Introduction

The European Union has published a new directive on payment services in the internal market with PSD2. Among others, PSD2 contains regulations of new services to be operated by Third Party Payment Service Providers on behalf of a Payment Service User. For operating the new services, a TPP needs to access the account of the PSU which is usually managed by another Payment Service Provider called the Account Servicing Payment Service Provider. [XS2A-IG]

Notations

ASPSP - Account Servicing Payment Service Provider
AIS - Account Information Service
AISP - Account Information Service Provider
API - Application Program Interface
PIS - Payment Initiation Service
PISP - Payment Initiation Service Provider
PSD - Payment Services Directive
PSP - Payment Service Provider
PSU - Payment Service User
SCA - Strong Customer Authentication
TPP - Third Party Provider

Test with Curl

In order to test this using curl, you need to install first curl (https://curl.haxx.se/download.html) and then run the command provided by the API with CMD.

TPP/APP registration

In order to have access to the API resources, a TPP must first register himself and his application in the bank's system.

Based on the eIDAS certificate provided during the registration process, the TPP can have the following roles:

- PSP_AI - account information
- PSP_PI - payment initiation
- PSP_CI - confirmation of funds

POST /v1/register-tpp

Description

This method is used to register TPPs. The organizationId and roles (as provided in the eIDAS certificate), will determine what requests a TPP can access. Roles possible values are: PSP_AI, PSP_PI, PSP_CI.

Body parameters

Attribute	Type	Content	Description

Payload	application/json	{
		  "TPPData": {
		    "organizationId": "string",
		    "organizationName": "string",
		"nationalIdentificationNumber": "number",
		    "contactEmailAddrress": "string",
		    " contactPhoneNumber": "string",
		    "postalAddressCountry": "string",
		    "postalAddressTown": "string",
		    "postalAddressPostalCode": "string",
		    "postalAddressAddressLine": "string",
		    "roles": ["string"]
			Request Body for a TPP registration request

		} }	

Header parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/register-tpp" -H "X-Request-ID: string" -H "Content-Type: application/json" -d "{ \"TPPData\": { \"organizationId\": \"string\", \"organizationName\": \"string\", \"nationalIdentificationNumber\": \"number\", \"contactEmailAddrress\": \"string\", \"contactPhoneNumber\": \"string\", \"postalAddressCountry\": \"string\", \"postalAddressTown\": \"string\", \"postalAddressPostalCode\": \"string\", \"postalAddressAddressLine\": \"string\", \"roles\": [\"string \"] }}"

Request URL

https://psd2.brci.ro/api/v1/register-tpp

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example
201	Post Consents Response OK	{}	{}

POST /v1/register-tpp-applications

Description

This method is used to register an application for a TPP.

Body parameters

Attribute	Type	Content	Description

Payload	application/json	{
		  "APPData": {
		    "organizationId":
		"string",
		    "applicationName":
		"string"
		  }
		}
			Request body for a tpp app registration request

Header parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/register-tpp-applications" -H "accept: application/json" -H "X-Request-ID: UUID/ string" -H "Content-Type: application/json" -d "{ \"APPData\": { \"organizationId\": \"string\", \"applicationName\": \"string\" }}"

Request URL

https://psd2.brci.ro/api/v1/register-tpp-applications

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Consents Response OK	{
		  "applicationId": number
		}
			{
			  "applicationId": 123
			}

Response Header Parameters

| Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Technical - Consent

For a TPP to have access to the accounts/to make payments on behalf of a PSU, he must first give consent. This is implemented with Redirect SCA Approach, which means that The Account Information Consent Request is followed by a redirection to the banks SCA authorization site.

The PSU will have to authorize the access in an authorization page of the ASPSP (bank). If the authorization is successful, he will be redirected back to the TPP page. The consent is valid until the 'validUntil' date expires. This request will generate a unique consentId (POST /v1/consents).

Each time the TPP will try to access account information, the status of the consent must be checked. This is done through the Consent Status Request, /v1/consents/{consentId}/status. The request will return the status of the consent. For example: "consentStatus": "received"

If the consentStatus is a valid status, then the TPP will have to trigger a new request to obtain the content of what was consented. This is done through the GET Consent-Content Request /v1/consents/{consentId} which returns the content.

The API also gives the possibility to the TPP to delete a consent if necessary. This is done through the DELETE request /v1/consents/{consentId} .
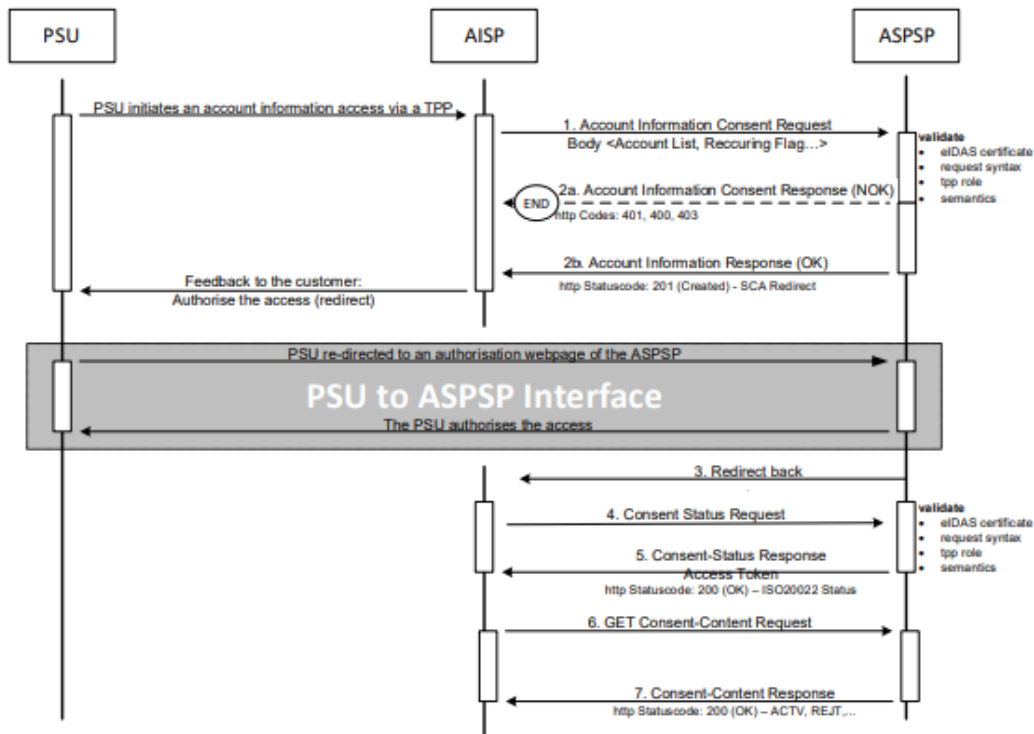
Redirect SCA Approach: Implicit Start of the Authorization Process [XS2A-IG]

POST /v1/consents

Description

This method creates a consent resource, defining access rights to dedicated accounts of a given PSU-ID. These accounts are addressed explicitly in the method as parameters as a core function.

When this Consent Request is a request where the "recurringIndicator" equals true, and if it exists already a former consent for recurring access on account information for the addressed PSU submitted by this TPP, then the former consent automatically expires as soon as the new consent request is authorized by the PSU.

Body Parameters

Attribute	Type	Content	Description
Payload	*application/json*	{	Request Body for a consents request

		"access": {
		"availableAccounts":
		"string"
		    },
		    "recurringIndicator":
		"boolean",
		    "validUntil": "string",
		    "frequencyPerDay":
		"number"
		}	

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow shall be redirected to after a Redirect.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/consents" -H "accept: application/json" -H "X-Request-ID: UUID/ string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "Content-Type: application/json" -d "{ \"access\": { \"availableAccounts\": \"string\" }, \"recurringIndicator\": \"boolean\", \"validUntil\": \"string\", \"frequencyPerDay\": \"string\"}"

Request URL

https://psd2.brci.ro/api/v1/consents

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	REDIRECT
Location	String	Location of the created resource.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Consents Response OK	{
		    "consentStatus": "string",
		    "consentId": "string",
		    "_links": {
		        "self": {
		            "href": "string"
		        },
		        "status": {
		            "href": "string"
		        },
		        "scaRedirect": {
		            "href": "string"
		        }
		
			{
			    "consentStatus": "received",
			    "consentId": "4",
			    "_links": {
			        "self": {
			            "href": "/v1/consents/4"
			        },
			        "status": {
			            "href": "/v1/consents/4/status"
			        },
			        "scaRedirect": {

		}	"href":
		}	"https://onlinebanking.brci.ro/sca-consent/login/login/4"
			}
			}
			}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	Account Servicing Payment Service Provider - Strong Customer Authentication.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

GET /v1/consents/{consentId}/status

Description

This GET request fetches the status of a consent, identified by a consentId.

Path Parameters

Attribute	Type	Condition	Description
consentId	string	Required	ID of the corresponding consent object as returned by an Account Information Consent Request.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	string	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	Required	Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/consents/{consentId}/status" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/consents/{consentId}/status

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Response Body	Response headers	Content

200	Get Consent ID Status Response OK	{
		  "consentStatus": "received"
		}
			content-type: application/json; charset=UTF-8	{
				  "consentStatus": "string"
				}

GET /v1/consents/{consentId}

Description

Reads the exact definition of the given consent resource {consentId} including the validity status

Path Parameters

Attribute	Type	Condition	Description
consentId	string	Required	ID of the corresponding consent object as returned by an Account Information Consent Request.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	string	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	Required	Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/consents/string" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: STRING" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/consents/string

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Response Example	Response headers	Content

200	Get Consent ID Status Response OK	{
		  "access": {
		    "balances": [
		      {
		        "iban": "RO42BANK0000000100010RON"
		      },
		      {
		        "iban": "RO27BANK0000000100020RON"
		      }
		    ],
		    "transactions": [
		      {
		        "iban": "RO42BANK0000000100010RON"
		      },
		      {
		        "iban": "RO27BANK0000000100020RON"
		      }
		    ]
		  },
		  "recurringIndicator": "Y",
			content-type: application/json; charset=UTF-8	{
				  "access": {
				    "balances": [
				      {
				        "iban": "string"
				      }
				    ],
				    "transactions": [
				      {
				        "iban": "string"
				      }
				    ]
				  },
				
				"recurringIndicator": "string",
				  "validUntil": "string",
				  "frequncyPerDay": 0,
				  "consentStatus": "string",
				  "_links": {
				    "accounts": {
				      "href": "string"

| | | "validUntil": "2018-12-21T00:00:00",
"frequncyPerDay": 1,
"consentStatus": "received",
"_links": {
  "accounts": {
    "href": "/v1/accounts/"
   }
 }
} | | }
 }
} |

DELETE /v1/consents/{consentId}

Description

With this request, the TPP can delete an account information consent object based on the consentId. Terminate the addressed consent.

Path Parameters

Attribute	Type	Condition	Description
consentId	string	Required	ID of the corresponding consent object as returned by an Account Information Consent Request.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	string	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	Required	Client ID of the PSU in the ASPSP client interface. Might be mandated in the ASPSP's documentation. Is not contained if an OAuth2 based authentication was performed in a pre-

			step or an OAuth2 based SCA was performed in a preceding AIS service in the same session.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

curl -k -X DELETE "https://psd2.brci.ro/api/v1/consents/{consentId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: STRING" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/consents/{consentId}

Response Header Parameters

| Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Code	Description	Response Body	Response headers

200	Delete consent Response OK	{
		  "consentStatus": "received"
		}
			content-type: application/xml; charset=UTF-8

Account Information Service (AIS)

The list of accessible accounts of an ASPSP related to a PSU's consent is the list of accounts, where the consent of the PSU has been granted to at least one of the defined account information types.

The Read Account Data flow is independent from the corresponding Consent Management flow. It is a simple Request/Response process as follows:
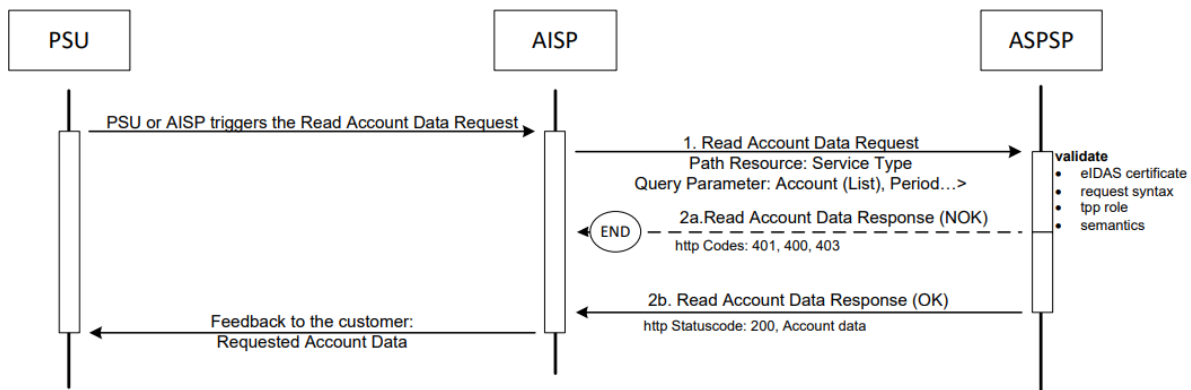
Read Account Data Flow [XS2A-IG]

Example: An ASPSP is providing IBAN1 and IBAN2 to a PSU. The PSU has granted the TPP the consent to access transactions and balances of IBAN1. In this case, the available accounts are IBAN1 and IBAN2, the list of accessible accounts consists only of IBAN1. [XS2A-IG]]

To obtain the list of the accounts the TPP has consent to access, the request GET /v1/accounts is being called. To obtain a list of transactions for a particular account ID, the GET request /v1/accounts/{accountId}/transactions can be used. This request can be customized using the query parameters: deltaList, entryReferenceFrom, dateFrom, dateTo, bookingStatus, withBalance that are described below.

GET **/v1/accounts**

Description

Read all identifiers of the accounts, to which an account access has been granted to through the /consents endpoint by the PSU.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
Consent-ID	string	required	Contains the consentId of the related AIS consent, which was performed prior to payment initiation.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/accounts" -H "accept: application/json" -H "X-Request-ID: string" -H "Consent-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/accounts

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Accounts Response OK	{
		  "accounts": [
		    {
		      "resourceId": 0,
		      "iban": "string",
		      "currency": "string",
		      "product": "string",
		      "cashAccountType": "string",
		      "name": "string",
		      "interimBooked": {
		        "currency": "string",
		        "amount": 0
		      },
		      "interimAvailable": {
		        "currency": "string",
		        "amount": 0
		      },
		      "balances": [
		        {
		          "balanceType": "string",
			{
			  "accounts": [
			    {
			      "resourceId": 1,
			      "iban": "RO42BANK0000000100010RON",
			      "currency": "RON",
			      "product": "CONT CURENT",
			      "cashAccountType": "CONT CURENT",
			      "name": "CC.RON",
			      "interimBooked": {
			        "currency": "RON",
			        "amount": 525.13
			      },
			      "interimAvailable": {
			        "currency": "RON",
			        "amount": 525.13
			      },
			      "balances": [
			        {

```json
          "balanceAmount": {                    "balanceType":
            "currency": "string",          "interimBooked",
            "amount": "string"                    "balanceAmount": {
          }                                         "currency": "RON",
        },                                          "amount": "525.13"
        {                                         }
          "balanceType": "string",              },
          "balanceAmount": {                    {
            "currency": "string",                 "balanceType":
            "amount": "string"             "interimAvailable",
          }                                       "balanceAmount": {
        }                                           "currency": "RON",
      ],                                            "amount": "525.13"
      "_links": {                                 }
        "transactions": {                       }
          "href": "string"                    ],
        },                                    "_links": {
        "balances": {                           "transactions": {
          "href": "string"                        "href":
        },                               "/v1/accounts/1/transactions"
        "details": {                            },
          "href": "string"                      "balances": {
        }                                         "href":
      }                                "/v1/accounts/1/balances"
    }                                           },
  ]                                             "details": {
}                                                 "href":
                                         "/v1/accounts/1/details"
                                              }
                                            }
                                          }
                                        ]
                                      }
```

GET **/v1/accounts/{accountId}**

Description

Reads the details of a given account addressed by "account-id".

Path Parameters

Attribute	Type	Condition	Description
accountId	string	required	This identification is denoting the

			addressed account. The account-id is retrieved by using a "Read Account List" call. The account-id is the "id" attribute of the account structure. Its value is constant at least throughout the lifecycle of a given consent

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
Consent-ID	string	required	Contains the consentId of the related AIS consent, which was performed prior to payment initiation.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/accounts/{accountId}/balances" -H "accept: application/json" -H "X-Request-ID: string" -H "Consent-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/accounts/{accountId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Response Example	Content
200	Get Account Details Response OK	```{
"account": {
"resourceId": 1,
"iban": "RO42BANK0000000100010RON",
"currency": "RON",
"product": "CONT CURENT",
"cashAccountType": "CONT CURENT",
"name": " CC.RON ",
"_links": {
"transactions": {
"href": "/v1/accounts/1/transactions"
},
"balances": {
"href": "/v1/accounts/1/balances"
}
}
}
}```	```{
"account": {
"resourceId": 0,
"iban": "string",
"currency": "string",
"product": "string",
"cashAccountType": "string",
"name": "string",
"_links": {
"transactions": {
"href": "string"
},
"balances": {
"href": "string"
}
}
}
}```

GET **/v1/accounts/{accountId}/transactions**

Description

Reads the transaction reports or transaction lists of a given account addressed by "account-id", depending on the steering parameter "bookingStatus" together with balances. For a given account, additional parameters are e.g. the attributes "dateFrom" and "dateTo". The ASPSP might add balance information, if transaction lists without balances are not supported.

Path Parameters

Attribute	Type	Condition	Description
accountId	string	required	This identification is denoting the addressed account. The account-id is retrieved by using a "Read Account List" call. The account-id is the "id" attribute of the account structure. Its value is constant at least throughout the lifecycle of a given consent

Query Parameters

Attribute	Type	Condition	Description
deltaList	string	required	This data attribute is indicating that the AISP is in favor to get all transactions after the last report access for this PSU on the addressed account. This is another implementation of a delta access-report. This delta indicator might be rejected by the ASPSP if this function is not supported. If this data element is contained, the entries "dateFrom" and "dateTo" might be ignored by the ASPSP if a delta report is supported.
entryReferenceFrom	string	required	This data attribute is indicating that the AISP is in favor to get all transactions after the transaction with identification entryReferenceFrom alternatively to the above defined period. This is a implementation of a delta access. If this data element is contained, the

			entries "dateFrom" and "dateTo" might be ignored by the ASPSP if a delta report is supported.
dateFrom	string	required	Starting date (inclusive the date dateFrom) of the transaction list, mandated if no delta access is required. Might be ignored if a delta function is used.
dateTo	string	required	End date (inclusive the data dateTo) of the transaction list, default is "now" if not given. Might be ignored if a delta function is used.
bookingStatus	string	required	Permitted codes are "booked", "pending" and "both" "booked" shall be supported by the ASPSP. To support the "pending" and "both" features is optional for the ASPSP, Error code if not supported in the online banking frontend.
withBalance	string	required	If contained, this function reads the list of transactions including the booking balance, if granted by the PSU in the related consent and available by the ASPSP. This parameter might be ignored by the ASPSP.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
Consent-ID	string	required	Contains the consentId of the related AIS consent, which was performed prior to payment initiation.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the

			corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET
"https://psd2.brci.ro/api/v1/accounts/{accountId}/transactions?deltaList=1&entryReferenceFrom=12345&dateFrom=01.01.2019&dateTo=01.12.2019&bookingStatus=booked&withBalance=Y" -H "accept: application/json" -H "X-Request-ID: string" -H "Consent-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/accounts/{accountId}/transactions?deltaList=1&entryReferenceFrom=12345&dateFrom=01.01.2019&dateTo=01.12.2019&bookingStatus=booked&withBalance=Y

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Response Example	Content

200	Get Account Transactions Response OK	{
		  "transactions": {
		   "booked": [
		    {
		     "transactionId": "1234567",
		     "debtorName": "John Miles",
		     "debtorAccount": {
		      "iban": "DE67100100101306118605"
		     },
		     "transactionAmount": {
		      "currency": "EUR",
		      "amount": 256.67
			{
			  "transactions": {
			   "booked": [
			    {
			     "transactionId": "string",
			     "debtorName": "string",
			     "debtorAccount": {
			      "iban": "string"
			     },
			     "transactionAmount": {
			      "currency": "string",
			      "amount": 0
			     },

```
            },
        "bookingDate": "2018-12-
10T14:00:03",
        "valueDate": "2018-12-
11T14:00:03",

    "remittanceInformationUnstructure
d": "Example 1",
        "balances": {
          "interimBooked": {
            "currency": "EUR",
            "amount": 38986.46
          },
          "interimAvailable": {
            "currency": "EUR",
            "amount": 38986.46
          }
        }
      }
    ]
  }
}
```

```
        "bookingDate": "string",
        "valueDate": "string",

"remittanceInformationUnstructured"
: "string",
        "balances": {
          "interimBooked": {
            "currency": "string",
            "amount": 0
          },
          "interimAvailable": {
            "currency": "string",
            "amount": 0
          }
        }
      }
    ]
  }
}
```

GET **/v1/accounts/{accountId}/balances**

Description

Reads the balances reports of a given account addressed by "account-id".

Path Parameters

Attribute	Type	Condition	Description
accountId	string	required	This identification is denoting the addressed account. The account-id is retrieved by using a "Read Account List" call. The account-id is the "id" attribute of the account structure. Its value is constant at least throughout the lifecycle of a given consent

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
Consent-ID	string	required	Contains the consentId of the related AIS consent, which was performed prior to payment initiation.
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/accounts/{accountId}/balances" -H "accept: application/json" -H "X-Request-ID: string" -H "Consent-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/accounts/{accountId}/balances

Response Header Parameters

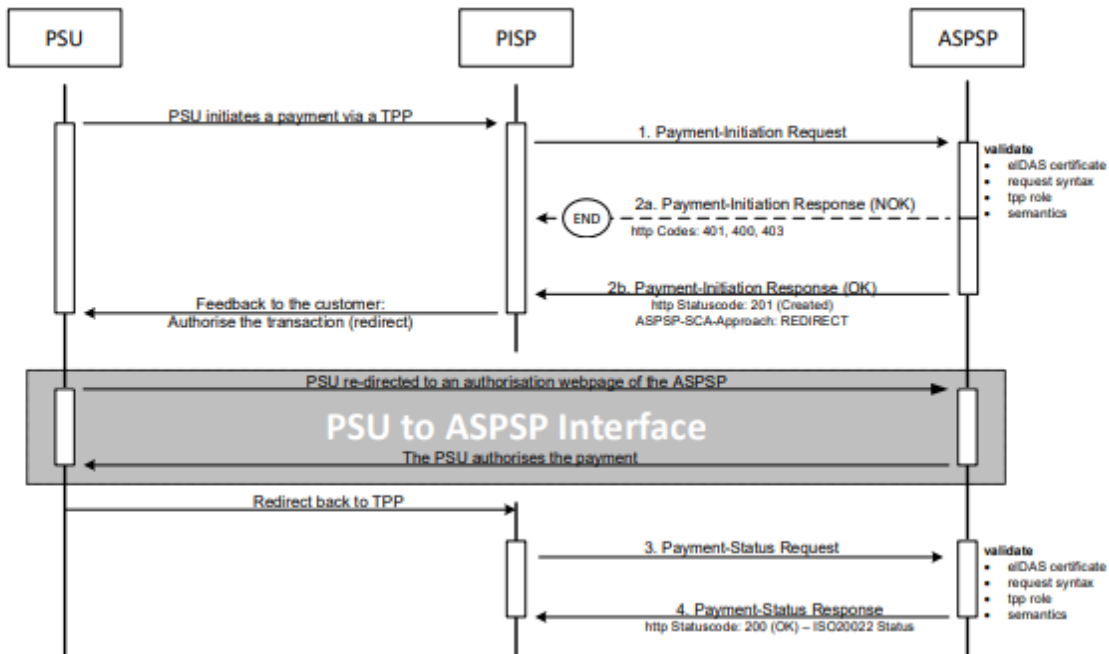| Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Response Example	Content
| 200 | Get Balance Response OK | ```json
{
   "account": {
      "iban": "DE67100100101306118605"
   },
   "balances": [
      {
         "balanceType": "interimBooked",
         "balanceAmount": {
            "currency": "RON",
            "amount": 19.12
         }
      },
      {
         "balanceType": "interimAvailable",
         "balanceAmount": {
            "currency": "RON",
            "amount": 19.12
         }
      }
   ]
}
``` | ```json
{
   "account": {
      "iban": "string"
   },
   "balances": [
      {
         "balanceType": "string",
         "balanceAmount": {
            "currency": "string",
            "amount": 0
         }
      },
      {
         "balanceType": "string",
         "balanceAmount": {
            "currency": "string",
            "amount": 0
         }
      }
   ]
}
``` |

Payment Initiation Service (PIS)

PSU initiates a payment through a TPP, using a POST reques. The PSU will have to initiate also a payment authorization and after receiving the redirect link the PSU will have to authorize the payment in a page of the ASPSP (bank). If the authorization is successful, he will be redirected back to the TPP page where the payment can continue. The POST request will generate a paymentId to uniquely identify the

payment.

Redirect SCA Approach: Implicit Start of the Authorization Process [XS2A-IG]

POST /v1/payments/RO-Domestic-CreditTransfer (Domestic)

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under {paymentId} with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

Attribute	Type	Content	Description

Payload	*application/json*	{
		  "instructedAmount": {
		   "currency": "string",
		   "amount": "string"
		  },
		  "debtorAccount": {
		   "iban": "string"
			JSON request body for a payment inition request message

```
                                          },
                                          "creditorName": "string",
                                          "creditorAccount": {
                                            "iban": "string"
                                          },

                                          "remittanceInformationUnstructured":
                                          "string"
                                          }
```

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow shall be redirected to after a Redirect.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json" -d "{ \"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"debtorAccount\": { \"iban\": \"string\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\"}"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment SCT Response OK	{
		  "transactionStatus": "string",
		  "paymentId": "string",
		  "_links": {
		    "self": {
		      "href": "string"
		    },
		    "status": {
		      "href": "string"
		    },
		    "startAuthorisation": {
		      "href": "string"
		    }
		  }
		}
			{
			  "transactionStatus": "RCVD",
			  "paymentId": "16",
			  "_links": {
			    "self": {
			      "href": "/v1/payments/RO-Domestic-CreditTransfer/16"
			    },
			    "status": {
			      "href": "/v1/payments/RO-Domestic-CreditTransfer/16/status"
			    },
			    "startAuthorisation": {

		"href": "/v1/payments/RO-Domestic-CreditTransfer/16/authorisation"
		  }
		  }
		}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

POST /v1/payments/RO-Domestic-CreditTransfer (Treasury)

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under {paymentId} with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

Attribute	Type	Content	Description

Payload	*application/json*	{
		  "instructedAmount": {
		    "currency": "string",
		    "amount": "string"
		  },
		  "debtorAccount": {
		    "iban": "string"
		  },
		  "creditorName": "string",
		  "creditorAccount": {
		    "iban": "string"
		  },
		"beneficiaryFiscalCode": "string",
		"anafCode": "string",
		  "documentNo": "string",
		  "isUrgent": boolean,
		"remittanceInformationUnstructured":
		"string"
		}
			JSON request body for a payment inition request message

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow

			shall be redirected to after a Redirect.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json" -d "{ \"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"debtorAccount\": { \"iban\": \"string\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"beneficiaryFiscalCode\": \"string\", \"anafCode\": \"string\", \"documentNo\": \"string\", \"isUrgent\": \"boolean\", \"remittanceInformationUnstructured\": \"string\"}"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment SCT Response OK	`{`
		`  "transactionStatus": "string",`
		`  "paymentId": "string",`
		`  "_links": {`
		`    "self": {`
		`      "href": "string"`
		`    },`
		`    "status": {`
		`      "href": "string"`
		`    },`
		`    "startAuthorisation": {`
		`      "href": "string"`
		`    }`
		`  }`
		`}`
			`{`
			`  "transactionStatus": "RCVD",`
			`  "paymentId": "16",`
			`  "_links": {`
			`    "self": {`
			`      "href": "/v1/payments/RO-Domestic-CreditTransfer/16"`
			`    },`
			`    "status": {`
			`      "href": "/v1/payments/RO-Domestic-CreditTransfer/16/status"`
			`    },`
			`    "startAuthorisation": {`
			`      "href": "/v1/payments/RO-Domestic-CreditTransfer/16/authorisation"`
			`    }`
			`  }`
			`}`

Response Header Parameters

Attribute	Type	Description
`X-Request-ID`	string	ID of the request, unique to the call, as determined by the initiating party.
`ASPSP-SCA-Approach`	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
`Location`	string	The location header of the response will usually contain a link to the created resource.

Content-Type	string	application/json	

POST /v1/payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Description

This method is used to initiate a payment authorization at the ASPSP. Creates a payment authorization resource addressable under {paymentId} with all data relevant for the corresponding payment product.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.

PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment SCT Response OK	{
		  "transactionStatus": "string",
		  "authorisationID": "string",
		  "paymentId": "string",
		  "_links": {
		    "self": {
		      "href": "string"
		    },
		    "scaStatus": {
		      "href": "string"
			{
			  "transactionStatus": "Redirect",
			  "authorisationID": "116",
			  "paymentId": "16",
			  "_links": {
			    "self": {
			      "href": "/v1/payments/RO-Domestic-CreditTransfer/16/authorisations"
			    },
			    "scaStatus": {

| | | },
  "scaRedirect": {
   "href": "string"
  }
  }
} | "href": "/v1/payments/RO-Domestic-CreditTransfer/16/authorisation/116"
  },
  "scaRedirect": {
   "href":
"https://onlinebanking.brci.ro/sca-payment/login/16:116"
  }
  }
} |

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

GET /v1/payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations/{authorisationId}

Description

Check the status of a payment authorization.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.
authorisationId	string	required	Resource identification of the generated payment authorisation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.

PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations/{authorisationId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations/{authorisationId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation SCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "Redirect"
			}

GET /v1/payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations

Description

Check the list of authorizations for a payment.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation SCT Status Response OK	{
		  "authorisations": [
		    {
		      "authorisationId": 0
		    }
		  ]
		}
			{
			  "transactionStatus": "Redirect"
			}{
			  "authorisations": [
			    {
			      "authorisationId": 116
			    }
			  ]
			}

GET /v1/payments/RO-Domestic-CreditTransfer/{paymentId}/status

Description

Check the status of a payment initiation.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/status" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentID}/status

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Post Payment SCT Status Response OK	{
		   "transactionStatus": "string"
		}
			{
			   "transactionStatus": "RCVD"
			}

DELETE /v1/payments/RO-Domestic-CreditTransfer/{paymentId}

Description

This method initiates the cancellation of a payment. Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines (e.g. before end of business day for scheduled payments of the last business day before the scheduled execution day).

 The response to this DELETE command will tell the TPP whether the

- access method was rejected
- access method was successful
- access method is generally applicable, but further authorisation processes are needed.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	Required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	string	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

```
curl -k -X DELETE "https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentId}" -H
"accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H
"Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"
```

Request URL

https://psd2.brci.ro/api/v1/payments/RO-Domestic-CreditTransfer/{paymentId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

200	DELETE Payment SCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "CANC"
			}

POST /v1/payments/cross-border-credit-transfers

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under {paymentId} with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

Attribute	Type	Content	Description

| Payload | application/json | ``` { "instructedAmount": { "currency": "string", "amount": "string" }, "debtorAccount": { "iban": "string" }, "creditorName": "string", "creditorAccount": { "iban": "string" }, "remittanceInformationUnstructured": "string", "paymentType": "string", "creditorBankBic": "string", "creditorCountryId":"string", "creditorBankName": "string", "creditorBankAdress": "string", "creditorAdress": "string", "creditorBankCountryId": "string", "paymentNumber": "string", "rdpeNumber": "string", "priority": "string", "feeType": "string" } ``` | JSON request body for a payment inition request message |

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the

			request POST Application.
TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow shall be redirected to after a Redirect.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json" -d "{ \"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"debtorAccount\": { \"iban\": \"string\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\", \"paymentType\": \"string\", \"creditorBankBic\": \"string\", \"creditorCountryId\": \"string\", \"creditorBankName\": \"string\", \"creditorBankAdress\": \"string\", \"creditorAdress\": \"string\", \"creditorBankCountryId\": \"string\", \"paymentNumber\": \"string\", \"rdpeNumber\": \"string\", \"priority\": \"string\", \"feeType\": \"string\"}"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.

Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment CBCT Response OK	```{```
		 ` "transactionStatus": "string",`
		 ` "paymentId": "string",`
		 ` "_links": {`
		 `  "self": {`
		 `   "href": "string"`
		 `  },`
		 `  "status": {`
		 `   "href": "string"`
		 `  },`
		 `  "startAuthorisation": {`
		 `   "href": "string"`
		 `  }`
		 ` }`
		 `}`
			```{```
			 ` "transactionStatus": "RCVD",`
			 ` "paymentId": "16",`
			 ` "_links": {`
			 `  "self": {`
			 `   "href": "/v1/payments/cross-border-credit-transfers/16"`
			 `  },`
			 `  "status": {`
			 `   "href": "/v1/payments/cross-border-credit-transfers/16/status"`
			 `  },`
			 `  "startAuthorisation": {`
			 `   "href": "/v1/payments/cross-border-credit-transfers/16/authorisations"`
			 `  }`
			 ` }`
			 `}`

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be

		subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

POST /v1/payments/cross-border-credit-transfers/{paymentID}/authorisations

Description

This method is used to initiate a payment authorization at the ASPSP. Creates a payment authorization resource addressable under {paymentId} with all data relevant for the corresponding payment product.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the

			request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment CBCT Response OK	{
		  "transactionStatus": "string",
		  "authorisationID": "string",
			{
			  "transactionStatus": "Redirect",
			  "authorisationID": "116",

<table>
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<td>

```
  "paymentId": "string",
  "_links": {
    "self": {
      "href": "string"
    },
    "scaStatus": {
      "href": "string"
    },
    "scaRedirect": {
      "href": "string"
    }
  }
}
```

</td>
<td>

```
  "paymentId": "16",
  "_links": {
    "self": {
      "href": "/v1/payments/cross-
border-credit-
transfers/16/authorisations"
    },
    "scaStatus": {
      "href": "/v1/payments/cross-
border-credit-
transfers/16/authorisation/116"
    },
    "scaRedirect": {
      "href":
"https://onlinebanking.brci.ro/sca-
payment/login/16:116"
    }
  }
}
```

</td>
</tr>
</table>

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

GET `/v1/payments/cross-border-credit-transfers/{paymentId}/authorisations/{authorisationId}`

Description

Check the status of a payment authorization.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.
authorisationId	string	required	Resource identification of the generated payment authorisation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field

			consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentId}/authorisations/{authorisationId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/authorisations/{authorisationId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation CBCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "Redirect"
			}

GET `/v1/payments/cross-border-credit-transfers/{paymentId}/authorisations`

Description

Check the list of authorizations for a payment.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the

			corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentId}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation CBCT Status Response OK	{
		   "authorisations": [
		     {
		       "authorisationId": 0
		     }
		   ]
		}
			{
			  "transactionStatus": "Redirect"
			}{
			   "authorisations": [
			     {
			       "authorisationId": 116
			     }
			   ]
			}

GET /v1/payments/cross-border-credit-transfers/{paymentId}/status

Description

Check the status of a payment initiation.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the

			corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/status" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentID}/status

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Post Payment CBCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "RCVD"
			}

DELETE /v1/payments/cross-border-credit-transfers/{paymentId}

Description

This method initiates the cancellation of a payment. Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product

related timelines (e.g. before end of business day for scheduled payments of the last business day before the scheduled execution day).

The response to this DELETE command will tell the TPP whether the

- access method was rejected
- access method was successful
- access method is generally applicable, but further authorisation processes are needed.

Path Parameters

Attribute	Type	Condition	Description
paymentId	`string`	Required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	`string`	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	`string`	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	`string`	optional	The forwarded Geo Location of the corresponding http

			request between PSU and TPP if available

Command line to execute with curl

curl -k -X DELETE "https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/payments/cross-border-credit-transfers/{paymentId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

200	DELETE Payment CBCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "CANC"
			}

POST /v1/bulk-payments/RO-Domestic-CreditTransfer

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under {paymentId} with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

Attribute	Type	Content	Description

Payload	*application/json*	`{`
		`  "paymentInformationId": "string",`
		`  "debtorAccount": {`
		`   "iban": "string"`
		`  },`
		`  "payments": [`
		`   {`
		`     "instructedAmount": {`
		`       "currency": "string",`
		`       "amount": 0`
		`     },`
		`     "creditorName": "string",`
		`     "creditorAccount": {`
		`       "iban": "string"`
		`     },`
		
		`"remittanceInformationUnstructured":`
		`"string"`
		`   },`
		`   {`
		`     "instructedAmount": {`
		`       "currency": "string",`
		`       "amount": 0`
		`     },`
		`     "creditorName": "string",`
		`     "creditorAccount": {`
		`       "iban": "string"`
		`     },`
		
		`"remittanceInformationUnstructured":`
		`"string"`
		`   }`
		`  ]`
		`}`
			JSON request body for a payment inition request message

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.

PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow shall be redirected to after a Redirect.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json" -d "{\"paymentInformationId\": \"string\", \"debtorAccount\": { \"iban\": \"string\" }, \"payments\": [{\"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\"}, {\"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\"}]}"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment SCT Response OK	{
		  "transactionStatus": "string",
		  "paymentId": "string",
		  "_links": {
		    "self": {
		      "href": "string"
		    },
		    "status": {
		      "href": "string"
		    },
		    "startAuthorisation": {
		      "href": "string"
		    }
		  }
		}
			{
			  "transactionStatus": "RCVD",
			  "paymentId": "16",
			  "_links": {
			    "self": {
			      "href": "/v1/bulk-payments/RO-Domestic-CreditTransfer/16"
			    },
			    "status": {
			      "href": "/v1/bulk-payments/RO-Domestic-CreditTransfer/16/status"
			    },
			    "startAuthorisation": {
			      "href": "/v1/bulk-payments/RO-Domestic-CreditTransfer/16/authorisation"
			    }
			  }
			}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.

ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

POST /v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Description

This method is used to initiate a payment authorization at the ASPSP. Creates a payment authorization resource addressable under {paymentId} with all data relevant for the corresponding payment product.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if

			OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment SCT Response OK	{
		  "transactionStatus": "string",
		  "authorisationID": "string",
		  "paymentId": "string",
		  "_links": {
		   "self": {
		    "href": "string"
		   },
		   "scaStatus": {
		    "href": "string"
		   },
		   "scaRedirect": {
		    "href": "string"
		   }
		  }
		}
			{
			  "transactionStatus": "Redirect",
			  "authorisationID": "116",
			  "paymentId": "16",
			  "_links": {
			   "self": {
			    "href": "/v1/bulk-payments/RO-Domestic-CreditTransfer/16/authorisations"
			   },
			   "scaStatus": {
			    "href": "/v1/bulk-payments/RO-Domestic-CreditTransfer/16/authorisation/116"
			   },
			   "scaRedirect": {
			    "href": "https://onlinebanking.brci.ro/sca-payment/login/16:116"
			   }
			  }
			}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be

		subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

GET /v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations/{authorisationId}

Description

Check the status of a payment authorization.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.
authorisationId	string	required	Resource identification of the generated payment authorisation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step

Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations/{authorisationId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations/{authorisationId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation SCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "Redirect"
			}

GET `/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations`

Description

Check the list of authorizations for a payment.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.

| PSU-IP-Address | string | optional | The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP. |
| PSU-GEO-Location | string | optional | The forwarded Geo Location of the corresponding http request between PSU and TPP if available. |

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation SCT Status Response OK	{
		  "authorisations": [
		    {
		      "authorisationId": 0
		    }
		  ]
		}
			{
			  "transactionStatus": "Redirect"
			}{
			  "authorisations": [
			    {
			      "authorisationId": 116
			    }

			] }

GET `/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}/status`

Description

Check the status of a payment initiation.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the

				corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional		The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/status" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentID}/status

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Post Payment SCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "RCVD"
			}

DELETE /v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}

Description

This method initiates the cancellation of a payment. Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines (e.g. before end of business day for scheduled payments of the last business day before the scheduled execution day).

 The response to this DELETE command will tell the TPP whether the

- access method was rejected
- access method was successful
- access method is generally applicable, but further authorisation processes are needed.

Path Parameters

Attribute	Type	Condition	Description
paymentId	`string`	Required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	`string`	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the

			request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

curl -k -X DELETE "https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/RO-Domestic-CreditTransfer/{paymentId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

200	DELETE Payment SCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "CANC"
			}

POST /v1/bulk-payments/cross-border-credit-transfers

Description

This method is used to initiate a payment at the ASPSP. Creates a payment initiation resource addressable under {paymentId} with all data relevant for the corresponding payment product. This is the first step in the API to initiate the related payment.

Body Parameters

Attribute	Type	Content	Description

Payload	*application/json*	{
		  "paymentInformationId": "string",
		  "debtorAccount": {
		   "iban": "string"
		  },
		  "payments": [
		   {
		    "instructedAmount": {
		     "amount": 0,
		     "currency": "string"
		    },
		    "creditorName": "string",
		    "creditorAccount": {
		     "iban": "string"
		    },
		
		"remittanceInformationUnstructured": "string",
		    "paymentType": "string",
		    "creditorBankBic": "string",
		    "creditorCountryId": "string",
		    "creditorBankName": "string",
		    "creditorBankAdress": "string",
		    "creditorAdress": "string",
		    "creditorBankCountryId": "string",
		    "paymentNumber": "string",
		    "rdpeNumber": "string",
		    "priority": "string",
		    "feeType": "string"
		   },
		   {
			JSON request body for a payment inition request message

```json
          "instructedAmount": {
            "amount": 0,
            "currency": "string"
          },
          "creditorName": "string",
          "creditorAccount": {
            "iban": "string"
          },

"remittanceInformationUnstructured":
"string",
          "paymentType": "string",
          "creditorBankBic": "string",
          "creditorCountryId": "string",
          "creditorBankName": "string",
          "creditorBankAdress": "string",
          "creditorAdress": "string",
          "creditorBankCountryId": "string",
          "paymentNumber": "string",
          "rdpeNumber": "string",
          "priority": "string",
          "feeType": "string"
        }
      ]
    }
```

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.

TPP-Redirect-URI	string	required	URI of the TPP, where the transaction flow shall be redirected to after a Redirect.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "TPP-Redirect-URI: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json" -d "{\"paymentInformationId\": \"string\", \"debtorAccount\": { \"iban\": \"string\" }, \"payments\": [{\"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\", \"paymentType\": \"string\", \"creditorBankBic\": \"string\", \"creditorCountryId\": \"string\", \"creditorBankName\": \"string\", \"creditorBankAdress\": \"string\", \"creditorAdress\": \"string\", \"creditorBankCountryId\": \"string\", \"paymentNumber\": \"string\", \"rdpeNumber\": \"string\", \"priority\": \"string\", \"feeType\": \"string\"}, {\"instructedAmount\": { \"currency\": \"string\", \"amount\": \"number\" }, \"creditorName\": \"string\", \"creditorAccount\": { \"iban\": \"string\" }, \"remittanceInformationUnstructured\": \"string\", \"paymentType\": \"string\", \"creditorBankBic\": \"string\", \"creditorCountryId\": \"string\", \"creditorBankName\": \"string\", \"creditorBankAdress\": \"string\", \"creditorAdress\": \"string\", \"creditorBankCountryId\": \"string\", \"paymentNumber\": \"string\", \"rdpeNumber\": \"string\", \"priority\": \"string\", \"feeType\": \"string\"}]}"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment CBCT Response OK	{
		  "transactionStatus": "string",
		  "paymentId": "string",
		  "_links": {
		    "self": {
		      "href": "string"
		    },
		    "status": {
		      "href": "string"
		    },
		    "startAuthorisation": {
		      "href": "string"
		    }
		  }
		}
			{
			  "transactionStatus": "RCVD",
			  "paymentId": "16",
			  "_links": {
			    "self": {
			      "href": "/v1/bulk-payments/cross-border-credit-transfers/16"
			    },
			    "status": {
			      "href": "/v1/bulk-payments/cross-border-credit-transfers/16/status"
			    },
			    "startAuthorisation": {
			      "href": "/v1/bulk-payments/cross-border-credit-transfers/16/authorisations"
			    }
			  }
			}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed.

		Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

POST /v1/bulk-payments/cross-border-credit-transfers/{paymentID}/authorisations

Description

This method is used to initiate a payment authorization at the ASPSP. Creates a payment authorization resource addressable under {paymentId} with all data relevant for the corresponding payment product.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step

Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string" -H "Content-Type: application/json"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Payment CBCT Response OK	{
		  "transactionStatus": "string",
		  "authorisationID": "string",
		  "paymentId": "string",
		  "_links": {
		    "self": {
		      "href": "string"
		    },
		    "scaStatus": {
		      "href": "string"
		    },
		    "scaRedirect": {
		      "href": "string"
		    }
		  }
		}
			{
			  "transactionStatus": "Redirect",
			  "authorisationID": "116",
			  "paymentId": "16",
			  "_links": {
			    "self": {
			      "href": "/v1/bulk-payments/cross-border-credit-transfers/16/authorisations"
			    },
			    "scaStatus": {
			      "href": "/v1/bulk-payments/cross-border-credit-transfers/16/authorisation/116"
			    },
			    "scaRedirect": {
			      "href": "https://onlinebanking.brci.ro/sca-payment/login/16:116"
			    }
			  }
			}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
ASPSP-SCA-Approach	string	This data element must be contained, if the SCA Approach is already fixed. Possible values are: EMBEDDED DECOUPLED REDIRECT The OAuth SCA approach will be

		subsumed by REDIRECT.
Location	string	The location header of the response will usually contain a link to the created resource.
Content-Type	string	application/json

GET /v1/bulk-payments/cross-border-credit-transfers/{paymentId}/authorisations/{authorisationId}

Description

Check the status of a payment authorization.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.
authorisationId	string	required	Resource identification of the generated payment authorisation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step

Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentId}/authorisations/{authorisationId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/authorisations/{authorisationId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example
200	Get Authorisation CBCT Status Response OK	{ "transactionStatus": "string" }	{ "transactionStatus": "Redirect" }

GET /v1/bulk-payments/cross-border-credit-transfers/{paymentId}/authorisations

Description

Check the list of authorizations for a payment.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.

PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentId}/authorisations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/authorisations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Get Authorisation CBCT Status Response OK	{
		  "authorisations": [
		    {
		      "authorisationId": 0
		    }
		  ]
		}
			{
			  "transactionStatus": "Redirect"
			} {
			  "authorisations": [
			    {
			      "authorisationId": 116
			    }

| | | |] |
| | | | } |

GET /v1/bulk-payments/cross-border-credit-transfers/{paymentId}/status

Description

Check the status of a payment initiation.

Path Parameters

Attribute	Type	Condition	Description
paymentId	string	required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.
PSU-IP-Address	string	optional	The forwarded IP Address header field consists of the

			corresponding http request IP Address field between PSU and TPP.
PSU-GEO-Location	string	optional	The forwarded Geo Location of the corresponding http request between PSU and TPP if available.

Command line to execute with curl

curl -k -X GET "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/status" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentID}/status

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server response Example

Code	Description	Content	Response Example

200	Post Payment CBCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "RCVD"
			}

DELETE /v1/bulk-payments/cross-border-credit-transfers/{paymentId}

Description

This method initiates the cancellation of a payment. Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines (e.g. before end of business day for scheduled payments of the last business day before the scheduled execution day).

 The response to this DELETE command will tell the TPP whether the

- access method was rejected
- access method was successful
- access method is generally applicable, but further authorisation processes are needed.

Path Parameters

Attribute	Type	Condition	Description
paymentId	`string`	Required	Resource identification of the generated payment initiation resource.

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	`string`	Required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the

				request POST Application.
PSU-IP-Address	string	optional		The forwarded IP Address header field consists of the corresponding http request IP Address field between PSU and TPP
PSU-GEO-Location	string	optional		The forwarded Geo Location of the corresponding http request between PSU and TPP if available

Command line to execute with curl

curl -k -X DELETE "https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentId}" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "PSU-IP-Address: string" -H "PSU-GEO-Location: string"

Request URL

https://psd2.brci.ro/api/v1/bulk-payments/cross-border-credit-transfers/{paymentId}

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

200	DELETE Payment CBCT Status Response OK	{
		  "transactionStatus": "string"
		}
			{
			  "transactionStatus": "CANC"
			}

POST /v1/funds-confirmations

Description

This method is used to check the availability of funds.

Body Parameters

Attribute	Type	Content	Description

Payload	*application/json*	{
		  "account": {
		    "iban": "string",
		    "currency": "string"
		  },
		  "instructedAmount": {
		    "currency": "string",
		    "amount": 0
		  }
		}
			JSON request body for a payment inition request message

Header Parameters

Attribute	Type	Condition	Description
X-Request-ID	UUID/ string	required	ID of the request, unique to the call, as determined by the initiating party.
PSU-ID	string	optional	Might be mandated in the ASPSP's documentation, if OAuth is not chosen as Pre-Step
Organization-ID	string	required	organizationIdentifier as provided in the eIDAS certificate.
Application-ID	string	required	Unique application_id, provided in the response of the request POST Application.

Command line to execute with curl

curl -k -X POST "https://psd2.brci.ro/api/v1/funds-confirmations" -H "accept: application/json" -H "X-Request-ID: string" -H "PSU-ID: string" -H "Organization-ID: string" -H "Application-ID: string" -H "Content-Type: application/json" -d "{ \"account\": { \"iban\": \"string\", \"currency\": \"string\" }, \"instructedAmount\": { \"currency\": \"string\" }, \"amount\": \"string\"}"

Request URL

https://psd2.brci.ro/api/v1/funds-confirmations

Response Header Parameters

Attribute	Type	Description
X-Request-ID	string	ID of the request, unique to the call, as determined by the initiating party.
Content-Type	string	application/json

Server Response Example

Code	Description	Content	Response Example

201	Post Funds Confirmation Response OK	{
		    "fundsAvailable": boolean
		}
			{
			    "fundsAvailable": true
			}

References

[XS2A-IG] NextGenPSD2 XS2A Framework – Implementation Guidelines, version 1.3, published 19 October 2018