

The Payment Initiation Service Manual

PIS SK

Change log

Date of publishing	Version	Date of effectiveness	Description
19.5.2020	1	20.5.2020	First document version
24.9.2021	2	29.9.2021	Added chapter 1.1 Error reporting and amended incorrectly displayed elements in chapter 2.1. MESSAGE ELEMENTS Query for Balance Check

Differences from Czech Open Banking Standard are highlighted **yellow**.

Contents

The Payment Initiation Service (PIS) Manual.....	4
1. The Payment Initiation Service (PIS).....	4
1.1. Error reporting	5
2. New Payment - Payment Initiation	6
2.1. Query for Balance Check (POST /my/payments/balanceCheck)	6
2.1.1. MESSAGE ELEMENTS Query for Balance Check	7
2.2. MESSAGE ELEMENTS Response for Balance Check	8
2.3. Return codes for the parameter „response“ – Code set:	8
3. New Payment – Payment Initiation (POST /my/payments)	8
3.1. New Payment – Payment Initiation report elements.....	10
3.2. New Payment – Payment Initiation response elements	24
4. Established/Initiated Payment Status (GET /payments/{paymentId}/status)	25
4.1. Established/initiated Payment Status MESSAGE ELEMENTS	26
5. Payment Authorisation Initiation – bank-specific (POST /my/payments/{paymentId}/sign/{signId})	27
5.1. Payment Authorisation initiation message elements	28
6. Info on entered/initiated payment (GET /my/payments/{paymentId})	29
6.1. MESSAGE ELEMENTS Info on entered/initiated payment	30
7. Deleting the entered unauthorised payment (DELETE /my/payments/{paymentId})	31
8. Query for Balance Check (POST /my/payments/balanceCheck)	32
8.1. MESSAGE ELEMENTS Query for Balance Check	33
8.2. MESSAGE ELEMENTS Response for Balance Check	34
8.3. Return codes for the parameter „response“ – Code set:	34

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

Supported payment types:

1. SEPA
2. Foreign Payment

Unsupported payment types:

1. Direct debit orders/mandates
2. Payment orders batches
3. Cheque payments
4. Instant payments
5. Standing Order
6. Standing orders
7. FX payments

1.1. Error reporting

Reporting production errors or errors within particular calling always takes place via the mailbox api@kb.cz. The e-mail sent must contain the following information, in case the required information is missing, it will not be possible to process the query or error.

The following must be specified:

PSD2 API domain: **CZ** or **SK**

Environment: **Sandbox** or **Production**

Whether it was called from FE Sandbox incl. the type and version of the browser used or, in the case of a BE call, the name and version of the program for the BE call

Request type (type of PSD2 service)

Date and time of the call

IP address

The error specification and its most accurate description (incl. „*x-request-id*“), which can be supplemented with the appropriate screenshot.

Without the above values, it is not possible to solve the reported error and KB may ask you to complete the necessary information (it may prolong the fixing the error).

2. New Payment - Payment Initiation

2.1. 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

URI: /payments/balanceCheck
HTTP Method: POST
Request URL: <https://api.koba.sk/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:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.
API-key	Text	Ne	An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.
Authorisation	Text	Yes	A parameter used for forwarding the authenticated user's access token along with its type.
TPP-Name	Text	Yes	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.
TPP-Identification	Text	No	The identification (licence number) of the original TPP that created the request. Eg. 'CZ013574-15'

Response header parameters:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.

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

HTTP CODE	STATUS	ERROR CODE	PURPOSE
401		UNAUTHORISED	Missing certificate.
403		FORBIDDEN	Calling of the method which does not correspond to the licence, or invalid certificate.
400		FIELD_MISSING	Missing mandatory field in the request.
400		FIELD_INVALID	FIELD value is not valid.
400		AC02	[InvalidDebtorAccountNumber] – invalid account identifier in the request content.

400	AC09	[InvalidAccountCurrency] – invalid currency of the required account.
400	AC12	[InvalidAccountType] - account type does not match allowed account types (e.g., a non-paying account).
403	AG01	[TransactionForbidden] – absent consent to access to balance check at the account.
400	AM11	[InvalidTransactionCurrency] – the request contains a currency not trade/not supported.
400	AM12	[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.
400	FF01	[Invalid File Format] – invalid JSON format or other technical problem with the query processing.
400, 50x	NARR	Narrative – a general reason for rejecting the payment, with an addition of error-related information.
400	RF01	[NotUniqueTransactionReference] – not unique request identifier.
400	RR10	[InvalidCharacterSet] – invalid character set in the request.

2.1. MESSAGE ELEMENTS Query for Balance Check

LEVEL	MESSAGE ELEMENT	OCCURRENCE	FORMAT TYPE	PRESENTATION
+	exchangeIdentification	[1..1]	Max18Text	Clear query identification
+	card	[0..1]	±	Transaction card
++	cardholderName	[0..1]	Max45Text	Card holder name
++	maskedPan	[1..1]	Max30Text	Masked card number
+	debtorAccount	[1..1]	±	Payer account
++	identification	[1..1]	±	Payer account identification
+++	iban	[1..1]	IBAN2007Identifier	IBAN
++	currency	[0..1]	CurrencyCode, ISO 4217	Payer account currency
+	authenticationMethod	[0..1]	CodeSet	Client verification method
+	merchant	[0..1]	±	Merchant executing the transaction
++	identification	[1..1]	Max35Text	Merchant identification
++	type	[0..1]	Code	Merchant type
++	shortName	[1..1]	Max35Text	Merchant name
++	commonName	[1..1]	Max70Text	Merchant name as stated in the payment receipt
++	address	[0..1]	Max140Text	Merchant address
++	countryCode	[0..1]	CountryCode, ISO 3166 (2 alphanumeric characters code version)	Merchant country
++	merchantCategoryCode	[1..1]	Min3Max4Text,	Merchant code

			ISO 18245	following the transaction type
+	transactionDetails	[1..1]	±	Transaction details
++	currency	[1..1]	CurrencyCode, ISO 4217	Balance query currency
++	totalAmount	[1..1]	Amount	Balance query amount

2.2. MESSAGE ELEMENTS Response for Balance Check

LEVEL	MESSAGE ELEMENT	OCCURRENCE	FORMAT TYPE	PRESENTATION
+	responseIdentification	[1..1]	Number (integre)	Unique identification of response to query for Balance Check (from ASPSP).
+	Chyba! Nenalezen zdroj odkazů.	[1..1]	Max18Text	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.
+	response	[1..1]	Code set	Result code of query for Balance Check.

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

CODE	DESCRIPTION
APPR	Enough funds on this account
DECL	Insufficient funds on this account

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

Resource for establishing a new payment.

Resource characteristics

URI: /payments
HTTP Method: POST
Request URL: <https://api.koba.sk/serverapi/pisp/v1/payments>
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:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.
API-key	Text	Ne	An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.
Authorisation	Text	Yes	A parameter used for forwarding the authenticated user's access token along with its type.
TPP-Name	Text	Yes	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.
TPP-Identification	Text	No	The identification (licence number) of the original TPP that created the request. Eg. 'CZ013574-15'

Response header parameters:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.

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

HTTP STATUS CODE	ERROR CODE	PURPOSE
401	UNAUTHORISED	Missing certificate.
403	FORBIDDEN	Calling of the method that does not correspond to the licence, or invalid certificate.
400	FIELD_MISSING	Missing mandatory field in the request.
400	FIELD_INVALID	FIELD value is not valid.
400	AC02	[InvalidDebtorAccountNumber] – invalid account identifier in the request content.
400	AC03	[InvalidCreditorAccountNumber] – creditor account number is invalid or missing.
400	AC09	[InvalidAccountCurrency] – invalid currency of the required account.
400	AC12	[InvalidAccountType] – the account type does not match allowed account types (e.g., a non-paying account).
403	AG01	[TransactionForbidden] – absent consent to access to the account balance check.
400	AM11	[InvalidTransactionCurrency] – the request contains a currency that is not traded/supported.
400	AM12	[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.
400	FF01	[Invalid File Format] – invalid JSON format or other technical

		problem with the query processing.
400, 50x	NARR	Narrative – a general reason for rejecting the payment, with an addition of error-related information.
400	RF01	[NotUniqueTransactionReference] – the request identifier is not unique.
400	RR10	[InvalidCharacterSet] – invalid character set in the request.

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.

PAYMENT CODE	SERVICE LEVEL CODE	DESCRIPTION
SEPA	ESCT	SEPA payment
ZPL	XBCT	Cross-border payment within the EEA, Cross-border payment outside the EEA

LEVEL	MESSAGE ELEMENT	OCCURRENCE	PAYMENT TYPE	FORMAT TYPE	PRESENTATION
+	paymentIdentification	[1..1]	ALL	PaymentIdentification1	Payment identification
++	instructionIdentification	[1..1]	ALL	Max35Text	Instruction identification
++	endToEndIdentification	[0..1] [0..0]	SEPA ZPL	Max35Text	End To End identification. The field is not required at the entry for SEPA.
++	transactionIdentification	[0..0]	ALL	Max35Text	Transaction identification
+	paymentTypeInfoInformation	[0..1]	ALL	PaymentTypeInfoInformation19	Information about the payment type
++	instructionPriority	[0..1]	ALL	Priority2Code. Allowed values: - NORM - HIGH - INST	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).
++	serviceLevel	[0..0]	ALL	ServiceLevel8CZ	Service level
+++	code	[0..0]	ALL	ExternalServiceLevel1Code	Service level code
++	categoryPurpose	[0..0]	ALL	CategoryPurpose1Choice	Payment purpose category
+++	code	[0..0]	ALL	ExternalCategoryPurpose1Code	Payment purpose category code
+++	proprietary	[0..0]	ALL	Max35Text	Payment purpose category in the free format
+	amount	[1..1]	ALL	TUZEM-AmountType3CZ	Amount

				SEPA-AmountType3CZ EHP-AmountType3Choice NONEHP-AmountType3Choice	
++	instructedAmount	[1..1]	ALL	CurrencyAndAmount	Instruction currency and amount
+++	value	[1..1]	ALL	Amount	Transfer amount
+++	currency	[1..1]	ALL	CurrencyCode	Transfer currency
++	equivalentAmount	[0..0]	ALL	CurrencyAndAmount	Equivalent částka a měna Not supported
+++	value	[0..0]	ALL	Amount	Equivalent transaction amount Not supported
+++	currency	[0..0]	ALL	CurrencyCode	Currency of the equivalent transaction amount Not supported
+	requestedExecutionDate	[0..1]	ALL	ISODate	Requested execution date of the payment. If the field is blank, we fill in a business day as per KB rules.
+	exchangeRateInformation	[0..0]	ALL	ExchangeRateInformation1	Contractual rate
++	exchangeRate	[0..0]	ALL	BaseOneRate	Agreed exchange rate
++	rateType	[0..0]	ALL	ExchangeRateType1Code	Type of the agreed exchange rate
++	contractIdentification	[0..0]	ALL	Max35Text	Identifier of the use of the agreed exchange rate
+	chargeBearer	[0..0] [0..1] [0..1]	SEPA ZPL	ChargeBearerType1Code	Charge bearer. Mapping of the charges in the response to the payment initiation: DEBT = OWN CRED = BEN SHAR = SHA SLEV = SLV
+	chargesAccount	[0..0]	ALL	CashAccount16CZ	Charges account Not supported
++	identification	[0..0]	ALL	AccountIdentification4ChoiceCZ	Charges account identification Not supported
+++	iban	[0..0]	ALL	IBAN2007Identifier	Charges account IBAN number Not supported
++	currency	[0..0]	ALL	CurrencyCode ISO 4217	Charges account currency Not supported
+	ultimateDebtor	[0..1] [0..0] [0..0]	SEPA ZPL	PartyIdentification32CZ1	Ultimate debtor

++	name	[0..1] [0..0] [0..0]	SEPA ZPL	Max70Text	Ultimate debtor's name
++	postalAddress	[0..0] [0..0] [0..0]	SEPA ZPL	PostalAddress6CZ	Ultimate debtor's postal address. Not supported under SEPA.
+++	streetName	[0..0] [0..0] [0..0]	SEPA ZPL	Max70Text	Ultimate debtor's street. Not supported under SEPA.
+++	buildingNumber	[0..0] [0..0] [0..0]	SEPA ZPL	Max16Text	Ultimate debtor's building number. Not supported under SEPA.
+++	postCode	[0..0] [0..0] [0..0]	SEPA ZPL	Max16Text	Ultimate debtor's Postal Code. Not supported under SEPA.
+++	townName	[0..0] [0..0] [0..0]	SEPA ZPL	Max35Text	Ultimate debtor's town/city. Not supported under SEPA.
+++	country	[0..0] [0..0] [0..0]	SEPA ZPL	CountryCode ISO3166	Ultimate debtor's country. Not supported under SEPA.
+++	addressLine	[0..0] [0..0] [0..0]	SEPA ZPL	Max70Text	Unstructured record of the ultimate debtor's address. Not supported under SEPA.
++	identification	[0..1] [0..0] [0..0]	SEPA ZPL	Party6Choice	Ultimate debtor's identification
+++	organisationIdentification	[1..1] [0..0] [0..0]	SEPA ZPL	OrganisationIdentification4CZ	Unique identification of the ultimate debtor as an organization/ legal person. Either organisationIdentification or privateIdentification
++++	bicOrBei	[0..1] [0..0] [0..0]	SEPA ZPL	BICIdentifier	Identification of the ultimate debtor as an organization/legal person in the form of the BIC or BEI code.

++++	other	[0..1] [0..0] [0..0]	SEPA ZPL	GenericOrganisationId entification1	Other identification of the ultimate debtor as an organization/legal person.
+++++	identification	[1..1] [0..0] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as an organization/legal person in the unstructured form.
+++++	schemeName	[0..1] [0..0] [0..0]	SEPA ZPL	OrganisationIdentificati onSchemeName1CZ	Type of the document used for the identification of the ultimate debtor as an organization/legal person.
+++++	code	[0..0]	ALL	ExternalPurpose1Cod e	Payment purpose code.
+++++	proprietary	[1..1] [0..0] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as an organization/legal person in the free text format.
+++++	issuer	[0..1] [0..0] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as an organization/legal person.
+++	privatIdentification	[1..1] [0..0] [0..0]	SEPA ZPL	PersonIdentification5C Z	Unique identification of the ultimate debtor as a natural person. Either organisationIdentificatio n or privatIdentification
++++	other	[0..1] [0..0] [0..0]	SEPA ZPL	GenericPersonIdentific ation1	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	identification	[1..1] [0..0] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	schemeName	[0..1] [0..0] [0..0]	SEPA ZPL	PersonIdentificationSc hemeName1Choice	Type of the document used for the identification of the ultimate debtor as a natural person.
+++++	code	[0..0]	ALL	ExternalPurpose1Cod e	Payment purpose code.

++++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as a natural person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as a natural person.
+	debtor	[0..0]	ALL	PartyIdentification32C Z2	Debtor
++	name	[0..0]	ALL	Max70Text	Debtor's name
++	postalAddress	[0..0]	ALL	PostalAddress6CZ	Debtor's postal address
+++	streetName	[0..0]	ALL	Max70Text	Street name used in the debtor's postal address.
+++	buildingNumber	[0..0]	ALL	Max16Text	Building number used in the debtor's postal address.
+++	postCode	[0..0]	ALL	Max16Text	Postal code used in the debtor's postal address.
+++	townName	[0..0]	ALL	Max35Text	Town name used in the debtor's postal address.
+++	country	[0..0]	ALL	CountryCode ISO3166	Country name used in the debtor's postal address.
+++	addressLine	[0..0]	ALL	Max70Text	Unstructured record of the debtor's postal address.
++	identification	[0..1] [0..0]	SEPA ZPL	Party6Choice	Ultimate debtor's identification
+++	organisationIdentification	[1..1] [0..0]	SEPA ZPL	OrganisationIdentification4CZ	Unique identification of the ultimate debtor as an organization/ legal person. Either organisationIdentification or privateIdentification
++++	bicOrBei	[0..1] [0..0]	SEPA ZPL	BICIdentifier	Identification of the ultimate debtor as an organization/legal person in the form of the BIC or BEI code.
++++	other	[0..1] [0..0]	SEPA ZPL	GenericOrganisationIdentification1	Other identification of the ultimate debtor as an organization/legal person.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as an organization/legal person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	OrganisationIdentificationSchemeName1CZ	Type of the document used for the identification of the ultimate debtor as an organization/legal person.
+++++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code.

+++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as an organization/legal person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as an organization/legal person.
+++	privateIdentification	[1..1] [0..0]	SEPA ZPL	PersonIdentification5C Z	Unique identification of the ultimate debtor as a natural person. Either organisationIdentification or privateIdentification
++++	other	[0..1] [0..0]	SEPA ZPL	GenericPersonIdentification1	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	PersonIdentificationSchemeName1Choice	Type of the document used for the identification of the ultimate debtor as a natural person.
+++++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code.
+++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as a natural person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as a natural person.
+	debtorAccount	[1..1]	ALL	CashAccount16CZ	Debtor's account
++	identification	[1..1]	ALL	AccountIdentification4ChoiceCZ	Debtor's account identification
+++	iban	[1..1]	ALL	IBAN2007Identifier	Debtor's account number in the IBAN format
+++	other	[0..0]	ALL	GenericAccountIdentification1CZ	Debtor's account number in other format
++++	identification	[0..0]	ALL	Max34Text	Debtor's account number in the local BBAN format
++	currency	[0..1]	ALL	CurrencyCode ISO 4217	Debtor's account currency
+	intermediaryAgent1	[0..0]	ALL	BranchAndFinancialInstitutionIdentification4CZ	Intermediary bank 1

++	financialInstitutionId entification	[0..0]	ALL	FinancialInstitutionIden tification7CZ	Financial institution identification
+++	bic	[0..0]	ALL	BICIdentifier	BIC / SWIFT bank code
+++	clearingSystemMem berIdentification	[0..0]	ALL	ClearingSystemMemb erIdentification2	Clearing system member identification
++++	clearingSystemIden tification	[0..0]	ALL	ClearingSystemIdenti fication2Choice	Clearing system identification
+++++	code	[0..0]	ALL	ClearingSystemIdenti fication1Code	Code
+++++	proprietary	[0..0]	ALL	Max35Text	Free format
++++	memberIdentificatio n	[0..0]	ALL	Max35Text	Member's clearing code
+++	name	[0..0]	ALL	Max70Text	Name
+++	postalAddress	[0..0]	ALL	PostalAddress6CZ	Postal address
++++	streetName	[0..0]	ALL	Max70Text	Street
++++	buildingNumber	[0..0]	ALL	Max16Text	Building number
++++	postCode	[0..0]	ALL	Max16Text	Postal Code
++++	townName	[0..0]	ALL	Max35Text	Town/City
++++	country	[0..0]	ALL	CountryCode ISO3166	Country
++++	addressLine	[0..0]	ALL	Max70Text	Unstructured record of the address
+++	other	[0..0]	ALL	GenericFinancialIdentif ication1CZ	Other identification of the bank
++++	identification	[0..0]	ALL	Max35Text	Bank's local code
+	creditorAgent	[0..1] [1..1]	SEPA ZPL	BranchAndFinancialIn stitutionIdentification4 CZ	Creditor's bank
++	financialinstitutionid entification	[0..1] [1..1]	SEPA ZPL	FinancialInstitutionIden tification7CZ	Identification of the financial institution
+++	bic	[1..1] [1..1]	SEPA ZPL	BICIdentifier	BIC / SWIFT bank code
+++	clearingSystemMem berIdentification	[0..0] [0..0] [0..0]	TUZEM SEPA ZPL	ClearingSystemMemb erIdentification2	Clearing system member identification.
++++	clearingSystemIden tification	[0..0] [0..0]	TUZEM SEPA ZPL	ClearingSystemIdenti fication2Choice	Clearing system identification.
+++++	code	[0..0] [0..0] [0..0]	TUZEM SEPA ZPL	ExternalClearingSyste mIdentification1Code	Code.

+++++	proprietary	[0..0] [0..0]	SEPA ZPL	Max35Text	Free format.
++++	memberIdentification	[0..0] [0..0]	SEPA ZPL	Max35Text	Member's clearing code
+++	name	[0..0] [0..0]	SEPA ZPL	Max70Text	Name
+++	postalAddress	[0..0] [0..0]	SEPA ZPL	PostalAddress6CZ	Postal address
++++	streetName	[0..0] [0..0]	SEPA ZPL	Max70Text	Street
++++	buildingNumber	[0..0] [0..0]	SEPA ZPL	Max16Text	Building number
++++	postCode	[0..0] [0..0]	SEPA ZPL	Max16Text	Postal Code
++++	townName	[0..0] [0..0]	SEPA ZPL	Max35Text	Town/City
++++	country	[0..0] [0..0]	SEPA ZPL	CountryCode ISO3166	Country
++++	addressLine	[0..0] [0..0]	SEPA ZPL	Max70Text	Unstructured record of the address.
+++	other	[0..0] [0..0]	SEPA ZPL	GenericFinancialIdentification1C	Other identification of the bank.
++++	identification	[0..0] [0..0]	SEPA ZPL	Max35Text	Bank's local code.

+	creditor	[1..1] [1..1]	SEPA ZPL	PartyIdentification32C Z2	Creditor
++	name	[1..1] [1..1]	SEPA ZPL	Max70Text	Creditor's name
++	postalAddress	[0..1] [0..1]	SEPA ZPL	PostalAddress6CZ	Postal address
+++	streetName	[0..1] [0..1]	SEPA ZPL	Max70Text	Street
+++	buildingNumber	[0..1] [0..1]	SEPA ZPL	Max16Text	Building number
+++	postCode	[0..1] [0..1]	SEPA ZPL	Max16Text	Postal Code
+++	townName	[0..1] [0..1]	SEPA ZPL	Max35Text	Town/City
+++	country	[0..1] [0..1]	SEPA ZPL	CountryCode ISO3166	Country
+++	addressLine	[0..0] [0..0]	SEPA ZPL	Max70Text	Unstructured record of the address. Not supported.
++	identification	[0..1] [0..0]	SEPA ZPL	Party6Choice	Ultimate debtor's identification
+++	organisationIdentification	[1..1] [0..0]	SEPA ZPL	OrganisationIdentification4CZ	Unique identification of the ultimate debtor as an organization/ legal person. Either organisationIdentification or privateIdentification

++++	bicOrBei	[0..1] [0..0]	SEPA ZPL	BICIdentifier	Identification of the ultimate debtor as an organization/legal person in the form of the BIC or BEI code.
++++	other	[0..1] [0..0]	SEPA ZPL	GenericOrganisationId entification1	Other identification of the ultimate debtor as an organization/legal person.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as an organization/legal person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	OrganisationIdentificati onSchemeName1CZ	Type of the document used for the identification of the ultimate debtor as an organization/legal person.
+++++	code	[0..0]	ALL	ExternalPurpose1Cod e	Payment purpose code.
+++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as an organization/legal person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as an organization/legal person.
+++	privatIdentification	[1..1] [0..0]	SEPA ZPL	PersonIdentification5C Z	Unique identification of the ultimate debtor as a natural person. Either organisationIdentificatio n or privatIdentification
++++	other	[0..1] [0..0]	SEPA ZPL	GenericPersonIdentific ation1	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate debtor as a natural person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	PersonIdentificationSc hemeName1Choice	Type of the document used for the identification of the ultimate debtor as a natural person.

++++++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code.
++++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate debtor as a natural person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate debtor as a natural person.
+	creditorAccount	[1..1]	ALL	CashAccount16CZ	Creditor's account
++	identification	[1..1]	ALL	AccountIdentification4ChoiceCZ	Creditor's account identification
+++	iban	[1..1]	ALL	IBAN2007Identifier	Account number in the IBAN format
+++	other	[0..0] [1..1]	SEPA ZPL	GenericAccountIdentification1CZ:	Account number in other format
++++	identification	[0..0] [1..1]	SEPA ZPL	Max34Text	Account number in the local BBAN format
++	currency	[0..0] [0..0]	SEPA ZPL	CurrencyCodeISO4217	Creditor's account currency
+	ultimateCreditor	[0..1] [0..0]	SEPA ZPL	PartyIdentification32CZ1	Ultimate creditor
++	name	[0..1] [0..0]	SEPA ZPL	Max70Text	Name
++	postalAddress	[0..0] [0..0]	SEPA ZPL	PostalAddress6CZ	Postal address. Not supported.
+++	streetName	[0..0] [0..0]	SEPA ZPL	Max70Text	Street. Not supported.

+++	buildingNumber	[0..0] [0..0]	SEPA ZPL	Max16Text	Building number. Not supported.
+++	postCode	[0..0] [0..0]	SEPA ZPL	Max16Text	Postal Code Not supported.
+++	townName	[0..0] [0..0]	SEPA ZPL	Max35Text	Town/City Not supported.
+++	country	[0..0] [0..0]	SEPA ZPL	CountryCode ISO3166	Country Not supported.
+++	addressLine	[0..0] [0..0]	SEPA ZPL	Max70Text	Unstructured record of the address Not supported.
++	identification	[0..1] [0..0]	SEPA ZPL	Party6Choice	Ultimate creditor's identification
+++	organisationIdentifi cation	[1..1] [0..0]	SEPA ZPL	OrganisationIdentificati on4CZ	Unique identification of the ultimate creditor as an organization/ legal person. Either organisationIdentificatio n or privatelDentification
++++	bicOrBei	[0..1] [0..0]	SEPA ZPL	BICIdentifier	Identification of the ultimate creditor as an organization/ legal person in the form of the BIC or BEI code.
++++	other	[0..1] [0..0]	SEPA ZPL	GenericOrganisationId entification1	Other identification of the ultimate creditor as an organization/ legal person.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate creditor as an organization/ legal person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	OrganisationIdentificati onSchemeName1CZ	Type of the document used for the identification of the ultimate creditor as an organization/legal person.

++++++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code.
++++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate creditor as an organization/legal person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate creditor as an organization/legal person.
+++	privateIdentification	[1..1] [0..0]	SEPA ZPL	PersonIdentification5CZ	Unique identification of the ultimate creditor as a natural person. Either organisationIdentification or privateIdentification
++++	other	[0..1] [0..0]	SEPA ZPL	GenericPersonIdentification1	Other identification of the ultimate creditor as a natural person in the unstructured form.
+++++	identification	[1..1] [0..0]	SEPA ZPL	Max35Text	Other identification of the ultimate creditor as a natural person in the unstructured form.
+++++	schemeName	[0..1] [0..0]	SEPA ZPL	PersonIdentificationSchemeName1Choice	Type of the document used for the identification of the ultimate creditor as a natural person.
++++++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code.
++++++	proprietary	[1..1] [0..0]	SEPA ZPL	Max35Text	Type of the document used for the identification of the ultimate creditor as a natural person in the free text format.
+++++	issuer	[0..1] [0..0]	SEPA ZPL	Max35Text	Issuer of the document used for the identification of the ultimate creditor as a natural person.
+	purpose	[0..0]	ALL	Purpose2Choice	Payment purpose
++	code	[0..0]	ALL	ExternalPurpose1Code	Payment purpose code

++	proprietary	[0..0]	ALL	Max35Text	Payment purpose in the free format
+	instructionForNextAgent	[0..0]	ALL	Instruction code	Instruction for the next bank
+	remittanceInformation	[0..1]	ALL	RemittanceInformation5CZ	Information about the payment
++	unstructured	[0..1]	ALL	Max140Text, consisting of alphanumeric characters supported by CERTIS (CNB clearing), including supported special characters	Unstructured zpráva pro creditor (viz. Níže *)
++	structured	[0..0] [0..0]	SEPA ZPL	StructuredRemittanceInformation7CZ	Structured message for the creditor – variable, specific, and constant symbol
+++	creditorReferenceInformation	[0..0] [0..0]	SEPA ZPL	CreditorReferenceInformation2CZ	Creditor reference information
++++	reference	[0..0] [0..0]	SEPA ZPL	CreditorReferenceInformation2CZ	VS, SS & KS values

ZPL = cross-border payment

*** SEPA:**

- Payment symbols VS and KS are taken from the field endtoendIdentification.
- Information from remittanceInformation unstructured will not be parsed and will be flipped into a note for the recipient.

Foreign payments:

- Payment symbols VS and KS will be taken from the field remittanceInformation unstructured.
- Validation for SWIFT characters will be performed for both ZPL and SEPA above both fields.
- The remittance information structured field is not supported for ZPL / SEPA and any values in the field are ignored.

3.2. New Payment – Payment Initiation response elements

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

LEVEL	MESSAGE ELEMENT	OCCUR- RENCE	FORMAT TYPE	PRESENTATION
+	transactionIdentification	[1..1]	Max35Text	Established transaction identifier
+	serviceLevel	[1..1]	±	Service level (within the payment type)
++	code	[1..1]	Text	Type of the submitted payment
+	signInfo	[1..1]	±	Information about the status and id of the unauthorised transaction
++	state	[1..1]	StateCode	Information about the status of the transaction authorisation
++	signId	[0..1]	Text	Identifier of the authorising process of the particular transaction.
++	signInfo	[1..1]	Status Code set	Transaction status identifier.

serviceLevel.code element values – initiated payment type

CODE	DESCRIPTION
DMCT	[DoMestic Credit Transfer] Domestic payment
ESCT	[SEPA Credit Transfer] – SEPA payment
XBCT	[Cross-Border Credit Transfer] – Cross border payment

Payment status codes – StatusCode

HTTP STATUS CODE	STATUS CODE	PURPOSE
200	ACTC	[AcceptedTechnicalValidation] – The authentication and syntactical and semantical validation are successful.
200	RJCT	[Rejected] - Payment initiation or individual transaction included in the payment initiation has been rejected. RJCT status is not supported as part of the response to the initiation.
200	ACWC	[AcceptedWithChange] – An instruction is accepted but a change will be made, such as date or remittance not sent.

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

URI: /payments/{paymentId}/status
HTTP Method: GET
Request URL: <https://api.koba.sk/serverapi/pisp/v1/payments/{paymentId}/status>
Authorisation: the request **does not require** any 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**

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.
API-key	Text	No	An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.
TPP-Name	Text	Yes	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.
TPP-Identification	Text	No	The identification (licence number) of the original TPP that created the request. Eg. 'CZ013574-15'

Request header parameters:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.

Response header parameters:

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

HTTP STATUS CODE	ERROR CODE	PURPOSE
401	UNAUTHORISED	Invalid/missing certificate = the provider has not been authenticated
404	TRANSACTION_MISSING	Calling of a method that does not match with the licence, or invalid certificate.

Error codes defined for the GET Status service of the Established/Initiated Payment

4.1. Established/initiated Payment Status MESSAGE ELEMENTS

LEVEL	MESSAGE ELEMENT	OCCUR- RENCE	PAYMENT TYPE	FORMAT TYPE	PRESENTATION
+	instructionStatus	[1..1]	PISP ALL	StatusCode	Established payment status

Payment status codes – StatusCode

HTTP STATUS CODE	STATUS CODE	PURPOSE
200	ACTC	[AcceptedTechnicalValidation] – The authentication and syntactical and semantical validation are successful.
200	RJCT	[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.
200	ACSP	[AcceptedSettlementInProgress] - All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
200	ACSC	[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.
200	ACWC	[AcceptedWithChange] – An instruction is accepted but a change will be made, such as date or remittance not sent.

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

URI: /payments/{paymentId}/sign/{signId}
HTTP Method: POST
Request URL: <https://api.koba.sk/serverapi/pisp/v1/payments/{paymentId}/sign/{signId}>
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:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.
API-key	Text	No	An optional string issued to a communicating third party as the call identifier of that party primarily serving as the configuration element of communication.
Authorisation	Text	Yes	A parameter used for forwarding the authenticated user's access token along with its type.
TPP-Name	Text	Yes	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.
TPP-Identification	Text	No	The identification (licence number) of the original TPP that created the request. Eg. 'CZ013574-15'

Response header parameters:

PARAMETER	TYPE	MANDATORY	PURPOSE
Content-Type	Text	Yes	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.

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:

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

5.1. Payment Authorisation initiation message elements

Parameters of the request:

LEVEL	MESSAGE ELEMENT	OCCURRENCE	PAYMENT TYPE	FORMAT TYPE	PRESENTATION
+	authorisationType	[1..1]	PISP ALL	Text	The code of the required authorisation (from authorisation scenarios)
+	backURL	[1..1]	PISP ALL	Text	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.

Parameters of the response:

LEVEL	MESSAGE ELEMENT	OCCURRENCE	PAYMENT TYPE	FORMAT TYPE	PRESENTATION
+	authorisationType	[1..1]	PISP ALL	±	The code of the required authorisation (<i>from authorisation scenarios</i>)
+	href	[0..1]	PISP ALL	±	The reference for calling the federated authorisation
++	url	[1..1]	PISP ALL	Text	The URL link or package federated authorisation
++	id	[0..1]	PISP ALL	Text	The potential id for calling the federated authorisation
+	method	[0..1]	PISP ALL	Text	The method of the use of the href link for the federated authorisation.
+	formData	[0..1]	PISP ALL	±	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.
++	SAMLRequest	[0..1]	PISP ALL	Text	An optional parameter. In the case of the POST method of the federated authorisation (authorisationType=USERAGENT_REDIRECT), the element contains the SAML request data.
++	relayState	[0..1]	PISP ALL	Text	An optional parameter. In the case of the POST method of the federated authorisation (authorisationType=USERAGENT_REDIRECT), the element contains the relayState for the

					return value.
+	signInfo	[1..1]	PISP ALL	±	Information about the instruction authorisation.
++	state	[1..1]	PISP ALL	Text	A status of the transaction authorisation in a format supported by the bank.
++	signId	[1..1]	PISP ALL	Text	A unique identifier of the current transaction authorisation.

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.koba.sk/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:

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

Parameters of the response header:

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

The content of POST request and response for calling, please see Chapter 6.1. [MESSAGE ELEMENTS Info on entered/initiated payment](#)

Error codes defined for the service GET 6. Info on entered/initiated payment:

<i>HTTP STATUS CODE</i>	<i>ERROR CODE</i>	<i>PURPOSE</i>
401	UNAUTHORISED	Invalid/missing certificate = provider not authorised
501	NOT_IMPLEMENTED	Method not implemented
404	TRANSACTION_MISSING	Calling of the method which does not correspond to the licence, or invalid certificate.

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.koba.sk/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:

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

Parameters of the response header:

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

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

HTTP STATUS CODE	ERROR CODE	PURPOSE
401	UNAUTHORISED	Invalid/missing access token = user is not authenticated
403	FORBIDDEN	Invalid/missing certificate = provider is not authenticated
501	NOT_IMPLEMENTED	Method not implemented
404	TRANSACTION_MISSING	Calling of the method which does not correspond to the licence, or invalid certificate.

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

URI: /my/payments/balanceCheck
HTTP Method: POST
Request URL: <https://api.koba.sk/serverapi/pisp/v1/payments/balanceCheck>
Authorization: request **requires** the authorization of user/client as part of API calling
Use certificate: request **requires** the use of the qualified third-party certificate

Paging: no
Sorting: no
Filtering: no

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

Parameters of the request header:

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

Parameters of the response header:

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

The content of POST request and response for calling, please see Chapter 8.1. [MESSAGE ELEMENTS Query for Balance Check](#).

Error codes defined for the POST service Query for balance check

HTTP STATUS CODE	ERROR CODE	PURPOSE
401	UNAUTHORISED	Missing certificate.
403	FORBIDDEN	Calling of the method which does not correspond to the licence, or invalid certificate.
400	FIELD_MISSING	Missing mandatory field in the request.
400	FIELD_INVALID	FIELD value is not valid.

400	AC02	[InvalidDebtorAccountNumber] – invalid account identifier in the request content.
400	AC09	[InvalidAccountCurrency] – invalid currency of the required account.
400	AC12	[InvalidAccountType] - account type does not match allowed account types (e.g., a non-paying account).
403	AG01	[TransactionForbidden] – absent consent to access to balance check at the account.
400	AM11	[InvalidTransactionCurrency] – the request contains a currency not trade/not supported.
400	AM12	[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.
400	FF01	[Invalid File Format] – invalid JSON format or other technical problem with the query processing.
400, 50x	NARR	Narrative – a general reason for rejecting the payment, with an addition of error-related information.
400	RF01	[NotUniqueTransactionReference] – not unique request identifier.
400	RR10	[InvalidCharacterSet] – invalid character set in the request.

8.1. MESSAGE ELEMENTS Query for Balance Check

LEVEL	MESSAGE ELEMENT	OCCURRENCE	FORMAT TYPE	PRESENTATION
+	exchangeIdentification	[1..1]	Max18Text	Clear query identification
+	card	[0..1]	±	Transaction card
++	cardholderName	[0..1]	Max45Text	Card holder name
++	maskedPan	[1..1]	Max30Text	Masked card number
+	debtorAccount	[1..1]	±	Payer account
++	identification	[1..1]	±	Payer account identification
+++	iban	[1..1]	IBAN2007Identifier	IBAN
++	currency	[0..1]	CurrencyCode, ISO 4217	Payer account currency
+	authenticationMethod	[0..1]	CodeSet	Client verification method
+	merchant	[0..1]	±	Merchant executing the transaction
++	identification	[1..1]	Max35Text	Merchant identification
++	type	[0..1]	Code	Merchant type
++	shortName	[1..1]	Max35Text	Merchant name
++	commonName	[1..1]	Max70Text	Merchant name as stated in the payment receipt
++	address	[0..1]	Max140Text	Merchant address
++	countryCode	[0..1]	CountryCode, ISO 3166 (2 alphanumeric characters code)	Merchant country

			version)	
++	merchantCategoryCode	[1..1]	Min3Max4Text, ISO 18245	Merchant code following the transaction type
+	transactionDetails	[1..1]	±	Transaction details
++	currency	[1..1]	CurrencyCode, ISO 4217	Balance query currency
++	totalAmount	[1..1]	Amount	Balance query amount

8.2. MESSAGE ELEMENTS Response for Balance Check

LEVEL	MESSAGE ELEMENT	OCCURRENCE	FORMAT TYPE	PRESENTATION
+	responseIdentification	[1..1]	Number (integre)	Unique identification of response to query for Balance Check (from ASPSP).
+	exchangIdentification	[1..1]	Max18Text	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.
+	response	[1..1]	Code set	Result code of query for Balance Check.

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

CODE	DESCRIPTION
APPR	Enough funds on this account
DECL	Unsufficient funds on this account or User Account Limit, Subject Limit or Payment Initiation User Limit exceeded