PTSB

Payment Initiation Implementation Guidelines

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Payment Initiation Implementation Guidelines

OpenBanking UK Endpoints supported for Payment Initiation by PTSB

List of Endpoints Supported		
Payment Category	Endpoints	Supported by PTSB
Domestic Payments v3.1	POST /domestic-payment-consents GET /domestic-payment-consents/{ConsentId} GET /domestic-payment-consents/{ConsentId}/funds-confirmation POST /domestic-payments GET /domestic-payments/{DomesticPaymentId}	Yes
Domestic Scheduled Payment v3.1	POST /domestic-scheduled-payment-consents GET /domestic-scheduled-payment-consents/{ConsentId} POST /domestic-scheduled-payments GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Yes
Domestic Standing Orders V3.1	POST /domestic-standing-order-consents GET /domestic-standing-order-consents/{ConsentId} POST /domestic-standing-orders GET /domestic-standing-orders/{DomesticStandingOrderId}	Yes
International Payments v3.1	POST /international-payment-consents GET /international-payment-consents/{ConsentId} GET /international-payment-consents/{ConsentId}/funds-confirmation POST /international-payments GET /international-payments/{InternationalPaymentId}	Yes
International Scheduled Payments V3.1	Not Supported	No
International Standing Orders V3.1	Not Supported	No
File Payments v3.1	Not Supported	No

PTSB Domestic Payments Endpoint Guidelines

Payments supported under the Domestic Payment Endpoint

Following payments can be initiated using the OBIE Domestic Payments Endpoint

1) Between my accounts – Payment between customers own accounts.
2) Third Party PTSB – Payment to any other beneficiary within PTSB.
3) SEPA transfers to Non-PTSB beneficiaries – SEPA payments to beneficiaries in Ireland or SEPA Zone countries.

Trusted Beneficiary processing

PTSB will support processing of Domestic payments on Trusted Beneficiaries for Third Party PTSB and SEPA transfers. Trusted beneficiary payments are payments to a specific Creditor based on setup of a Payment Mandate by Customers under their profile. PTSB will try to match a trusted beneficiary on a Customer profile based on the Creditor Account and if a Payment Mandate match is found, PTSB would process the payment on that trusted beneficiary.

If a match is not found, PTSB will process the payment as Single Shot payment.

Usage of Fields for Domestic Payments Endpoint

Depending on the Payment Type we expect you to provide below minimum fields for successful initiation of Payments. Please note the Usage Rules of the fields as well.

Domestic Payment Consent Field Usage Rules for successful initiation of Payments		
Field Name	Field Optionality	Usage Rule
EndToEndIdentification	Mandatory	PTSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.
LocalInstrument	Optional	Should be ‘UK.OBIE.SEPACreditTransfer’ for Classic Sepa Payments or ‘UK.OBIE.SEPAInstantCreditTransfer’ for Instant Sepa Payments. If not supplied Classic will be assumed.
InstructedAmount/Amount	Mandatory	Minimum and Maximum values supported are 9 and 2 decimals. e.g. 0.01 -- > 999999999.99 PISP must always provide two decimal places in this field.
InstructedAmount/Currency	Mandatory	Should always be ‘EUR’
DebtorAccount/SchemeName	Conditional	If provided, can be either ‘UK.OBIE.SortCodeAccountNumber’ or ‘UK.OBIE.IBAN’. Must be present if DebtorAccount/Identification field is present.

DebtorAccount/Identification	Conditional	If provided, should be a valid PTSB sort code account number or a valid IBAN. Must be present if DebtorAccount/SchemeName field is present.
CreditorAccount/SchemeName	Mandatory	Should always be 'UK.OBIE.IBAN'
CreditorAccount/Identification	Mandatory	Should be a valid IBAN (For SEPA payments, corresponding BIC should be SEPA reachable).
CreditorAccount/Name	Mandatory	PTSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.
RemittanceInformation/Unstructured	Optional	PTSB will only support 40 characters in this field for Sepa Classic. Remaining will be truncated if provided by PISP. For SEPA Instant there will be no truncation.
OBAuthorisation1/AuthorisationType	Conditional	If provided by PISP, this should always be 'Any'. Mandatory if Authorisation block is present.

Domestic Payment Consent Fields not used for Payments processing by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
InstructionIdentification	Mandatory	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
DebtorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
CreditorAccount/SecondaryIdentificatio n	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
CreditorPostalAddress Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specification.
RemittanceInformation/Reference	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications. PISP can provide Remittance information in the Unstructured field.
Risk Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specification.

Domestic Payment Consent Fields not supported by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
Supplementary Data Block	Optional	PTSB does not support this block for Domestic Endpoint. If received from PISP, entire request would be rejected.
OBAuthorisation1/CompletionDateTime	Optional	PTSB does not support this field for Domestic Endpoint. If received from PISP, entire request would be rejected.

Domestic Payment Consent Response

PTSB will support all the mandatory fields as per OBIE specifications for consent response. Below are the usage rules for rest of the fields.

Domestic Payment Consent response fields not provided back by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
CutOffDateTime	Optional	PTSB will not return this field in the response.
ExpectedExecutionDateTime	Optional	PTSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	PTSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	PTSB will not return this field in the response as there are no charges applicable for Domestic Payments.

Domestic Payment Order Response

PTSB will support all the mandatory fields as per OBIE specifications for Payment Order response. Below are the usage rules for fields.

Domestic Payment Order response fields usage rules		
Field/Block Name	**Field Optionality**	**Usage Rule**
Status	Mandatory	PTSB will provide this information back. - If customers account is successfully debited - PTSB will return AcceptedSettlementCompleted. - If further authorisation is required - PTSB will return AcceptedSettlementInProcess. - If the payment cannot be processed - PTSB will return rejected. PTSB will never return Pending in this field.
ExpectedExecutionDateTime	Optional	PTSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	PTSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	PTSB will not return this field in the response as there are no charges applicable for Domestic Payments.
OBMultiAuthorisation1/Status	Conditional	PTSB will be returning this field along with the Block if multiauthorisation is required for the Payment. -Authorised - The payment order will be updated to AcceptedSettlementCompleted -AwaitingFurtherAuthorisation -Rejected

OBMultiAuthorisation1/NumberRequired	Optional	PTSB will not return this field in the response.
OBMultiAuthorisation1/NumberReceived	Optional	PTSB will not return this field in the response.
OBMultiAuthorisation1/LastUpdateDateTime	Optional	PTSB will not return this field in the response.
OBMultiAuthorisation1/ExpirationDateTime	Optional	PTSB will not return this field in the response.

PTSB Domestic Scheduled Payment Endpoint Payments Processing

Additional Field Usage Rules applicable to Domestic Scheduled payments

All the rules for processing a Domestic Payment will be applicable for a Domestic Scheduled payment. This section only outlines the additional information which is applicable for Domestic Scheduled Payments.

Domestic Scheduled Consent additional Field Usage Rules for successful initiation of Payments		
Field Name	**Field Optionality**	**Usage Rule**
RequestedExecutionDateTime	Mandatory	The Requested Execution Date cannot be a date in past. The Requested Execution Date cannot be more than one month in future. **Please refer cut-off and business day considerations below.
InstructedAmount/Amount	Mandatory	Minimum and Maximum values supported are 7 and 2 decimals. e.g. 0.01 -- > 9999999.99 PISP must always provide two decimal places in this field.
LocalInstrument	Optional	Should be 'UK.OBIE.SEPACreditTransfer' only for Scheduled Payments.

<u>Cut-off and Business day</u>

For scheduled payments, PTSB has a cut-off of 18:00 every business day.

Any scheduled payment received before this time on a business day can have earliest Requested Execution Date of Next Business Day.

Any scheduled payment received post this time should have an earliest Requested Execution Date of Next Business Day + 1 Business Day.

PISPs should ensure that they submit the payments with Requested Executed date as per above rules to avoid any rejections of payments.

E.g. Scheduled Payment with Requested Execution Date of next Monday received on Friday at 14:00 will be processed.

E.g. Scheduled Payment with Requested Execution Date of next Monday received on Friday after 18:00 will be rejected. Requested Execution Date should be of next Tuesday in this case.

Domestic Scheduled Payment - Payment Order Status field		
Field Name	**Field Optionality**	**Usage Rule**
Status	Mandatory	PTSB will provide this information back. - If request is successfully processed - PTSB will return InitiationCompleted. - If further authorisation is required - PTSB will return InitiationPending. - If the request cannot be processed - PTSB will return InitiationFailed.

PTSB Domestic Standing Orders Endpoint Guidelines

Payments supported under the Domestic Standing Order Endpoint

The following Standing orders can be set up using the OBIE Domestic Standing Order Endpoint

1) Between my accounts – Internal Standing order between customers own accounts.
2) Third Party PTSB – Internal Standing order to any other beneficiary within PTSB.
3) SEPA transfers to Non-PTSB beneficiaries – SEPA Standing Orders to beneficiaries in Ireland or SEPA Zone countries.

Usage of Fields for Domestic Standing Order Endpoint

Depending on the Payment Type we expect you to provide below minimum fields for successful setup of Standing Orders. Please note the Usage Rules of the fields as well.

Domestic Standing Order Consent Field Usage Rules for successful setup of Standing Orders		
Field Name	**Field Optionality**	**Usage Rule**
Permission	Optional	Always 'Create'. Will not be used for any payments processing.
Frequency	Mandatory	Weekly - IntrvlWkDay:01:01 (up to 07) Fortnightly - IntrvlWkDay:02:01 (up to 07) Monthly - IntrvlMnthDay:01:01 (up to 31) Yearly - IntrvlMnthDay:12:01 (up to 31)
Reference	Mandatory	PTSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.

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NumberOfPayments	Mandatory	Should be always numeric Maximum value supported 999
FirstPaymentDateTime	Mandatory	The date provided must be in the future. The date provided shall not allow dates greater than 12 months in the future. Should be in line with frequency provided.
FirstPaymentAmount/Amount	Mandatory	PTSB will only support maximum of (5+2) value in this field. E.g. 99999.99 PTSB will only support maximum values and reject any request which is above those values. PISP must always provide two decimal places in this field.
FirstPaymentAmount/Currency	Mandatory	Always EUR
DebtorAccount/SchemeName	Mandatory	If provided, can be either 'UK.OBIE.SortCodeAccountNumber' or 'UK.OBIE.IBAN'. Must be present if DebtorAccount/Identification field is present.
DebtorAccount/Identification	Conditional	If provided, should be a valid PTSB sort code account number or a valid IBAN. Must be present if DebtorACcount/SchemeName field is present.
CreditorAccount/SchemeName	Mandatory	Always 'UK.OBIE.IBAN' Must be present if CreditorAccount/Identification field is present.
CreditorAccount/Identification	Mandatory	Should be a valid IBAN (For SEPA payments, corresponding BIC should be SEPA reachable). Must be present if CreditorAccount/Scheme Name field is present.
CreditorAccount/Name	Mandatory	Will be used for payment processing The information will be truncated to 18 characters if PTSB receives 70 characters.
Supplementary Data/Personal Message (Remittance Information)	Optional	If provided this field will be used for SEPA Payments Processing. The information will be truncated to 40 characters if PTSB receives 60 characters. Mandatory if Supplementary Data block is present.
OBAuthorisation1/Authorisation Type	Conditional	If provided by PISP, this should always have 'Any' Mandatory if Authorisation block is present

Domestic Standing Order Consent Fields not used for Payments processing by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
RecurringPaymentDateTime	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
FinalPaymentDateTime	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
RecurringPaymentAmount/Amount	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.

		If used, PISP must provide two decimal places in this field.
RecurringPaymentAmount/Currency	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
FinalPaymentAmount/Amount	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications. If used, PISP must provide two decimal places in this field.
FinalPaymentAmount/Currency	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
DebtorAccount/Name	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
DebtorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
CreditorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by PTSB. Format should be as per OBIE specifications.
Risk Block	Optional	PTSB will accept the entire block, do format validations but will not use any of the information for payment processing.

Domestic Standing Order Consent Fields not supported by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
OBAuthorisation1/CompletionDateTime	Optional	PTSB will reject any request which has this field present.

<u>Note:-</u>

Where the debiting accounts requires multiple authorisations, the Standing order must be authorised before the first payment due date.

Domestic Standing Order Consent Response

PTSB will support all the mandatory fields as per OBIE specifications for consent response. Below are the usage rules for the fields.

Domestic Standing Order Consent response fields not provided back by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**

CutOffDateTime	Optional	PTSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	PTSB will not return this field in the response as there are no charges applicable for setup of Standing Orders.

Domestic Standing Order- Order Response

PTSB will support all the mandatory fields as per OBIE specifications for Domestic Standing Order response. Below are the usage rules for the fields.

Domestic Standing Order – Order response fields not provided back by PTSB		
Field/Block Name	**Field Optionality**	**Usage Rule**
Status	Mandatory	PTSB will provide this information back. - If request is successfully processed - PTSB will return InitiationCompleted. - If further authorisation is required - PTSB will return InitiationPending. - If the request cannot be processed - PTSB will return InitiationFailed.
OBMultiAuthorisation1/Status	Conditional	PTSB will be returning this field along with the Block if multiauthorisation is required for the Payment. -Authorised - The standing order will be updated to InitiationCompleted -AwaitingFurtherAuthorisation -Rejected – The standing order will be updated to InitiationFailed.
OBMultiAuthorisation1/NumberRequired	Optional	PTSB will not return this field in the response.
OBMultiAuthorisation1/NumberReceived	Optional	PTSB will not return this field in the response.
OBMultiAuthorisation1/LastUpdateDateTime	Optional	PTSB will not return this field in the response.