The Payment Initiation Service Manual

PIS
## Change log

<table>
<thead>
<tr>
<th>Date of publishing</th>
<th>Version</th>
<th>Date of effectiveness</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.12.2018</td>
<td>1</td>
<td></td>
<td>First document version</td>
</tr>
<tr>
<td>29.4.2019</td>
<td>2</td>
<td>10.8.2019</td>
<td>New chapters 5, 6 and 7 added</td>
</tr>
<tr>
<td>29.4.2019</td>
<td>2</td>
<td>10.8.2019</td>
<td>Update of all request headers: TPP-Name, TPP-Identification</td>
</tr>
<tr>
<td>20.3.2020</td>
<td>4</td>
<td>20.4.2020</td>
<td>New chapter for Standing orders</td>
</tr>
<tr>
<td>2. 7. 2020</td>
<td>6</td>
<td>2. 7. 2020</td>
<td>Format edit (fixed bug)</td>
</tr>
</tbody>
</table>

Differences from Czech Open Banking Standard are highlighted yellow.
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The Payment Initiation Service (PIS) Manual

1. The Payment Initiation Service (PIS)

KB issues the Payment Initiation Service (PIS) API, which contains a description of payment initiation services, the payment authorisation, and information on the payment status.

Komerční banka has based its approach on the unified structure and format of information defined by the Czech Banking Association in the Czech Open Banking Standard. The differences between the KB implementation mode and the published standard are described in this document and they are marked in yellow colour.

The information provided through API Open Banking is in both Czech and English.

The allowed character set is based on the CERTIS character set (for domestic payments) and on the SWIFT character set (for cross-border payments/SEPA payments). Only one query can be sent and processed during a single call.

Payment processing:
- The multiple/multilevel authorisation is not supported in the case of payments initiated via the Payment Initiation API. However, a transaction may be authorised separately unless its amount is higher than the limit assigned to the Authoriser A.
- The Payment Initiation API service can only be applied to payment accounts.

Time limitations:
- The payments will always be processed in an on-line mode before 20:30 hrs, with the due date falling on the same business day.
- The due date of the payments received for the processing on a KB business day between 20:31 and 23:59 hrs will fall on the next succeeding business day.
- Payments with forward due dates cannot be made using the Payment Initiation API service. However, urgent and conversion payments can be submitted with the due date falling on the next succeeding business day even after the expiry of the respective cut-off time (COT).

Viewing the payments via direct banking channels:
- The user cannot cancel or alter the payments arranged via the Payment Initiation API service and received by the bank for the processing. The payments are irrevocable.
- Payments “for authorisation” are not viewed in any of the lists.

List of resources:
1. POST new payment - payment initiation
2. GET established/initiated payment status
3. POST Step II. Payment authorisation initiation
4. POST – Query for Balance Check
5. DELETE – Delete an entered payment

Unsupported payment types:
1. Direct debit orders/mandates
2. Payment orders batches
3. Cheque payments
4. FX payments
2. Query for Balance Check (POST /my/payments/balanceCheck)

This is the resource for sending a request for balance check in a particular payer’s payment account. This resource is authorized. Access to information must be granted by the client outside the interaction of this API before the resource is used.

Resource characteristics

| URL: | /payments/balanceCheck |
| POST Method: | POST |
| Request URL: | https://api.kb.cz/serverapi/pisp/v1/payments/balanceCheck |
| Authorisation: | the request requires an authorisation by the user/client as part of the API call. |
| Certification: | the request requires the use of the third party qualified certificate as part of establishing two-way TSL communication with the server. The third party is identified by verifying the validity and content of this certificate. |

Pagination: no
Sorting: no
Filtering: no

Query parameters of the request: not defined

Request header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>Ne</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>Authorisation</td>
<td>Text</td>
<td>Yes</td>
<td>A parameter used for forwarding the authenticated user’s access token along with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

For the content of the request and response call POST see Chapter 3.1 New Payment – Balance Check.

Error codes defined for the payment initiation POST service

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Missing certificate.</td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td>Calling of the method which does not correspond to the licence, or invalid certificate.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_MISSING</td>
<td>Missing mandatory field in the request.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_INVALID</td>
<td>FIELD value is not valid.</td>
</tr>
<tr>
<td>400</td>
<td>AC02</td>
<td>[InvalidDebtorAccountNumber] – invalid account identifier in the request content.</td>
</tr>
<tr>
<td>400</td>
<td>AC09</td>
<td>[InvalidAccountCurrency] – invalid currency of the required...</td>
</tr>
</tbody>
</table>
### 2.1. MESSAGE ELEMENTS Query for Balance Check

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max18Text</td>
<td>Clear query identification</td>
</tr>
<tr>
<td>+</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>±</td>
<td>Transaction card</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>Max45Text</td>
<td>Card holder name</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max30Text</td>
<td>Masked card number</td>
</tr>
<tr>
<td>+</td>
<td>debtorAccount</td>
<td>[1..1]</td>
<td>±</td>
<td>Payer account</td>
</tr>
<tr>
<td>++</td>
<td>identification</td>
<td>[1..1]</td>
<td>±</td>
<td>Payer account identification</td>
</tr>
<tr>
<td>+++</td>
<td>iban</td>
<td>[1..1]</td>
<td>IBAN2007Identifier</td>
<td>IBAN</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>CurrencyCode, ISO 4217</td>
<td>Payer account currency</td>
</tr>
<tr>
<td>+</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>CodeSet</td>
<td>Client verification method</td>
</tr>
<tr>
<td>+</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>±</td>
<td>Merchant executing the transaction</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max35Text</td>
<td>Merchant identification</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>Code</td>
<td>Merchant type</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max35Text</td>
<td>Merchant name</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max70Text</td>
<td>Merchant name as stated in the payment receipt</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>Max140Text</td>
<td>Merchant address</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[0..1]</td>
<td>CountryCode, ISO 3166 (2 alphanumeric characters code version)</td>
<td>Merchant country</td>
</tr>
<tr>
<td>++</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Min3Max4Text, ISO 18245</td>
<td>Merchant code following the account.</td>
</tr>
</tbody>
</table>
## 2.2. MESSAGE ELEMENTS Response for Balance Check

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>responseIdentification</td>
<td>[1..1]</td>
<td>Number (integre)</td>
<td>Unique identification of response to query for Balance Check (from ASPSP).</td>
</tr>
<tr>
<td>+</td>
<td>Chyba! Nenalezen zdroj odkazů.</td>
<td>[1..1]</td>
<td>Max18Text</td>
<td>Repeated identification of a payment transaction (query for Balance Check) from the issuer of the card to which the request for Balance Check linked to the account.</td>
</tr>
</tbody>
</table>

## 2.3. Return codes for the parameter „response“ – Code set:

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPR</td>
<td>Enough funds on this account</td>
</tr>
<tr>
<td>DECL</td>
<td>Unsufficient funds on this account</td>
</tr>
</tbody>
</table>

## 3. New Payment – Payment Initiation (POST /my/payments)

Resource for establishing a new payment.

**Resource characteristics**

<table>
<thead>
<tr>
<th>URI:</th>
<th>/payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>HTTP Method:</td>
<td>POST</td>
</tr>
<tr>
<td>Request URL:</td>
<td><a href="https://api.kb.cz/serverapi/pisp/v1/payments">https://api.kb.cz/serverapi/pisp/v1/payments</a></td>
</tr>
<tr>
<td>Authorisation:</td>
<td>the request requires an authorisation by the user/client as part of the API call.</td>
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<td>Certification:</td>
<td>the request requires the use of the third party qualified certificate as part of establishing two-way TSL communication with the server. The third party is identified by verifying the validity and content of this certificate.</td>
</tr>
</tbody>
</table>

| Pagination: | no |
| Sorting: | no |
| Filtering: | no |
Query parameters of the request: **not defined**

Request header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
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<th>PURPOSE</th>
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<tr>
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<td>Text</td>
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</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>Ne</td>
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<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
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<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
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<th>PURPOSE</th>
</tr>
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</tr>
</tbody>
</table>

For the content of the request and response call POST see Chapter 3.1 New Payment – Payment Initiation REPORT ELEMENTS.

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<td>Calling of the method that does not correspond to the licence, or invalid certificate.</td>
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<tr>
<td>400</td>
<td>FIELD_MISSING</td>
<td>Missing mandatory field in the request.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_INVALID</td>
<td>FIELD value is not valid.</td>
</tr>
<tr>
<td>400</td>
<td>AC02</td>
<td>[InvalidDebtorAccountNumber] – invalid account identifier in the request content.</td>
</tr>
<tr>
<td><strong>400</strong></td>
<td><strong>AC03</strong></td>
<td><strong>[InvalidCreditorAccountNumber]</strong> – creditor account number is invalid or missing.</td>
</tr>
<tr>
<td>400</td>
<td>AC09</td>
<td>[InvalidAccountCurrency] – invalid currency of the required account.</td>
</tr>
<tr>
<td>400</td>
<td>AC12</td>
<td>[InvalidAccountType] – the account type does not match allowed account types (e.g., a non-paying account).</td>
</tr>
<tr>
<td>403</td>
<td>AG01</td>
<td>[TransactionForbidden] – absent consent to access to the account balance check.</td>
</tr>
<tr>
<td>400</td>
<td>AM11</td>
<td>[InvalidTransactionCurrency] – the request contains a currency that is not traded/supported.</td>
</tr>
<tr>
<td>400</td>
<td>AM12</td>
<td>[InvalidAmount] – wrong amount, e.g., too low or high amount or a wrong number format in terms of the number of decimal places according to ISO 4217.</td>
</tr>
<tr>
<td>400</td>
<td>FF01</td>
<td>[Invalid File Format] – invalid JSON format or other technical problem with the query processing.</td>
</tr>
</tbody>
</table>
| 400, 50x         | NARR          | Narrative – a general reason for rejecting the payment, with an
3.1. New Payment – Payment Initiation report elements

Considered payment types

Komerční banka processes SEPA payments as foreign currency payments (FCP). All SEPA-specific information is removed during the processing.

<table>
<thead>
<tr>
<th>PAYMENT CODE</th>
<th>SERVICE LEVEL CODE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>TUZEM</td>
<td>DMCT</td>
<td>Domestic payment</td>
</tr>
<tr>
<td>SEPA</td>
<td>ESCT</td>
<td>SEPA payment</td>
</tr>
<tr>
<td>ZPL</td>
<td>XBCT</td>
<td>Cross-border payment within the EEA, Cross-border payment outside the EEA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>paymentIdentificatlon</td>
<td>[1..1]</td>
<td>ALL</td>
<td>PaymentIdentification1</td>
<td>Payment identification</td>
</tr>
<tr>
<td>++</td>
<td>instructionIdentificatlon</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Instruction identification</td>
</tr>
<tr>
<td>++</td>
<td>endToEndIdentificatlon</td>
<td>[0..0]</td>
<td>TUXEM</td>
<td>Max35Text</td>
<td>End To End identification. The field is not required at the entry for SEPA.</td>
</tr>
<tr>
<td>++</td>
<td>transactionIdentificatlon</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Transaction identification</td>
</tr>
<tr>
<td>+</td>
<td>paymentTypeInformation</td>
<td>[0..1]</td>
<td>ALL</td>
<td>PaymentTypeInformation19</td>
<td>Information about the payment type</td>
</tr>
<tr>
<td>++</td>
<td>instructionPriority</td>
<td>[0..1]</td>
<td>ALL</td>
<td>Priority2Code. Allowed values: - NORM - HIGH - INST</td>
<td>Priority of the instruction. The HIGH priority is translated to EXPRES for domestic payments. The NORM priority is translated to EXPRES and HIGH to URGENT for cross/border/SEPA payments. If the field is blank, we will fill in the standard priority (NORM).</td>
</tr>
<tr>
<td>++</td>
<td>serviceLevel</td>
<td>[0..0]</td>
<td>ALL</td>
<td>ServiceLevel8CZ</td>
<td>Service level</td>
</tr>
<tr>
<td>+++</td>
<td>code</td>
<td>[0..0]</td>
<td>ALL</td>
<td>ExternalServiceLevel1Code</td>
<td>Service level code</td>
</tr>
<tr>
<td>++</td>
<td>categoryPurpose</td>
<td>[0..0]</td>
<td>ALL</td>
<td>CategoryPurpose1Choice</td>
<td>Payment purpose category</td>
</tr>
<tr>
<td>+++</td>
<td>code</td>
<td>[0..0]</td>
<td>ALL</td>
<td>ExternalCategoryPurp ose1Code</td>
<td>Payment purpose category code</td>
</tr>
<tr>
<td>+++</td>
<td>proprietary</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Payment purpose category in the free format</td>
</tr>
<tr>
<td>+</td>
<td>amount</td>
<td>[1..1]</td>
<td>ALL</td>
<td>TUXEM-</td>
<td>Amount</td>
</tr>
</tbody>
</table>

Addition of error-related information.

400 RF01 [NotUniqueTransactionReference] – the request identifier is not unique.

400 RR10 [InvalidCharacterSet] – invalid character set in the request.
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
<th>Type</th>
<th>Constraints</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>++ instructedAmount</td>
<td>Instruction currency and amount</td>
<td>ALL</td>
<td>[1..1]</td>
<td>CurrencyAndAmount</td>
</tr>
<tr>
<td>+++ value</td>
<td>Transfer amount</td>
<td>ALL</td>
<td>[1..1]</td>
<td>Amount</td>
</tr>
<tr>
<td>+++ currency</td>
<td>Equivalent transaction amount</td>
<td>ALL</td>
<td>[1..1]</td>
<td>CurrencyCode</td>
</tr>
<tr>
<td>++ equivalentAmount</td>
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</table>

TUZEM = domestic payment  
ZPL = cross-border payment  
EHP = EEA
If the field `remittanceInformation.structured.creditorReferenceInformation.reference` contains a variable, constant or specific symbol, they will be identified and stored separately in the respective fields in the PISP model.

- The **variable symbol** value is recorded as VS:max.10 digits (e.g. VS:3451859072).
- The **constant symbol** value is recorded as KS:max.10 characters (e.g. KS:0308).
- The **specific symbol** value is recorded as SS:max.10 digits (e.g. SS:8451201274).

**JSON – example of an element:**

```
"reference": "VS:123456\",\"KS:456789\",\"SS:879213546"
```

Note concerning the `remittanceInformation.unstructured` field: According to the Banking Association standard, this field may also contain information about VS, KS and SS; however, we treat any and all information contained therein as if it were a simple description of the payment (information for the creditor). Hence, no symbol parsing will take place here even if they occur here.

### 3.2. New Payment – Payment Initiation response elements

The table only contains the elements that occur exclusively in the message response.

<table>
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<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
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**serviceLevel.code element values – initiated payment type**

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<tr>
<td>ESCT</td>
<td>[SEPA Credit Transfer] – SEPA payment</td>
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<tr>
<td>XBCT</td>
<td>[Cross-Border Credit Transfer] – Cross border payment</td>
</tr>
</tbody>
</table>

**Payment status codes – StatusCode**

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>STATUS CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>ACTC</td>
<td>[AcceptedTechnicalValidation] – The authentication and syntactical and semantical validation are successful.</td>
</tr>
<tr>
<td>200</td>
<td>RJCT</td>
<td>[Rejected] - Payment initiation or individual transaction included in the payment initiation has been rejected. <strong>RJCT status is not supported as part of the response to the initiation.</strong></td>
</tr>
<tr>
<td>200</td>
<td>ACWC</td>
<td>[AcceptedWithChange] – An instruction is accepted but a change will be made, such as date or remittance not sent.</td>
</tr>
</tbody>
</table>
4. Established/Initiated Payment Status (GET /payments/{paymentId}/status)

Resource for viewing the payment status. It is an established payment that has not yet been authorised by the client or has been authorised and PISP sends a query about its status (GET).
The resource only returns information about transactions established through the mediation of a specific provider. Information on the provider is taken from the certificate, or from the licence type information.
The user authorisation of this resource is optional. Primarily, only a provider’s valid certificate is required.

Resource characteristics

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Type</th>
<th>Mandatory</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Query parameters of the request: not defined

Request header parameters:

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Type</th>
<th>Mandatory</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

Response header parameters:

For the content of the request and response call POST see Chapter 4.1 Established/Initiated Payment Status REPORT ELEMENTS

<table>
<thead>
<tr>
<th>HTTP Status Code</th>
<th>Error Code</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing certificate = the provider has not been authenticated</td>
</tr>
<tr>
<td>404</td>
<td>TRANSACTION_MISSING</td>
<td>Calling of a method that does not match with the licence, or invalid certificate.</td>
</tr>
</tbody>
</table>

Error codes defined for the GET Status service of the Established/Initiated Payment
4.1. Established/initiated Payment Status REPORT ELEMENTS

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>instructionStatus</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>StatusCode</td>
<td>Established payment status</td>
</tr>
</tbody>
</table>

**Status code payable – StatusCode**

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>STATUS CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>ACTC</td>
<td>[AcceptedTechnicalValidation] – The authentication and syntactical and semantical validation are successful.</td>
</tr>
<tr>
<td>200</td>
<td>RJCT</td>
<td>[Rejected] - Payment initiation or individual transaction included in the payment initiation has been rejected. In the case of RJCT, we return the reason for non-payment along with the status code.</td>
</tr>
<tr>
<td>200</td>
<td>ACSP</td>
<td>[AcceptedSettlementInProgress] - All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.</td>
</tr>
<tr>
<td>200</td>
<td>ACSC</td>
<td>[AcceptedSettlementCompleted] - Settlement on the debtor’s account has been completed. Usage: this can be used by the first agent to report to the debtor that the transaction has been completed. Warning: this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement.</td>
</tr>
<tr>
<td>200</td>
<td>ACWC</td>
<td>[AcceptedWithChange] – An instruction is accepted but a change will be made, such as date or remittance not sent.</td>
</tr>
</tbody>
</table>
5. Payment Authorisation Initiation – bank-specific (POST /my/payments/{paymentId}/sign/{signId})

This resource serves for starting a specific authorisation method from a selected scenario. The input is a JSON object containing the required authorisation method type - CODE and all elements specific for this step. The output of this resource is an overview of values necessary for completing the authorisation. E.g., the response to the CODE corresponding to the federated authorisation will be URL and parameters for the redirection to the federated authorisation page. Further, e.g. the response to the CODE corresponding to the authorisation through the OTP code sent via SMS will only be a confirmation of the code sending. The sending itself is initiated by the bank.

The payment authorisation request should be sent within 5 minutes from the moment the payment initiation has been sent by a third party.

Resource characteristics

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>Authorisation</td>
<td>Text</td>
<td>Yes</td>
<td>A parameter used for forwarding the authenticated user's access token along with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. E.g. 'Star corporation, a.s.'. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. E.g. 'CZ013574-15'</td>
</tr>
</tbody>
</table>

Query parameters of the request: not defined

Request header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>
Error codes defined for the payment authorisation initiation POST service:

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing access token = the user has not been authenticated</td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td>Invalid/missing certificate = the provider has not been authenticated</td>
</tr>
<tr>
<td>404</td>
<td>ID_NOT_FOUND</td>
<td>The required id does not exist</td>
</tr>
<tr>
<td>400</td>
<td>AUTH_LIMIT_EXCEEDED</td>
<td>This resource cannot be authorised in this manner</td>
</tr>
</tbody>
</table>

5.1. Payment Authorisation initiation report elements

Parameters of the request:

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>authorisationType</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>The code of the required authorisation (from authorisation scenarios)</td>
</tr>
<tr>
<td>+</td>
<td>backURL</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>The URL link for the return of a response concerning the executed authorisation. If the due date (required date of payment) is changed during the authorisation, such a change will be sent to the provided backURL as a changeInfo parameter with a new date.</td>
</tr>
</tbody>
</table>

Parameters of the response:

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>authorisationType</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>±</td>
<td>The code of the required authorisation (from authorisation scenarios)</td>
</tr>
<tr>
<td>+</td>
<td>href</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>±</td>
<td>The reference for calling the federated authorisation</td>
</tr>
<tr>
<td>++</td>
<td>url</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>The URL link or package federated authorisation</td>
</tr>
<tr>
<td>++</td>
<td>id</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>The potential id for calling the federated authorisation</td>
</tr>
<tr>
<td>+</td>
<td>method</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>The method of the use of the href link for the federated authorisation</td>
</tr>
<tr>
<td>+</td>
<td>formData</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>±</td>
<td>An optional element. In the case of the POST method of the federated authorisation (authorisationType=USERAGENT_REDIRECT), the element contains the data for sending in the redirection to the federated authorisation.</td>
</tr>
<tr>
<td>++</td>
<td>SAMLRequest</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>An optional parameter. In the case of the POST method of the federated authorisation (authorisationType=USERAGENT_REDIRECT), the element contains the SAML request data.</td>
</tr>
<tr>
<td>++</td>
<td>relayState</td>
<td>[0..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>An optional parameter. In the case of the POST method of the federated authorisation (authorisationType=USERAGENT_REDIRECT), the element contains the relayState for the</td>
</tr>
<tr>
<td>Operation</td>
<td>Name</td>
<td>Min/Max</td>
<td>Type</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-----------</td>
<td>---------</td>
<td>-----------</td>
<td>-----------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>+</td>
<td>signInfo</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>±</td>
<td>Information about the instruction authorisation.</td>
</tr>
<tr>
<td>++</td>
<td>state</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>A status of the transaction authorisation in a format supported by the bank.</td>
</tr>
<tr>
<td>++</td>
<td>signId</td>
<td>[1..1]</td>
<td>PISP ALL</td>
<td>Text</td>
<td>A unique identifier of the current transaction authorisation.</td>
</tr>
</tbody>
</table>
6. Info on entered/initiated payment (GET /my/payments/{paymentId})

A resource to display the information on the entered payment. It is payment which is received for
authorisation, but has not been authorised by the client yet. The resource only works with transactions
entered through a specific provider.

The resource to find out the transaction detail. Information on the provider is taken from the certificate or
information on licence.

Resource characteristics

URI: /my/payments/{paymentId}
HTTP Method: GET
Request URL: https://api.kb.cz/serverapi/pisp/v1/payments/{paymentId}
Authorization: request requires the authorization of user/client as part of the API calling
Use certificate: request requires the use of the third-party qualified certificate

Paging: no
Sorting: no
Filtering: no

Query parameters of the request: not defined

Parameters of the request header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as a communication configuration element.</td>
</tr>
<tr>
<td>Authorization</td>
<td>Text</td>
<td>Yes</td>
<td>The parameter is used to pass an access token of the authenticated user together with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15</td>
</tr>
</tbody>
</table>

Parameters of the response header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

The content of POST request and response for calling, please see Chapter 5.1. MESSAGE ELEMENTS
Info on entered/initiated payment

Error codes defined for the service GET 5. Info on entered/initiated payment:

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing certificate = provider not authorised</td>
</tr>
<tr>
<td>501</td>
<td>NOT_IMPLEMENTED</td>
<td>Method not implemented</td>
</tr>
<tr>
<td>404</td>
<td>TRANSACTION_MISSING</td>
<td>Calling of the method which does not correspond to the licence, or invalid certificate.</td>
</tr>
</tbody>
</table>
6.1. MESSAGE ELEMENTS Info on entered/initiated payment

The result of the message is an overview of entered or already initiated payment. Therefore, the list of elements corresponds to the elements from resource New payment, see 2.1. MESSAGE ELEMENTS New payment - payment initiation.
7. Deleting the entered unauthorised payment (DELETE /my/payments/{paymentId})

A resource for deleting the unauthorised payment. Deleting is not conditioned by the transaction authorisation as it is not a payment received by the bank.

Resource characteristics

URI: /my/payments/{paymentId}
HTTP Method: DELETE
Request URL: https://api.kb.cz/serverapi/pisp/v1/payments/{paymentId}
Authorization: request requires the authorization of user/client as part of the API calling
Use certificate: request requires the use of the third-party qualified certificate

Paging: no
Sorting: no
Filtering: no

Query parameters of the request: not defined

Parameters of the request header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as a communication configuration element.</td>
</tr>
<tr>
<td>Authorization</td>
<td>Text</td>
<td>Yes</td>
<td>The parameter is used to pass an access token of the authenticated user together with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>No</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Parameters of the response header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

Error codes defined for the service DELETE the entered unauthorised payment:

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing access token = user is not authenticated</td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td>Invalid/missing certificate = provider is not authenticated</td>
</tr>
<tr>
<td>501</td>
<td>NOT_IMPLEMENTED</td>
<td>Method not implemented</td>
</tr>
<tr>
<td>404</td>
<td>TRANSACTION_MISSING</td>
<td>Calling of the method which does not correspond to the licence, or invalid certificate.</td>
</tr>
</tbody>
</table>
8. Query for Balance Check (POST /my/payments/balanceCheck)

This is the resource for sending a request for balance check in a particular payer's payment account. This resource is authorized. Access to information must be granted by the client outside the interaction of this API before the resource is used.

Resource characteristics

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>URI:</td>
<td></td>
<td></td>
<td>/my/payments/balanceCheck</td>
</tr>
<tr>
<td>HTTP Method:</td>
<td></td>
<td></td>
<td>POST</td>
</tr>
<tr>
<td>Request URL:</td>
<td></td>
<td></td>
<td><a href="https://api.kb.cz/serverapi/pisp/v1/payments/balanceCheck">https://api.kb.cz/serverapi/pisp/v1/payments/balanceCheck</a></td>
</tr>
<tr>
<td>Authorization:</td>
<td></td>
<td></td>
<td>request requires the authorization of user/client as part of API calling</td>
</tr>
<tr>
<td>Use certificate:</td>
<td></td>
<td></td>
<td>request requires the use of the qualified third-party certificate</td>
</tr>
<tr>
<td>Paging:</td>
<td></td>
<td>no</td>
<td></td>
</tr>
<tr>
<td>Sorting:</td>
<td></td>
<td>no</td>
<td></td>
</tr>
<tr>
<td>Filtering:</td>
<td></td>
<td>no</td>
<td></td>
</tr>
</tbody>
</table>

Query parameters of the request: not defined

Parameters of the request header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as a communication configuration element.</td>
</tr>
<tr>
<td>Authorization</td>
<td>Text</td>
<td>Yes</td>
<td>The parameter is used to pass an access token of the authenticated user together with its type</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Parameters of the response header:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>Specification of required transfer format. From the precondition of technical specification of this API standard, in this case, application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

The content of POST request and response for calling, please see Chapter 7.1. MESSAGE ELEMENTS

Query for balance check.

Error codes defined for the POST service Query for balance check

<table>
<thead>
<tr>
<th>HTTP STATUS CODE</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Missing certificate.</td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td>Calling of the method which does not correspond to the licence, or invalid certificate.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_MISSING</td>
<td>Missing mandatory field in the request.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_INVALID</td>
<td>FIELD value is not valid.</td>
</tr>
<tr>
<td>LEVEL</td>
<td>MESSAGE ELEMENT</td>
<td>OCCURRENCE</td>
</tr>
<tr>
<td>-------</td>
<td>------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>+</td>
<td>exchangeIdentification</td>
<td>[1..1]</td>
</tr>
<tr>
<td>+</td>
<td>card</td>
<td></td>
</tr>
<tr>
<td>++</td>
<td>cardholderName</td>
<td>[0..1]</td>
</tr>
<tr>
<td>++</td>
<td>maskedPan</td>
<td>[1..1]</td>
</tr>
<tr>
<td>+</td>
<td>debtorAccount</td>
<td>[1..1]</td>
</tr>
<tr>
<td>++</td>
<td>identification</td>
<td>[1..1]</td>
</tr>
<tr>
<td>+++</td>
<td>iban</td>
<td>[1..1]</td>
</tr>
<tr>
<td>++</td>
<td>currency</td>
<td>[0..1]</td>
</tr>
<tr>
<td>+</td>
<td>authenticationMethod</td>
<td>[0..1]</td>
</tr>
<tr>
<td>+</td>
<td>merchant</td>
<td>[0..1]</td>
</tr>
<tr>
<td>++</td>
<td>identification</td>
<td>[1..1]</td>
</tr>
<tr>
<td>++</td>
<td>type</td>
<td>[0..1]</td>
</tr>
<tr>
<td>++</td>
<td>shortName</td>
<td>[1..1]</td>
</tr>
<tr>
<td>++</td>
<td>commonName</td>
<td>[1..1]</td>
</tr>
<tr>
<td>++</td>
<td>address</td>
<td>[0..1]</td>
</tr>
<tr>
<td>++</td>
<td>countryCode</td>
<td>[0..1]</td>
</tr>
</tbody>
</table>

8.1. MESSAGE ELEMENTS Query for Balance Check
<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>++</td>
<td>merchantCategoryCode</td>
<td>[1..1]</td>
<td>Min3Max4Text, Iso 18245</td>
<td>Merchant code following the transaction type</td>
</tr>
<tr>
<td>+</td>
<td>transactionDetails</td>
<td>[1..1]</td>
<td>±</td>
<td>Transaction details</td>
</tr>
<tr>
<td>++</td>
<td>currency</td>
<td>[1..1]</td>
<td>CurrencyCode, Iso 4217</td>
<td>Balance query currency</td>
</tr>
<tr>
<td>++</td>
<td>totalAmount</td>
<td>[1..1]</td>
<td>Amount</td>
<td>Balance query amount</td>
</tr>
</tbody>
</table>

### 8.2. MESSAGE ELEMENTS Response for Balance Check

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>responseIdentification</td>
<td>[1..1]</td>
<td>Number (integre)</td>
<td>Unique identification of response to query for Balance Check (from ASPSP).</td>
</tr>
<tr>
<td>+</td>
<td>exchangeIdentification</td>
<td>[1..1]</td>
<td>Max18Text</td>
<td>Repeated identification of a payment transaction (query for Balance Check) from the issuer of the card to which the request for Balance Check linked to the account.</td>
</tr>
</tbody>
</table>

### 8.3. Return codes for the parameter „response“ – Code set:

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPR</td>
<td>Enough funds on this account</td>
</tr>
<tr>
<td>DECL</td>
<td>Unsufficient funds on this account or User Account Limit, Subject Limit or Payment Initiation User Limit exceeded</td>
</tr>
</tbody>
</table>
The Standing Order Initiation Service (PIS STO) Manual

9. The Standing Order Initiation Service (PIS STO)
KB issues the Payment Initiation Service (PIS) API, which contains a description of standing order initiation services, the standing order authorisation, and information on the standing order status.

Komerční banka has based its approach on the unified structure and format of information defined by the Czech Banking Association in the Czech Open Banking Standard. The differences between the KB implementation mode and the published standard are described in this document and they are marked in yellow colour.

The information provided through API Open Banking is in both Czech and English.

The allowed character set is based on the CERTIS character set (for domestic payments) and on the SWIFT character set (for cross-border payments/SEPA payments). Only one query can be sent and processed during a single call.

Payment processing:
- The multiple/multilevel authorisation is not supported in the case of payments initiated via the Payment Initiation API. However, a transaction may be authorised separately unless its amount is higher than the limit assigned to the Authoriser A.
- The Payment Initiation API service can only be applied to payment accounts.

Time limitations:
A standing order can only be submitted with a due date of D + 2 (where D = current business day).

Viewing the payments via direct banking channels:
- Payments “for authorisation” are not viewed in any of the lists.

List of resources:
6. POST new payment – standing order initiation
7. GET established/initiated standing order status
8. GET detail established standing order
9. POST Step II. Standing order authorisation initiation

Unsupported payment types:
5. DELETE – removal standing order
6. SEPA standing order, EHP standing order, non EHP standing order
7. Standing order stoppage
8. Cheque payments
9. Irregular standing order
9. Standing order

11.1. New Payment – Payment Initiation (POST /my/payments)

Resource for entering a new standingorder.

Resource characteristics

URI: /standingorders
HTTP Method: POST
Request URL: https://api.kb.cz/serverapi/pisp/v1/standingorders/
Authorisation: the request requires an authorisation by the user/client as part of the API call.
Certification: the request requires the use of the third party qualified certificate as part of establishing two-way TSL communication with the server. The third party is identified by verifying the validity and content of this certificate.

Pagination: no
Sorting: no
Filtering: no

Query parameters of the request: not defined

Request header parameters:

<table>
<thead>
<tr>
<th>PARAMETR</th>
<th>TYP</th>
<th>POVINNÝ</th>
<th>ÚČEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Ano</td>
<td>Specifikace požadovaného formátu přenosu. Z předpokladu technické specifikace tohoto standardu API je v tomto případě primárně podporován formát application/json.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>Ne</td>
<td>Volitelný řetězec vydaný komunikující třetí straně jako identifikátor volání této strany primárně sloužící jako konfigurační prvek komunikace.</td>
</tr>
<tr>
<td>Authorization</td>
<td>Text</td>
<td>Ano</td>
<td>Parametr slouží pro předání access tokenu autentizovaného uživatele spolu s jeho typem.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Ano</td>
<td>Název původního TPP, které request vytvořilo. Např.: „Star Corporation, a.s.” V tomto poli jsou podporovány pouze znaky bez diakritiky.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>Ne</td>
<td>Identifikace původního TPP, které request vytvořilo. Např.: „CZ013574-15“</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

For the content of the request and response call POST see Chapter 3.1 New Payment – Payment Initiation REPORT ELEMENTS.

Error codes defined for the payment initiation POST service
<table>
<thead>
<tr>
<th>HTTP CODE</th>
<th>STATUS</th>
<th>ERROR CODE</th>
<th>ÚČEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td></td>
<td>Invalid/missing access token = user is not authenticated</td>
</tr>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td></td>
<td>Invalid/missing certificate = provider is not authenticated</td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td></td>
<td>Calling of the method which does not correspond to the licence, or invalid certificate.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_MISSING</td>
<td></td>
<td>Missing mandatory field in the request.</td>
</tr>
<tr>
<td>400</td>
<td>FIELD_INVALID</td>
<td></td>
<td>FIELD value is not valid.</td>
</tr>
<tr>
<td>400</td>
<td>AC02</td>
<td></td>
<td>[InvalidDebtorAccountNumber] – invalid account identifier in the request content.</td>
</tr>
<tr>
<td>400</td>
<td>AC03</td>
<td></td>
<td>[InvalidCreditorAccountNumber] - recipient account number is closed, blocked, credit card are disabled for the account type, or the recipient’s account number is in invalid format (note: only valid for in-house payments). Není požíváno.</td>
</tr>
<tr>
<td>400</td>
<td>AC09</td>
<td></td>
<td>[InvalidAccountCurrency] – the specified payer account currency does not correspond to the client’s account currency for the account number held in the bank (the account currency is optional, in the case of multicurrency accounts, the account currency must be specified - Raiffeisenbank). Used instead of AC10.</td>
</tr>
<tr>
<td>400</td>
<td>AC12</td>
<td></td>
<td>[InvalidAccountType] - account type does not match allowed account types (e.g., a non-paying account).</td>
</tr>
<tr>
<td>403</td>
<td>AG01</td>
<td></td>
<td>[TransactionForbidden] – absent consent to access to Balance Check at the account. Není využíváno</td>
</tr>
<tr>
<td>400</td>
<td>AM11</td>
<td></td>
<td>[InvalidTransactionCurrency] – the request contains a currency not trade/not supported.</td>
</tr>
<tr>
<td>400</td>
<td>AM12</td>
<td></td>
<td>[InvalidAmount] – wrong amount. For instance, too low or high amount or wrong number format according to the number of decimal places according to the ISO 4217.</td>
</tr>
<tr>
<td>400</td>
<td>FF01</td>
<td></td>
<td>[Invalid File Format] – invalid JSON format or other technical problem with the query processing.</td>
</tr>
<tr>
<td>400</td>
<td>BE19</td>
<td></td>
<td>[InvalidChargeBearerCode] - invalid fee type for the given transaction type. Not supported</td>
</tr>
<tr>
<td>400</td>
<td>DT01</td>
<td></td>
<td>[InvalidDate] - non-existent date value or format. Maturity in the future or in the past. Transactions on a non-business day of a bank (unless the bank receives such orders).</td>
</tr>
<tr>
<td>400, 50x</td>
<td>NARR</td>
<td></td>
<td>Narrative – a general reason for rejecting the payment, with an addition of error-related information.</td>
</tr>
<tr>
<td>400</td>
<td>RC07</td>
<td></td>
<td>[InvalidCreditorBICIdentifier] – invalid recipient SWIFT / BIC code. Not supported</td>
</tr>
<tr>
<td>400</td>
<td>RC10</td>
<td></td>
<td>[InvalidCreditorClearingSystemMemberIdentifier] - invalid recipient bank code identification. Not supported</td>
</tr>
<tr>
<td>400</td>
<td>RR03</td>
<td></td>
<td>[MissingCreditorNameOrAddress] - the field is missing the required data about the recipient’s name or address (or its part). If the data is in bad format, the error code FIELD_INVALID is used.</td>
</tr>
</tbody>
</table>
11.2. New Payment – standing orders Initiation report elements

Considered standing orders types

Standing orders may only be placed as domestic payments in the Czech Republic.

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>standingOrderIdentification</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Standing order identification</td>
</tr>
<tr>
<td>++</td>
<td>instructionIdentification</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Instruction identification</td>
</tr>
<tr>
<td>++</td>
<td>endToEndIdentification</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>End to end identification. SEPA – Not supported</td>
</tr>
<tr>
<td>++</td>
<td>transactionIdentification</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Transaction identification</td>
</tr>
<tr>
<td>+</td>
<td>paymentTypeInformation</td>
<td>[0..1]</td>
<td>ALL</td>
<td>The same object as to initiate payments chapter ...</td>
<td></td>
</tr>
<tr>
<td></td>
<td>amount</td>
<td>[1..1]</td>
<td>ALL</td>
<td>STDO - AmountType3CZ ESST - AmountType3CZ XBST - AmountType3Choice</td>
<td>Payment amount</td>
</tr>
<tr>
<td>++</td>
<td>instructedAmount</td>
<td>[1..1]</td>
<td>ALL</td>
<td>CurrencyAndAmount</td>
<td>Amount and currency in the instruction</td>
</tr>
<tr>
<td>+++</td>
<td>value</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Amount</td>
<td>Amount of the transfer. Not supported</td>
</tr>
<tr>
<td>+++</td>
<td>currency</td>
<td>[0..0]</td>
<td>ALL</td>
<td>CurrencyCode</td>
<td>Transfer Currency. Not supported</td>
</tr>
<tr>
<td>+</td>
<td>requestedExecutionDate</td>
<td>[1..1]</td>
<td>ALL</td>
<td>ISODate</td>
<td>Requested date of payment</td>
</tr>
<tr>
<td>+</td>
<td>standingOrder</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Structure</td>
<td>Structure describing the parameters of the standing orders.</td>
</tr>
<tr>
<td>++</td>
<td>alias</td>
<td>[0..1]</td>
<td>ALL</td>
<td>Max250Text</td>
<td>Description resp. the user-defined standing order payment name.</td>
</tr>
<tr>
<td>Feature</td>
<td>Description</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Execution</strong></td>
<td>Features of execution a standing order for payment.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mode</strong></td>
<td>The execution mode defines when or how standing order will be cancelled, processed the last time. Possible values: UNTIL_DATE (standing order is valid until specific date - field lastExecutionDate), UNTIL_CANCELLATION (standing order is valid forever and must be cancelled by client), AFTER_MAX_ITERATION_EXCEEDED (certain count of executions is specified - field maxIterations) In KB the date of the last payment is determined by the number of repetitions and added or MAX_AMOUNT_EXCEEDED (maximum amount which can be transferred for this order is specified, if next iteration would exceed this amount it is not executed - field maxAmount).</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mode Due</strong></td>
<td>The execution due mode defines how the date when order should be executed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This field is not supported on input. For alias in KB is used the value Remittanceinformation from which the information is taken into the alias field.
<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DUE_DAY_OF_MONTH</td>
<td>(specific number of day in the month is defined) or DUE_OR_BEFORE_DAY_OF_MONTH (is defined as a specific day of the month or the previous day if the day falls on a non-banking day) or DUE_OR_NEXT_DAY_OF_MONTH (is defined as a specific day of the month or the next day if the day falls on a non-banking day) or DUE_LAST_DAY_OF_MONTH (order is executed on last day of particular month). Not supported</td>
</tr>
<tr>
<td>interval</td>
<td>Execution interval defines how often order is executed. Possible values: DAILY, WEEKLY, BI WEEKLY, MONTHLY, BI MONTHLY, QUARTERLY, HALFYEARLY, YEARLY, IRREGULAR. Not supported</td>
</tr>
<tr>
<td>intervalDue</td>
<td>Value represents order number of the day within particular period when the standing order will be regularly executed. Possible values: 1-7 (for WEEKLY interval), 1-28 for MONTHLY, 1-2 for BI MONTHLY, 1-3 for QUARTERLY, 1-6 for HALFYEARLY, 1-12 for YEARLY. Not supported</td>
</tr>
<tr>
<td></td>
<td>attribute</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------</td>
</tr>
<tr>
<td>++</td>
<td>validity</td>
</tr>
<tr>
<td>+++</td>
<td>lastExecutionDate</td>
</tr>
<tr>
<td>+++</td>
<td>maxIterations</td>
</tr>
<tr>
<td>+++</td>
<td>maxAmount</td>
</tr>
<tr>
<td>++++</td>
<td>value</td>
</tr>
<tr>
<td>++++</td>
<td>currency</td>
</tr>
<tr>
<td>++</td>
<td>exceptions</td>
</tr>
<tr>
<td>+++</td>
<td>stopsages</td>
</tr>
<tr>
<td>+++</td>
<td>breaks</td>
</tr>
</tbody>
</table>
| ++++| validFromDate              | [0..0]      | ALL ISODate                     | Start date of one
**break period.** Standing order will not be processed from this date. **Not supported.**

<table>
<thead>
<tr>
<th>validToDate</th>
<th>[0..0]</th>
<th>ALL</th>
<th>ISODate</th>
<th>End date of one break period. Standing order will not be processed to this date. <strong>Not supported.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>exchangeRateInformation</td>
<td>[0..0]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>chargeBearer</td>
<td>[0..0]</td>
<td>TUSUM SEPA EHP NONEHP</td>
<td>ChargeBearerType1 Code</td>
<td>Fee payer. EHP; NONEHP – <strong>Not supported</strong></td>
</tr>
<tr>
<td>chargesAccount</td>
<td>[0..0]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>ultimateDebtor</td>
<td>[0..0]</td>
<td>TUSUM SEPA EHP NONEHP</td>
<td>The same object as to initiate payments chapter...</td>
<td>SEPA – <strong>Not supported</strong></td>
</tr>
<tr>
<td>debtor</td>
<td>[0..0]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>debtorAccount</td>
<td>[1..1]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>intermediaryAgent1</td>
<td>[0..0]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>creditorAgent</td>
<td>[0..0]</td>
<td>TUSUM SEPA EHP NONEHP</td>
<td>The same object as to initiate payments chapter...</td>
<td>SEPA; EHP; NONEHP – <strong>Not supported</strong></td>
</tr>
<tr>
<td>creditor</td>
<td>[0..0]</td>
<td>TUSUM SEPA EHP NONEHP</td>
<td>The same object as to initiate payments chapter...</td>
<td>SEPA; EHP; NONEHP – <strong>Not supported</strong></td>
</tr>
<tr>
<td>creditorAccount</td>
<td>[1..1]</td>
<td>ALL</td>
<td></td>
<td>The same object as to initiate payments chapter...</td>
</tr>
<tr>
<td>ultimateCreditor</td>
<td>[0..0]</td>
<td>TUSUM SEPA</td>
<td>The same object as to initiate SEPA – <strong>Not supported</strong></td>
<td></td>
</tr>
</tbody>
</table>
If the field `remittanceInformation.structured.creditorReferenceInformation.reference` contains a variable, constant or specific symbol, they will be identified and stored separately in the respective fields in the PISP model.

- The **variable symbol** value is recorded as VS:max.10 digits (e.g. VS:3451859072).
- The **constant symbol** value is recorded as KS:max.10 characters (e.g. KS:0308).
- The **specific symbol** value is recorded as SS:max.10 digits (e.g. SS:8451201274).

**JSON – example of an element:**
"reference": "VS:123456","KS:456789","SS:879213546"

Note concerning the `remittanceInformation.unstructured` field: According to the Banking Association standard, this field may also contain information about VS, KS and SS; however, we treat any and all information contained therein as if it were a simple description of the payment (information for the creditor). Hence, no symbol parsing will take place here even if they occur here.

### 11.3. New Payment – Standing orders Initiation response elements

The table only contains the elements that occur exclusively in the message response.

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>standingOrderIdentification</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
</tr>
<tr>
<td>++</td>
<td>transactionIdentification</td>
<td>[1..1]</td>
<td>Max35Text</td>
<td>Identifier of established standing order instruction.</td>
</tr>
<tr>
<td>+</td>
<td>paymentTypeInformation</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Service placement (within type of payment).</td>
</tr>
<tr>
<td>++</td>
<td>serviceLevel</td>
<td>[1..1]</td>
<td>±</td>
<td>Type of entered payment. Is only supported DomesticPayment</td>
</tr>
<tr>
<td>+++</td>
<td>code</td>
<td>[1..1]</td>
<td>Text</td>
<td>Status information and id of unauthorized transactions</td>
</tr>
<tr>
<td>+</td>
<td>signInfo</td>
<td>[1..1]</td>
<td>±</td>
<td></td>
</tr>
<tr>
<td>++</td>
<td>state</td>
<td>[1..1]</td>
<td>StateCode</td>
<td>Transaction authorization status In KB is always returned status OPEN</td>
</tr>
<tr>
<td>++</td>
<td>signId</td>
<td>[1..1]</td>
<td>Text</td>
<td>Identifier of the authorization process of a particular transaction.</td>
</tr>
<tr>
<td>+</td>
<td>instructionStatus</td>
<td>[1..1]</td>
<td>StatusCode</td>
<td>Status of entered standing order In KB is always returned states ACWC or ACTC</td>
</tr>
<tr>
<td>+</td>
<td>statusChangeInfo</td>
<td>[0..1]</td>
<td>Text</td>
<td>Specifies the change which was made to the instruction. Used with instructionStatus &quot;ACWC&quot;.</td>
</tr>
</tbody>
</table>

Values of serviceLevel.code - The type of entered payment

<table>
<thead>
<tr>
<th>Kőd</th>
<th>POPIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>DMCT</td>
<td>[DoMestic Credit Transfer] Domestic payment</td>
</tr>
<tr>
<td>XBCT</td>
<td>[Cross-Border Credit Transfer] – Cross border payment. Not supported</td>
</tr>
<tr>
<td>EXCT</td>
<td>[EEA X-border Credit Transfers] – Cross border payment within the EEP. Not supported</td>
</tr>
<tr>
<td>NXCT</td>
<td>[Non-EEA X-border Credit Transfers] – Cross border payment outside the EEP. Not supported</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HTTP CODE</th>
<th>STATUS</th>
<th>STATUS CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>ACTC</td>
<td>[AcceptedTechnicalValidation] - Authentication and syntactical and semantical validation are successful</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>RJCT</td>
<td>[Rejected] - Payment initiation or individual transaction included in the payment initiation has been rejected</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>ACWC</td>
<td>[AcceptedWithChange] - Instruction is accepted but a change will be made, such as date or remittance not sent</td>
<td></td>
</tr>
</tbody>
</table>

Status codes of standing order – StatusCode
12. Standing order authorization – bank-specific (POST
/my/standingorders/{transactionIdentification}/sign/{signId})

This resource serves for starting a specific authorisation method from a selected scenario. The input is a JSON object containing the required authorisation method type - CODE and all elements specific for this step. The output of this resource is an overview of values necessary for completing the authorisation. E.g., the response to the CODE corresponding to the federated authorisation will be URL and parameters for the redirection to the federated authorisation page. Further, e.g. the response to the CODE corresponding to the authorisation through the OTP code sent via SMS will only be a confirmation of the code sending. The sending itself is initiated by the bank.

The standing orders authorisation request should be sent within 5 minutes from the moment the payment initiation has been sent by a third party.

Resource characteristics

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Type</th>
<th>Mandatory</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>Authorisation</td>
<td>Text</td>
<td>Yes</td>
<td>A parameter used for forwarding the authenticated user's access token along with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Type</th>
<th>Mandatory</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
</tbody>
</table>

For the content of the request and response call POST see Chapter 5.1 Payment Authorisation initiation – Bank-Specific, Step II, REPORT ELEMENTS
Error codes defined for the payment authorisation initiation POST service:

<table>
<thead>
<tr>
<th>HTTP CODE</th>
<th>STATUS</th>
<th>ERROR CODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing access token = user is not authenticated</td>
<td></td>
</tr>
<tr>
<td>403</td>
<td>FORBIDDEN</td>
<td>Invalid/missing certificate = provider is not authenticated</td>
<td></td>
</tr>
<tr>
<td>404</td>
<td>ID_NOT_FOUND</td>
<td>The required id does not exist</td>
<td></td>
</tr>
<tr>
<td>400</td>
<td>AUTH_LIMIT_EXCEEDED</td>
<td>The resource may not be authorized with this method</td>
<td></td>
</tr>
</tbody>
</table>

12.1. Payment Authorisation initiation report elements

Parameters of the request:

<table>
<thead>
<tr>
<th>ÚROVEN</th>
<th>PRVEK ZPRAVY</th>
<th>VÝSKYT</th>
<th>TYP FORMÁTU</th>
<th>PREZENTACE</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>authorizationType</td>
<td>[1..1]</td>
<td>±</td>
<td>Code of required authorization (from authorization scenarios)</td>
</tr>
<tr>
<td>+</td>
<td>Href</td>
<td>[1..1]</td>
<td>±</td>
<td>Reference to call federated authorization</td>
</tr>
<tr>
<td>++</td>
<td>url</td>
<td>[1..1]</td>
<td>Text</td>
<td>URL link or package of federated authorization. Always returned</td>
</tr>
<tr>
<td>++</td>
<td>Id</td>
<td>[1..1]</td>
<td>Text</td>
<td>Possible id for calling federated authorization. Always returned</td>
</tr>
<tr>
<td>+</td>
<td>method</td>
<td>[1..1]</td>
<td>Text</td>
<td>Method to use href link and federated authorization. Always returned</td>
</tr>
<tr>
<td>+</td>
<td>formData</td>
<td>[0..1]</td>
<td>±</td>
<td>Optional element. For the method POST federated authorization (authorizationType=USERAGENT_REDIRECT) element Contains data for sending in redirecting to federated authorization.</td>
</tr>
<tr>
<td>++</td>
<td>SAMLRequest</td>
<td>[0..1]</td>
<td>Text</td>
<td>Optional parameter. For the method POST federated authorization (authorizationType=USERAGENT_REDIRECT) element Contains data of SAML request. KB only uses GET.</td>
</tr>
<tr>
<td>++</td>
<td>relayState</td>
<td>[0..1]</td>
<td>Text</td>
<td>Optional parameter. For the method POST federated authorization (authorizationType=USERAGENT_REDIRECT) element Contains relayState for returnable value. KB only uses GET.</td>
</tr>
<tr>
<td>+</td>
<td>signInfo</td>
<td>[1..1]</td>
<td>±</td>
<td>Information on instruction author</td>
</tr>
<tr>
<td>++</td>
<td>state</td>
<td>[1..1]</td>
<td>Text</td>
<td>Status of transaction authorization in a format supported by the bank</td>
</tr>
<tr>
<td>++</td>
<td>signId</td>
<td>[1..1]</td>
<td>Text</td>
<td>Unique identifier for current transaction authorization</td>
</tr>
</tbody>
</table>

13. Standing order detail (GET /my/standingorders/{transactionIdentification})
Resource for get detail about the standing order.
It is at the choice of each bank whether to return details of any client’s standing order or just those that the client has established through a particular TPP.

**Resource characteristics**

**URI:** /standingorders/{transactionIdenification}
**HTTP Method:** GET
**Request URL:** https://api.kb.cz/serverapi/pisp/v1/standingorders/{transactionIdenification}
**Authorisation:** the request requires an authorisation by the user/client as part of the API call.
**Certification:** the request requires the use of the third party qualified certificate as part of establishing two-way TSL communication with the server. The third party is identified by verifying the validity and content of this certificate.

Paging: ne
Sorting: ne
Filtration: ne

Query parameters of the request:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>POVINNÝ</th>
<th>ÚČEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>transactionIdenification</td>
<td>Max35Text</td>
<td>Yes</td>
<td>Identifier of established standing order instruction</td>
</tr>
</tbody>
</table>

Request header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the <strong>application/json</strong> format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>Authorisation</td>
<td>Text</td>
<td>Yes</td>
<td>A parameter used for forwarding the authenticated user’s access token along with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

Response header parameters:

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>TYPE</th>
<th>MANDATORY</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the <strong>application/json</strong> format is primarily supported.</td>
</tr>
</tbody>
</table>

Error codes defined for the service GET info on entered/initiated standing order:

<table>
<thead>
<tr>
<th>HTTP CODE</th>
<th>STATUS</th>
<th>KÓD CHYBY</th>
<th>ÚČEL</th>
</tr>
</thead>
</table>
### 12.2. Elementy response zprávy Detail trvalého příkazu

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>MESSAGE ELEMENT</th>
<th>OCCURRENCE</th>
<th>PAYMENT TYPE</th>
<th>FORMAT TYPE</th>
<th>PRESENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>+</td>
<td>standingOrderIdentification</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Standing order identification</td>
</tr>
<tr>
<td>++</td>
<td>instructionIdentification</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Instruction identification</td>
</tr>
<tr>
<td>++</td>
<td>endToEndIdentification</td>
<td>[0..0]</td>
<td>TÜZEM SEPA EHP NONEHP</td>
<td>Max35Text</td>
<td>End to end identification SEPA — Not supported</td>
</tr>
<tr>
<td>++</td>
<td>transactionIdentification</td>
<td>[0..0]</td>
<td>ALL</td>
<td>Max35Text</td>
<td>Transaction identification</td>
</tr>
<tr>
<td>+</td>
<td>paymentTypeInformation</td>
<td>[1..1]</td>
<td>ALL</td>
<td>The same object as to initiate payments chapter ...</td>
<td></td>
</tr>
<tr>
<td>+</td>
<td>amount</td>
<td>[1..1]</td>
<td>STD Ø AmountType3CZ ESST - AmountType3CZ XBST - AmountType3Choice</td>
<td>Payment amount</td>
<td></td>
</tr>
<tr>
<td>++</td>
<td>instructedAmount</td>
<td>[1..1]</td>
<td>ALL</td>
<td>CurrencyAndAmount</td>
<td>Amount and currency in the instruction</td>
</tr>
<tr>
<td>+++</td>
<td>value</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Amount</td>
<td>Amount of the transfer</td>
</tr>
<tr>
<td>++++</td>
<td>currency</td>
<td>[1..1]</td>
<td>ALL</td>
<td>CurrencyCode</td>
<td>Transfer Currency</td>
</tr>
<tr>
<td>+</td>
<td>requestedExecutionDate</td>
<td>[1..1]</td>
<td>ALL</td>
<td>ISODATE</td>
<td>Requested date of payment</td>
</tr>
<tr>
<td>+</td>
<td>standingOrder</td>
<td>[1..1]</td>
<td>ALL</td>
<td>Structure</td>
<td>Structure describing the parameters of the standing orders.</td>
</tr>
<tr>
<td>++</td>
<td>alias</td>
<td>[0..1]</td>
<td>ALL</td>
<td>Max250Text</td>
<td>Description resp. the user-defined standing order payment name. In the alias field</td>
</tr>
</tbody>
</table>
always display information from the remittanceinformation field.

| ++ | execution | [1..1] | ALL | Features of execution a standing order for payment. |
| +++ | mode | [1..1] | ALL | Max35Text | The execution mode defines when or how standing order will be cancelled, processed the last time. Possible values: UNTIL_DATE (standing order is valid until specific date - field lastExecutionDate), UNTIL_CANCELLATION (standing order is valid forever and must be cancelled by client), AFTER_MAX_ITERATION_EXCEEDED (certain count of executions is specified - field maxIterations) In KB the date of the last payment is determined by the number of repetitions and added or MAX_AMOUNT_EXCEEDED (maximum amount which can be transferred for this order is specified, if next iteration would exceed this amount it is not executed - field maxAmount). Not supported |
| +++ | modeDue | [1..1] | ALL | Max35Text | The execution due mode defines how the date when order should be executed is specified. Possible values: DUE_DAY_OF_MON |
|+++| interval  | [1..1] | ALL | Max10Text |
| Execution interval defines how often order is executed. Possible values: DAILY, WEEKLY, BI-WEEKLY, MONTHLY, BI_MONTHLY, QUARTERLY, HALFYEARLY, YEARLY, IRREGULAR. Not supported.

|+++| intervalDue  | [0..0] | ALL | Number |
| Value represents order number of the day within particular period when the standing order will be regularly executed. Possible values: 1-7 (for WEEKLY interval), 1-28 for MONTHLY, 1-2 for BI_MONTHLY, 1-3 for QUARTERLY, 1-6 for HALFYEARLY, 1-12 for YEARLY. Not supported.

|++| validity  | [1..1] | ALL |
| Elements restricting the validity of the standing order. If the final due date is not filled in, an empty field is always
<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>lastExecutionDate</td>
<td>Date when the last order will be processed. Null value responds to ending by the user.</td>
</tr>
<tr>
<td>maxIterations</td>
<td>Maximum number of iterations - processing of the standing order. Only applicable in combination with executionMode AFTER_MAX_ITERATION_EXCEEDED. Not supported.</td>
</tr>
<tr>
<td>maxAmount</td>
<td>Maximum amount to be transferred using the standing order. Only applicable in combination with executionMode AFTER_MAX_AMOUNT_EXCEEDED. Not supported.</td>
</tr>
<tr>
<td>value</td>
<td>Maximum amount of the transfer.</td>
</tr>
<tr>
<td>currency</td>
<td>Transfer Currency of the maximum amount</td>
</tr>
<tr>
<td>exceptions</td>
<td>Elements defining exceptions to executing a standing order.</td>
</tr>
<tr>
<td>stoppages</td>
<td>List of months where there is no payment (only applicable with interval IRREGULAR). Possible values: JANUARY, FEBRUARY, MARCH, APRIL, MAY, JUNE, JULY, AUGUST, SEPTEMBER, OCTOBER, NOVEMBER, DECEMBER. Not supported.</td>
</tr>
<tr>
<td>breaks</td>
<td>Break periods.</td>
</tr>
<tr>
<td>validFromDate</td>
<td>Start date of one break period.</td>
</tr>
</tbody>
</table>
Standing order will not be processed from this date.

<table>
<thead>
<tr>
<th>Property</th>
<th>Type</th>
<th>References</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>validToDate</td>
<td>[0..1]</td>
<td>ALL</td>
<td>ISODate</td>
</tr>
</tbody>
</table>
| exchangeRateInformatio       | [0..0]  | ALL        | The same object as to initiate payments chapter ...
| chargeBearer       | [0..0]  | ALL        | ChargeBearerType1 Code                                                        |
|                       | [0..0]  | EHP        | Fee payer.                                                                   |
|                       | [0..1]  | NONEHP     |                                                                              |
| chargesAccount     | [0..0]  | ALL        | The same object as to initiate payments chapter ...
| ultimateDebtor     | [0..0]  | ALL        | The same object as to initiate payments chapter ...
|                       | [0..0]  | SEPA       | SEPA - Not supported                                                          |
|                       | [0..0]  | EHP        |                                                                              |
|                       | [0..0]  | NONEHP     |                                                                              |
| debtor             | [0..0]  | ALL        | The same object as to initiate payments chapter ...
| debtorAccount      | [1..1]  | ALL        | The same object as to initiate payments chapter ...
| intermediaryAgent1 | [0..0]  | ALL        | The same object as to initiate payments chapter ...
| creditorAgent      | [0..0]  | ALL        | The same object as to initiate payments chapter ...
|                       | [0..0]  | EHP        | SEPA, EHP, NONEHP - Not supported                                             |
|                       | [0..0]  | NONEHP     |                                                                              |
| creditor           | [0..0]  | ALL        | The same object as to initiate payments chapter ...
|                       | [0..0]  | EHP        | SEPA, EHP, NONEHP - Not supported                                             |
|                       | [0..0]  | NONEHP     |                                                                              |
| creditorAccount    | [1..1]  | ALL        | The same object as to initiate payments chapter ...
| ultimateCreditor   | [0..0]  | ALL        | SEPA - Not supported                                                          |
| purpose            | [0..0]  | ALL        | The same object as
| + | instructionForNextAgent | [0..0] | ALL | Instruction code | Instructions for the next bank |
| + | remittanceInformation | [1..1] | ALL | The same object as to initiate payments chapter | It is always returned even if nothing has been entered. |
| + | signInfo | [1..1] | ALL | ± | Status information and id of unauthorized transactions |
| ++ | state | [1..1] | ALL | StateCode | Transaction authorization status |
| ++ | signId | [1..1] | ALL | Text | Identifier of the authorization process of a particular transaction. Always returned |
| + | instructionStatus | [1..1] | ALL | Status Code set | Transaction status identifier |
| + | statusChangeInfo | [0..1] | ALL | Text | Specifies the change which was made to the instruction. Used with instructionStatus "ACWC". Not supported. |

13. Standing order status

(GET) /my/standingorders/{transactionIdentification}/status

Resource for getting status of the standing order.

Resource characteristics

**URI:** /standingorders/{transactionIdentification}/status
**HTTP Method:** GET
**Request URL:** [https://api.kb.cz/serverapi/pisp/v1/standingorders/{transactionIdentification}/status](https://api.kb.cz/serverapi/pisp/v1/standingorders/{transactionIdentification}/status)
**Authorisation:** the request requires no authorisation by the user/client as part of the API call.
**Certification:** the request requires the use of the third party qualified certificate as part of establishing two-way TSL communication with the server. The third party is identified by verifying the validity and content of this certificate.

Stránkování: ne
Třídění: ne
Filtrování: ne

Query parameters of the request:: **not defined**

Request header parameters:
### Response header parameters:

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Type</th>
<th>Mandatory</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content-Type</td>
<td>Text</td>
<td>Yes</td>
<td>A specification of the required transfer format. Based on the prerequisites of the technical specification of this API standard, in this case the application/json format is primarily supported.</td>
</tr>
<tr>
<td>API-key</td>
<td>Text</td>
<td>No</td>
<td>An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.</td>
</tr>
<tr>
<td>Authorisation</td>
<td>Text</td>
<td>Yes</td>
<td>A parameter used for forwarding the authenticated user’s access token along with its type.</td>
</tr>
<tr>
<td>TPP-Name</td>
<td>Text</td>
<td>Yes</td>
<td>The name of the original TPP that created the request. Eg. ‘Star corporation, a.s.’. In this field, only characters with no diacritics are supported.</td>
</tr>
<tr>
<td>TPP-Identification</td>
<td>Text</td>
<td>No</td>
<td>The identification (licence number) of the original TPP that created the request. Eg. ‘CZ013574-15’</td>
</tr>
</tbody>
</table>

### Error codes defined for the service GET info on entered/initiated standing order:

<table>
<thead>
<tr>
<th>HTTP Code</th>
<th>Status</th>
<th>Error Code</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>401</td>
<td>UNAUTHORISED</td>
<td>Invalid/missing certificate = provider is not authenticated</td>
<td></td>
</tr>
<tr>
<td>404</td>
<td>TRANSACTION_MISSING</td>
<td>The requested transaction ID does not exist.</td>
<td></td>
</tr>
</tbody>
</table>

### 13.1. MESSAGE ELEMENTS Status of entered/initiated standing order

| Level | Message Element       | Occurrence | Format Type                      | Presentation                                                                 | |
|-------|-----------------------|------------|----------------------------------|-----------------------------------------------------------------------------|
| +     | instructionStatus     | [1..1]     | StatusCode                       | Status of entered standing order                                            |
| +     | realizedPayments     | [0..0]     | Array                            | Array of transaction identifiers. Not supported                              |
|       | conditional if it is an authorized standing order |           |                                  |                                                                              |
| ++    | transactionIdentification | [1..1]      | Max35Text                        | Identifier of established transaction                                        |
| ++    | date                  | [0..1]     | ISODate/ISODateTime              | Due date/payment foreign currency in the format ISODate, or ISODateTime, i.e. YYYY-MM-DD, or YYYY-MM-DDThh:mm:ss.sTZD, depending on the transaction type and method how the bank presents data (and time) of due date/payment foreign currency. |
Mainly for card or cash transactions it is posted as ISODateTime.

<table>
<thead>
<tr>
<th></th>
<th>errorinfo</th>
<th>[0..1]</th>
<th>Array</th>
</tr>
</thead>
<tbody>
<tr>
<td>++</td>
<td>error</td>
<td>[0..1]</td>
<td>String</td>
</tr>
<tr>
<td>++</td>
<td>parameters</td>
<td>[0..1]</td>
<td>Array</td>
</tr>
<tr>
<td>++</td>
<td>message</td>
<td>[0..1]</td>
<td>String</td>
</tr>
</tbody>
</table>

Status codes of standing order – StatusCode

<table>
<thead>
<tr>
<th>HTTP CODE</th>
<th>STATUS</th>
<th>STATUSCODE</th>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>ACTC</td>
<td>[AcceptedTechnicalValidation] - Authentication and syntactical and semantical validation are successful</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>RJCT</td>
<td>[Rejected] - Payment initiation or individual transaction included in the payment initiation has been rejected</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>ACSP</td>
<td>[AcceptedSettlementInProcess] - All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>ACSC</td>
<td>[AcceptedSettlementCompleted] – Standing order on the debtor’s account has been completed</td>
<td></td>
</tr>
</tbody>
</table>