standing-orders	N/A	403 Forbidden	1. TPP does not have a consent authorisation for the AccountId 2. Consent permission mismatch 3. Scope mismatch	N/A

			4. Client ID is not present in the request	
GET /accounts/{AccountId}/standing-orders	N/A	403 Forbidden	Third Party tries to access restricted endpoints after 60 minutes of SCA	N/A
GET /accounts/{AccountId}/standing-orders	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed	N/A

29.3.8 Scheduled Payments

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

29.3.9 Product

AIS

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

29.3.10 Party

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

29.4 Payment Initiation Service (PIS) Consent

29.4.1 Domestic Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-payment-consents	"UK.OBIE.Field.Invalid "	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Initiation.ControlSum is invalid. It must have two decimal places. 3. CreditorAccount.Identification is invalid 4. Creditor Name is invalid 5. Domestic Payment intent has an invalid payment type information (CHAPS) 6. CreditorAccount.SchemeName is invalid (CHAPS) 7. Initiation.LocalInstrument is invalid 8. InstructedAmount.Amount is invalid. Amount should have two decimal places 9. CreditorAccount.identification is invalid, it cannot be the same as DebtorAccount.Identification 10. Risk.PaymentContextCode is invalid 11. Risk.DeliveryAddress.Country is invalid. It should be "GB"
POST /domestic-payment-consents	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /domestic-payment-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /domestic-payment-consents	"UK.OBIE.Unexpected Error"	500 Internal Server Error	Unexpected error - If tppDateTime is not equal to currentDateTime validationStatus is false

POST /domestic-payment-consents	"UK.OBIE.Field.Expected"	400 Bad Request	1. RemittanceInformation object is missing 2. Risk cannot be null or empty
GET /domestic-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

29.4.2 Domestic Scheduled Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. RemittanceInformation.Unstructured is invalid 3. Initiation.LocalInstrument is invalid 4. Initiation.RequestedExecutionDateTime is invalid 5. InstructedAmount.Amount is invalid, only 2 decimal places are allowed 7. CreditorAccount.identification is invalid, it cannot be same as DebtorAccount.Identification 8. DebtorAccount.Identification is invalid 9. RemittanceInformation.Unstructured is invalid 10. RemittanceInformation.Reference field length should not be more than 18 characters 11. Risk.DeliveryAddress.Country is invalid
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.Unexpected"	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-scheduled-payment-consents	"UK.OBIE.Field.InvalidDate"	400 Bad Request	Payment date is after 12 months

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

29.4.3 Domestic Standing Order Consents

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

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

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

29.4.4 International Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. Creditor.Name and CreditorAccount.Name must be the same 3. Creditor.PostalAddress.AddressLine [Department+SubDepartment+BuildingNumber] field length should not be greater than 35 characters 4. Creditor has invalid Creditor.PostalAddress.PostCode 5. Creditor has invalid Creditor.PostalAddress.TownName 6. Creditor has invalid Creditor.PostalAddress.CountrySubDivision 7. RemittanceInformation.Reference is invalid 8. RemittanceInformation.Unstructured is invalid 9. Initiation.ExtendedPurpose is invalid 10. Initiation.Purpose is invalid 11. IBAN and Destination Country Code mismatch 12. BIC and Destination Country Code mismatch 13. Initiation.InstructionIdentification field length should not be greater than 35 characters 14. Initiation.EndToEndIdentification field length should not be greater than 35 characters 15. CreditorAccount.Name field length should not be greater than 70 characters 16. CreditorAccount.SecondaryIdentification field length should not be greater than 35 characters 17. Invalid priority for the payment request 18. InstructedAmount.Currency is invalid 19. Invalid address type selected 20. Invalid debtor account scheme name selected 21. DebtorDebtor and Creditor Account should not be the same 22. DebtorAccount.Identification should be 14 digits 23. DebtorAccount.Name field length should not be

		<p>greater than 256 characters</p> <p>24. Authorisation type must be either single or any</p> <p>25. RemittanceInformation.Unstructured field length should not be greater than 140 characters</p> <p>26. RemittanceInformation.Reference field length should not be greater than 34 characters</p> <p>27. Initiation.ExtendedPurpose field length should not be greater than 140 characters</p> <p>28. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>29. Initiation.Purpose + RemittanceInformation.Reference + RemittanceInformation.Unstructured total field length should not be greater than 138 characters</p> <p>30. Only one of either Initiation.Purpose or Initiation.ExtendedPurpose can be populated (not both)</p> <p>31. Initiation.Purpose + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>32. Initiation.ExtendedPurpose + RemittanceInformation.Reference + RemittanceInformation.Unstructured total field length should not be greater than 138 characters</p> <p>33. RemittanceInformation.Reference + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>34. Initiation.ExtendedPurpose + RemittanceInformation.Unstructured total field length should not be greater than 139 characters</p> <p>35. RemittanceInformation.Unstructured field length should not be greater than 140 characters</p> <p>36. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>37. Initiation.Purpose + RemittanceInformation.Reference total field length should not be greater than 38 characters</p> <p>38. Only one of either Initiation.Purpose or Initiation.Extended Purpose can be populated (not both)</p> <p>39. Initiation.ExtendedPurpose + RemittanceInformation.Reference total field length should not be greater than 139 characters</p> <p>40. Initiation.ExtendedPurpose field length should not be greater than 140 characters</p> <p>41. RemittanceInformation.Reference field length should not be greater than 34 characters</p> <p>42. Initiation.Purpose field length should not be greater than 4 characters</p> <p>43. Initiation.Purpose is invalid</p> <p>44. Initiation.Purpose field length should not be greater than 4 characters</p> <p>45. CreditorAccount.SchemeName is invalid</p> <p>46. Initiation.DestinationCountryCode is invalid; does not match with the country code of IBAN</p> <p>47. CreditorAccount.SchemeName is invalid</p> <p>48. CreditorAgent.Identification has invalid BIC</p> <p>49. Initiation.DestinationCountryCode is invalid; does</p>
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			<p>not match with the country code of BIC</p> <p>50. CreditorAgent.SchemeName is invalid when CreditorAccount.SchemeName is IBAN</p> <p>51. Initiation.CurrencyOfTransfer is invalid for CreditorAgent.SchemeName</p> <p>52. CreditorAccount.SchemeName is invalid for SEPA - only IBAN is allowed</p> <p>53. IBAN and BIC should belong to the same country</p> <p>54. CreditorAgent.SchemeName is invalid</p> <p>55. CreditorAccount.SchemeName is invalid</p> <p>56. IBAN and BIC should belong to the same country</p> <p>57. CreditorAgent.SchemeName is invalid when CreditorAccount.SchemeName is IBAN</p> <p>58. CreditorAgent.SchemeName is invalid for Initiation.CurrencyOfTransfer</p> <p>59. Initiation.DestinationCountryCode is invalid</p> <p>60. Initiation.CurrencyOfTransfer is invalid when Initiation.LocalInstrument is SEPA</p> <p>61. Initiation.CurrencyOfTransfer is invalid when Initiation.LocalInstrument is SEPA</p> <p>62. Initiation.ChargeBearer is invalid</p> <p>63. Initiation.DestinationCountryCode is invalid</p> <p>64. Initiation.CurrencyOfTransfer is invalid when country is GB</p> <p>65. InstructedAmount.Amount is greater than the allowed limit</p> <p>66. InstructedAmount.Currency is invalid. It can either be equal to Initiation.CurrencyOfTransfer or "GBP"</p> <p>67. CreditorAgent.PostalAddress.Country is invalid</p> <p>68. Initiation.ChargeBearer is invalid for SEPA payment route</p> <p>69. Initiation.ChargeBearer is invalid for SWIFT payment route</p>
POST /international-payment-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	<p>1. Debtor Account SchemeName value is incorrect</p> <p>2. Creditor Account SchemeName value is incorrect</p> <p>3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor</p> <p>4. CreditorAgent Identification is missing</p> <p>5. CreditorAgent Country is missing</p> <p>6. CreditorAgent.PostalAddress should be null or empty</p> <p>7. ExchangeRateInformation object is not required for this request</p> <p>8. Charges.Amount is not required for this request</p> <p>9. Charges.Amount.Currency is not required for this request</p> <p>10. CreditorAgent.PostalAddress should be null or empty</p>
POST /international-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /international-payment-consents	"UK.HSBC.FailedEligibilityCheck "	401 Unauthorized	Account eligibility check failed
POST /international-payment-consents	"UK.OBIE.Field.Missing"	400 Bad Request	<p>1. Initiation.InstructionIdentification is missing</p> <p>2. Initiation.EndToEndIdentification is missing</p> <p>3. CreditorAccount.Name is missing</p>

			4. CreditorAccount.Identification is missing 5. Initiation.CurrencyOfTransfer is missing 6. CreditorAccount.SchemeName is missing 7. Initiation.ChargeBearer is missing 8. Initiation.RequestedExecutionDateTime is missing 9. Authorisation.AuthorisationType is missing 10. Risk object is missing 11. Initiation.ChargeBearer is missing 12. Initiation.RequestedExecutionDateTime is missing 13. Authorisation.AuthorisationType is missing 14. Exchange Rate Information is missing
GET /international-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist

29.4.5 International Scheduled Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. InstructedAmount.Currency is invalid
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Unexpected"	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-scheduled-payment-consents	"UK.OBIE.Field.InvalidDate"	400 Bad Request	1. Payment date is after 12 months 2. You cannot trigger a payment request for a date in the past 3. Initiation.RequestedExecutionDateTime is invalid
POST /international-scheduled-payment-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /international-scheduled-payment-consents	"UK.HSBC.FailedEligibilityCheck"	401 Unauthorized	Account eligibility check failed
POST /international-scheduled-payment-consents	"UK.OBIE.Field.Missing"	400 Bad Request	Initiation.RequestedExecutionDateTime is missing

GET /international-scheduled-payment-consents/{ConsentId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Consent does not exist
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29.4.6 International Standing Order Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-standing-order-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not the same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not the same as FirstPaymentAmount and RecurringPaymentAmount
POST /international-standing-order-consents	"UK.OBIE.Field.Unexpected "	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (we expect only 1)
POST /international-standing-order-consents	"UK.OBIE.Field.InvalidDate "	400 Bad Request	1. First payment date is after 12 months or today or tomorrow 2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime
POST /international-standing-order-consents	"UK.OBIE.Unsupported.Frequency"	400 Bad Request	Frequency is not valid
POST /international-standing-order-consents	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
POST /international-standing-order-consents	"UK.HSBC.FailedEligibility Check "	401 Unauthorized	Account eligibility check failed

GET /international-standing-order-consents/{ConsentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
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29.4.7 File Payment Consents

PIS Consent			
API End-point	Error Code	HTTP Status	Situations in which used
POST /file-payment-consents	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Initiation.ControlSum is invalid. It must have two decimal places 2. Initiation.ControlSum is invalid 3. CreditorAccount.Identification is invalid 4. Creditor Name is invalid 5. InstructedAmount.Amount is invalid. It must have two decimal places 6. InstructedAmount.Amount is invalid. It must have two decimal places 7. CreditorAccount.Identification is invalid. It should not be equal to DebtorAccount.Identification 8. InstructedAmount.Currency is invalid. It should be "GBP" 9. Payment Info FileReference is invalid 10. Initiation.FileReference is invalid 11. DebtorAccount.SchemeName is invalid 12. Initiation.LocalInstrument is invalid 13. DebtorAccount.Identification is invalid
POST /file-payment-consents	"UK.OBIE.Field.Missing"	400 Bad Request	1. CreditorAccount.SchemeName is missing 2. CreditorAccount.Identification is missing
POST /file-payment-consents	"UK.OBIE.Unsupported.AccountIdentifier"	400 Bad Request	CreditorAccount.Identification is invalid
POST /file-payment-consents	"UK.OBIE.Unsupported.Scheme"	400 Bad Request	DebtorAccount.SchemeName is invalid

29.5 Payment Initiation Service (PIS) Fulfilment

29.5.1 Domestic Payment

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-payments	N/A	401 Unauthorized	Access token expired
POST /domestic-payments	N/A	403 Forbidden	Consent expired
POST /domestic-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
POST /domestic-payments	N/A	403 Forbidden	Sanctions check fails
POST /domestic-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /domestic-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /domestic-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /domestic-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	1.Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3.ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4.CreditorAgent Identification is missing 5.CreditorAgent Country is missing
POST /domestic-payments	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

29.5.2 Domestic Payment ID

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

29.5.3 Domestic Scheduled Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used

POST /domestic-scheduled-payments	N/A	401 Unauthorized	Access token expired
POST /domestic-scheduled-payments	N/A	403 Forbidden	Consent expired
POST /domestic-scheduled-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /domestic-scheduled-payments	N/A	403 Forbidden	Sanctions check fails
POST /domestic-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /domestic-scheduled-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-scheduled-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /domestic-scheduled-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /domestic-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /domestic-scheduled-payments	"UK.OBIE.Field.InvalidDate"	400 Bad Request	Payment date is after 12 months
POST /domestic-scheduled-payments	UK.OBIE.Unsupported.Currency	400 Bad Request	Currency is unsupported

29.5.4 Domestic Scheduled Payment ID

PIS Fulfillment

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

29.5.5 Domestic Standing Orders

PIS Fulfillment

API End-point	Error Code	HTTP Status	Situations in which used
POST /domestic-standing-orders	N/A	401 Unauthorized	Access token expired
POST /domestic-standing-orders	N/A	403 Forbidden	Consent expired
POST /domestic-standing-orders	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource.
POST /domestic-standing-orders	N/A	403 Forbidden	Sanctions check fails
POST /domestic-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /domestic-standing-orders	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /domestic-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /domestic-standing-orders	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /domestic-standing-orders	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /domestic-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	<ol style="list-style-type: none"> 1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not same as FirstPaymentAmount and RecurringPaymentAmount
POST /domestic-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (we expect only 1)

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

29.5.6 Domestic Standing Order ID

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

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

29.5.7 International Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-payments	N/A	401 Unauthorized	Access token expired
POST /international-payments	N/A	403 Forbidden	Consent expired
POST /international-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /international-payments	N/A	403 Forbidden	Sanctions check fails
POST /international-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /international-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /international-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0

POST /international-payments	"UK.OBIE.Field.Unexpected "	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not BorneByCreditor or BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-payments	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

29.5.8 International Payment ID

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

GET /international-payments/{InternationalPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
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29.5.9 International Scheduled Payments

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-scheduled-payments	N/A	401 Unauthorized	Access token expired
POST /international-scheduled-payments	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /international-scheduled-payments	N/A	403 Forbidden	Sanctions check fails
POST /international-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-scheduled-payments	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-scheduled-payments	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /international-scheduled-payments	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /international-scheduled-payments	"UK.OBIE.Field.Invalid"	400 Bad Request	Amount is not greater than 0
POST /international-scheduled-payments	"UK.OBIE.Field.Unexpected"	400 Bad Request	1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not one of BorneByCreditor, BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing
POST /international-scheduled-payments	"UK.OBIE.Field.InvalidDate"	400 Bad Request	Payment date is after 12 months

POST /international-scheduled-payments	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported
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29.5.10 International Scheduled Payment ID

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

GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
GET /international-scheduled-payments/{InternationalScheduledPaymentId}	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields

29.5.11 International Standing Orders

PIS Fulfillment			
API End-point	Error Code	HTTP Status	Situations in which used
POST /international-standing-orders	N/A	401 Unauthorized	Access token expired
POST /international-standing-orders	N/A	403 Forbidden	Consent expired
POST /international-standing-orders	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /international-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	Request has non-compliant JSON body
POST /international-standing-orders	"UK.OBIE.Field.Missing"	400 Bad Request	Request missing JSON body
POST /international-standing-orders	"UK.OBIE.Field.Unexpected"	400 Bad Request	Request has malformed JSON body
POST /international-standing-orders	"UK.OBIE.Header.Invalid"	400 Bad Request	Request has malformed header fields
POST /international-standing-orders	"UK.OBIE.Header.Missing"	400 Bad Request	Request has missing header fields
POST /international-standing-orders	"UK.OBIE.Field.Invalid"	400 Bad Request	1. Amount is not greater than 0 2. Number of payments is not between 0 and 999 3. RecurringPaymentAmount is not the same as FirstPaymentAmount and FinalPaymentAmount 4. FinalPaymentAmount is not the same as FirstPaymentAmount and RecurringPaymentAmount

POST /international-standing-orders	"UK.OBIE.Field.Unexpected "	400 Bad Request	<ol style="list-style-type: none"> 1. Debtor Account SchemeName value is incorrect 2. Creditor Account SchemeName value is incorrect 3. ChargeBearer is not BorneByCreditor or BorneByDebtor 4. CreditorAgent Identification is missing 5. CreditorAgent Country is missing 6. Both fields "NumberOfPayments" and "FinalPaymentDateTime" are present in the request (only 1 is expected)
POST /international-standing-orders	"UK.OBIE.Field.InvalidDate "	400 Bad Request	<ol style="list-style-type: none"> 1. First payment date is after 12 months or today or tomorrow 2. Final transfer date is today or tomorrow, or after 12 months or final transfer date is less than or equal to FirstPaymentDateTime
POST /international-standing-orders	"UK.OBIE.Unsupported.Frequency"	400 Bad Request	Frequency is not valid
POST /international-standing-orders	"UK.OBIE.Unsupported.Currency"	400 Bad Request	Currency is unsupported

29.5.12 International Standing Order Payment ID

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

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

29.6 Card Based Payment Instrument Issuer (CBPII)

29.6.1 POST/ Funds Confirmation Consents

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

29.6.2 Funds Confirmation Consents / Consent ID

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

29.6.3 Funds Confirmation Consents / Consent ID

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

29.6.4 Funds Confirmations

CBPII

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

29.7 Event Notification

29.7.1 POST/Event Subscriptions

Event Notification			
API Endpoint	Error Code	HTTP Status	Situations in which used
POST /event-subscriptions	N/A	401 Unauthorized	Access token expired
POST /event-subscriptions	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /event-subscriptions	N/A	403 Forbidden	Sanctions check fails
POST /event-subscriptions	"UK.OBIE.Field.Invalid"	400 Bad Request	Event type in request is not supported
POST /event-subscriptions	"UK.OBIE.Field.Invalid"	400 Bad Request	Event subscription already exists at ASPSP

29.7.2 GET/Event Subscriptions

Event Notification			
API End-point	Error Code	HTTP Status	Situations in which used

GET /event-subscriptions	N/A	401 Unauthorized	Access token expired
GET /event-subscriptions	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
GET /event-subscriptions	N/A	403 Forbidden	Sanctions check fails
GET /event-subscriptions	"UK.OBIE.Field.Invalid"	400 Bad Request	Event type in request is not supported
GET /event-subscriptions	"UK.OBIE.Field.Invalid"	400 Bad Request	Subscription does not exist or is already deleted

29.7.3 PUT/Event Subscriptions/Event Subscription ID

Event Notification			
API End-point	Error Code	HTTP Status	Situations in which used
PUT /event-subscriptions/{EventSubscriptionId}	N/A	401 Unauthorized	Access token expired
PUT /event-subscriptions/{EventSubscriptionId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
PUT /event-subscriptions/{EventSubscriptionId}	N/A	403 Forbidden	Sanctions check fails
PUT /event-subscriptions/{EventSubscriptionId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Event type in request is not supported
PUT /event-subscriptions/{EventSubscriptionId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Subscription does not exist or is already deleted

29.7.4 DELETE/Event Subscriptions/Event Subscription ID

Event Notification			
API End-point	Error Code	HTTP Status	Situations in which used

DELETE /event-subscriptions/{EventSubscriptionId}	N/A	401 Unauthorized	Access token expired
DELETE /event-subscriptions/{EventSubscriptionId}	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
DELETE /event-subscriptions/{EventSubscriptionId}	N/A	403 Forbidden	Sanctions check fails
DELETE /event-subscriptions/{EventSubscriptionId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Event type in request is not supported
DELETE /event-subscriptions/{EventSubscriptionId}	"UK.OBIE.Field.Invalid"	400 Bad Request	Subscription does not exist or is already deleted

29.7.5 POST/Events

Event Notification			
API End-point	Error Code	HTTP Status	Situations in which used
POST /events	N/A	401 Unauthorized	Access token expired
POST /events	N/A	403 Forbidden	Third Party uses an access token that does not have the appropriate scope to access the requested resource
POST /events	N/A	403 Forbidden	Sanctions check fails
POST /events	"UK.OBIE.Field.Invalid"	400 Bad Request	Event type in request is not supported
POST /events	"UK.OBIE.Field.Invalid"	400 Bad Request	Subscription does not exist or is already deleted

30. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication (06-09-2023). 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.