



Open Banking interface

Payment Initiation services

Version 1.0

Please visit openbanking.budapestbank.hu to get more information on Budapest Bank OpenBanking, including operational information on the live service.

Contact

In case you have a question or any problem regarding our services, please send us a message using the following email address and we will reply in 2 working days:

openbanking@budapestbank.hu

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1 Introduction

This document describes the PaymentInitiation_V1 service. These services are accessible only to PISPs. All requests require approval on the PSU side.

Timezone handling in the API for all date and datetime fields:

- In message header all fields are treated in UTC if timezone not present.
- In message body (business data) if timezone not present values are treated as Budapest, Hungary actual timezone (CET or CDT depending on the time of the year)
- In the response data TPPs should treat all date and datetime fields in the same manner

Fields presented in this document should be treated as described here. This document may impose further restrictions over the WSDL. Where there is a conflict between the WSDL definition and this document, this document overrules all definitions in the WSDL. In requests fields not present in this document may be ignored by the API. In responses if there is a field not described in this document those should be treated as informational values. TPP should not rely on those fields for business logic.

2 Supported Operations

Operation Name	Description	Role of the TPP	SCA Approval required by PSU(s)	Consent token required
initiateCreditTransfer	Initiate a new transfer order. Can be used to issue an order for all supported currencies.	PISP	yes	no
createStandingOrder	Initiate a new HUF standing order.	PISP	yes	no
deleteStandingOrder	Delete an existing standing order.	PISP	yes	no
revokeCreditTransfer	Revoke or recall an order.	PISP	yes	no

All operations are available via SOAP over HTTPS interface.

3 Operation Definitions

This chapter describes the services provided by Budapest Bank.

The `c:` prefix in the documentation refers to the `bbCommon` namespace in the wsdl definitions.

Status of the approvals and the credit transfer orders can be gathered via AccountInfo `getStatus` webservice.

3.1 createStandingOrder Operation

3.1.1 Description

The `createStandingOrder` operation is used to create a standing order.

3.1.2 Input Fields

createStandingOrder Operation - Input Fields				
#	Name	Type	Num	Description
1	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
2	instructedAmount	complex type	[1..1]	The amount an currency of the standing order
2.1	amount	c:amountHUFTType	[1..1]	The instructed amount
2.2	currency	c:currencyHUFTType	[1..1]	The ISO code of the currency for the standing order
3	creditorName	c:creditorNameType	[1..1]	The name of the creditor
4	creditorAccount	c:ibanType	[1..1]	The creditor account for the standing order
5	remittanceInformationUnstructured	c:remittanceInformationUnstructuredType	[0..1]	The remittance information of the standing order###
6	startDate	xs:date	[1..1]	First payment date. Earliest date is today + 2 workday based on Hungarian bank calendar.
7	endDate	xs:date	[0..1]	Last payment date. Earliest date is today + 3 workday based on Hungarian bank calendar. Mandatory in case the executionRule is 'to date'.
8	paymentCount	xs:integer	[0..1]	Payment count. Mandatory in case the executionRule is 'until number of fulfilled orders'.

createStandingOrder Operation - Input Fields				
#	Name	Type	Num	Description
9	executionRule	c: executionRuleType	[0..1]	The execution rule for the standing order. Possible values are: <ul style="list-style-type: none"> - until revoked - to date - until a number of fulfilled orders
10	frequency	c:frequencyType	[1..1]	The frequency of the standing order. Possible values are: <ul style="list-style-type: none"> - Weekly - Monthly - Quarterly - Half-yearly - Yearly

3.1.3 Output Fields

createStandingOrder Operation - Output Fields				
#	Name	Type	Num	Description
1	transactionId	c:transactionType	[1..1]	The transaction id given by the API. String, maximum length 12 characters.
2	status	c:statusType	[1..1]	Approval status of the request. Possible values are: <ul style="list-style-type: none"> - received - pending - approved - inprogress - completed - declined

3.2 deleteStandingOrder Operation

3.2.1 Description

This request is used to delete an existing standing order.

3.2.2 Input Fields

deleteStandingOrder Operation - Input Fields				
#	Name	Type	Num	Description
1	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
2	standingOrderId	xs: standingOrderIdType	[1..1]	The id of the standing order to be deleted

3.2.3 Output Fields:

deleteStandingOrder Operation - Output Fields:				
#	Name	Type	Num	Description
1	transactionId	c: transactionIdType	[1..1]	The transaction id given by the API.
2	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
3	standingOrderId	c: standingOrderIdType	[1..1]	The id of the standing order to be deleted
4	status	c: statusType	[1..1]	Approval status of the request. Possible values are: <ul style="list-style-type: none">- received- pending- approved- inprogress- completed- declined

3.3 initiateCreditTransfer Operation

3.3.1 Description

The purpose of this operation is to initiate a credit transfer.

3.3.2 Input Fields

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
1	GrpHdr	GroupHeader48	[1..1]	The header of the message. Contains meta information about the credit transfer
1.1	MsgId	Max35Text	[1..1]	Message id, minimum 1, maximum 35 characters
1.2	CreDtTm	ISODatetime	[1..1]	Message creation time
1.4	NbOfTxs	Max15NumericText	[1..1]	The number of transactions in the payment block. Should be "1", since only 1 transaction is allowed per request
1.5	CtrlSum	DecimalNumber	[1..1]	Should always be the same as the instructed amount. Maximum number of digits is 18, maximum fraction digits is 17.
1.6	InitgPty	PartyIdentification43	[1..1]	Should be an empty tag
1.6.1	Nm	Max140Text	[1..1]	The party initiating the transaction. In this case the name of the TPP. String, minimum 1, maximum 140 characters
1.6.2	Id	Party11Choice	[0..1]	
1.6.2.1	OrgId	OrganisationIdentification8	[1..1]	The IBAN number of the debtor account
1.6.2.1.1	Othr	GenericOrganisationIdentification1	[1..1]	
1.6.2.1.1.1	Id	Max35Text	[1..1]	The organisation identifier of the TPP same as in the certification.
1.6.2.1.1.2	Issr	Max35Text	[1..1]	Fix value: "AP" Other values are refused.
2	PmtInf	PaymentInstruction22	[1..*]	Payment details
2.1	PmtInflId	Max35Text	[1..1]	Should be the same as GrpHdr.MsgId
2.2	PmtMtd	PaymentMethod3Code	[1..1]	Should be "TRF"
2.3	NbOfTxs	Max15NumericText	[0..1]	The number of transactions in the payment block. Should be "1", since only 1 transaction is allowed per request
2.4	CtrlSum	DecimalNumber	[1..1]	Should always be the same as the instructed amount. Maximum number of digits is 18, maximum fraction digits is 17.

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
2.5	ReqdExctnDt	DateAndDateTimeChoice	[0..1]	The requested date of the transaction.
2.5.1	Dt	ISODate	[1..1]	The requested date value
2.6	Dbtr	PartyIdentification43	[1..1]	Debtor information
2.6.1	Nm	Max140Text	[0..1]	Debtor name
2.7	DbtrAcct	CashAccount24	[1..1]	
2.7.1	Id	AccountIdentification4Choice	[1..1]	The Id of the debtor account. Should contain the IBAN element. Although the XSD enables the Othr element, this API accepts only the IBAN element, otherwise validation fault is returned.
2.7.1.1	IBAN	IBAN2007Identifier	[1..1]	The IBAN number of the debtor account
2.8	DbtrAgt	BranchAndFinancialInstitutionIdentification5	[1..1]	
2.8.1	FinInstnId	FinancialInstitutionIdentification8	[1..1]	Should be an empty element
2.9	InstrForDbtrAgt	Max140Text	[0..1]	
2.10	CdtTrfTxInf	CreditTransferTransaction26	[1..*]	
2.10.1	PmtId	PaymentIdentification1	[1..1]	The id of the payment. Should contain an identification for the individual payment. Since only 1 payment is allowed per request, the ID should be the same as the id in the group header.
2.10.1.1	InstrId	Max35Text	[0..1]	The order's unique identifier on the requester's side
2.10.1.2	EndToEndId	Max35Text	[1..1]	Should be the same as GrpHdr.MsgId
2.10.2	PmtTpInf	PaymentTypeInformation19	[0..1]	
2.10.2.1	InstrPrty	Priority2Code	[0..1]	Priority of the transfer. In case of HUF transfer it must be 'N' In case of FX transfer it may contains one of the following values: 'N', 'S', 'E'. Transfer requests with 'V' (Viber) value will be declined.
2.10.2.1	LclInstrm	LocalInstrument2Choice	[0..1]	Required only for non-HUF transfer, otherwise optional.

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
2.10.2.1.1	Cd	ExternalLocalInstrument1Code	[1..1]	The external instrumentation code. Should be "FX" for other than HUF transfer. May contain "FT" for HUF transfers. Please use FX when ccy attribute of field 2.10.3.1 is not HUF or currency of instructing account is not HUF. Instructing account currency code can be obtained from AccountInfo API getBalance service output field 3.1.3, otherwise, consider it HUF. In case of improper usage transaction will be rejected.
2.10.3	Amt	AmountType4Choice	[1..1]	Amount of the transaction
2.10.3.1	InstdAmt	ActiveOrHistoricCurrencyAndAmount	[1..1]	The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'
2.10.3.1	EqvtAmt	EquivalentAmount2	[1..1]	Equivalent Amount using in FX transfers
2.10.3.1.1	Amt	ActiveOrHistoricCurrencyAndAmount	[1..1]	The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'
2.10.3.1.2	CcyOfTrf	ActiveOrHistoricCurrencyCode	[1..1]	Fulfilment currency code
2.10.4	XchgRateInf	ExchangeRate1	[0..1]	Not used. The Bank accepts FX transaction requests with standard rate only.
2.10.4.1	RateTp	ExchangeRateType1Code	[0..1]	

initiateCreditTransfer Operation - Input Fields																
#	Name	Type	Num	Description												
2.10.5	ChrgBr	ChargeBearerType1Code	[0..1]	<p>String Possible values are:</p> <p>HUF transfer (LclInstrm.Cd = 'FT'): - DEBT only accepted</p> <p>FX transfer:</p> <table border="1"> <thead> <tr> <th>Transfer type</th> <th>Charge bearer type</th> </tr> </thead> <tbody> <tr> <td>EGT, EUR, non-conversion</td> <td>SHAR</td> </tr> <tr> <td>EGT, EGT currency (non-UER)</td> <td>SHAR</td> </tr> <tr> <td>EGT, non-EGT currency</td> <td>SHAR</td> </tr> <tr> <td>outside EGT</td> <td>SHAR, CRED, SLEV</td> </tr> <tr> <td>inside Budapest Bank</td> <td>SHAR</td> </tr> </tbody> </table> <p>Should be the same as the PmtInf.ChrgBr</p>	Transfer type	Charge bearer type	EGT, EUR, non-conversion	SHAR	EGT, EGT currency (non-UER)	SHAR	EGT, non-EGT currency	SHAR	outside EGT	SHAR, CRED, SLEV	inside Budapest Bank	SHAR
Transfer type	Charge bearer type															
EGT, EUR, non-conversion	SHAR															
EGT, EGT currency (non-UER)	SHAR															
EGT, non-EGT currency	SHAR															
outside EGT	SHAR, CRED, SLEV															
inside Budapest Bank	SHAR															
2.10.6	IntrmyAgt1	BranchAndFinancialInstitutionIdentification5	[0..1]	Intermediary agent information												
2.10.6.1	FinInstnd	FinancialInstitutionIdentification8	[1..1]													
2.10.6.1.1	BICFI	BICFIIdentifier	[0..1]													
2.10.6.1.2	Nm	Max140Text	[0..1]													
2.10.6.1.3	PstlAdr	PostalAddress6	[0..1]													

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
	2.10.6.1.3.1	AdrLine	Max70Text	[0..7]
2.10.7	CdtrAgt	BranchAndFinancialInstitutionIdentification5		[0..1] Creditor's bank data
	2.10.7.1	FinInstnl d	FinancialInstitutionIdentification8	[1..1]
	2.10.7.1.1	BICFI	BICFIIdentifier	[0..1]
	2.10.7.1.2	Nm	Max140Text	[0..1]
	2.10.7.1.3	PstlAdr	PostalAddress6	[0..1]
	2.10.7.1.3.1	AdrLine	Max70Text	[0..7]
	2.10.7.1.3.2	Ctry	CountryCode	[0..1] The county of the creditor's bank
2.10.8	Cdrt	PartyIdentification43		[0..1] Creditor date
	2.10.8.1	Nm	Max140Text	[0..1]
	2.10.8.2	PstlAdr	PostalAddress6	[0..1]
	2.10.8.2.1	AdrLine	Max70Text	[0..7]
2.10.9	CdtrAcct	CashAccount24		[1..1] The creditor account for the payment.
	2.10.9.1	Id	AccountIdentification4Choice	[1..1] The Id of the creditor account. Should contain the IBAN element. Although the XSD enables the Othr element, this API accepts only the IBAN element, otherwise validation fault is returned.
	2.10.9.1.1	IBAN	IBAN2007Identifier	[1..1] The IBAN number of the creditor account.
	2.10.9.1.2	Othr	GenericAccountIdentification1	[1..1] Non-IBAN account number
	2.10.9.1.2.1	Id	Max34Text	The creditor account number
	2.10.9.2	Tp	CashAccountType2Choice	[0..1] The account type code. If the code is sent, the account number validation is done according to the type. If there is a validation error, a fault is returned.

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
	2.10.9.2.1	Cd	ExternalCashAccountType1Code	[1..1] Account type code. Possible values are: - "GIRO" – GIRO number - "BM" – 11 or 13 character BM account number. - "BRBM" – branch code + BM 11/13 - "OTHR" – only in case of account is at a foreign bank
	2.10.10	RmtInf	RemittanceInformation11	[0..1] The remittance information for the request may contain exactly 1 "Ustrd" element otherwise a format validation fault is returned
	2.10.10.1	Ustrd	Max140Text	[0..1] Unstructured remittance information
3	SplmtryData	SupplementaryData1		[0..*] Supplementary data
3.1	Envlp	SupplementaryDataEnvelope1		[1..1] If SplmtryData is present then Envlp is mandatory.
	3.1.1	OthrInstr	complex type	[0..1] Other instructions
	3.1.1.1	Requests	complex type	[0..1] Special client requests in case of FX transfer
	3.1.1.1.1	SwiftCp	xs:string	[0..1] If the client requires a SWIFT copy this field should contain the fax number.
	3.1.1.1.2	RelOfGoods	xs:string	[0..1] Goods release letter. This element contains the position number for which the client requests the goods release letter.
	3.1.1.2	PriorityAfrCot	xs:string	[0..1] Request on handling after COT. The field is used if the transfer is extra urgent FX. Possible values are: - "REJ" – reject - "NDP" – with no priority change on next bank day

3.3.3 Output Fields:

initiateCreditTransfer Operation -Output Fields:				
#	Name	Type	Num	Description
1	transactionId	c:transactionIdType	[1..1]	Unique identification of the request. The transaction is generated by the API. Should be used in subsequent requests to reference the transaction.
2	order	complex type	[1..1]	The type of the consent, "IBAN" for this operation
2.1	status	c:statusType	[1..1]	The status of the order. Possible values are: <ul style="list-style-type: none"> - received - pending - approved - inprogress - completed - declined
2.2	type	c:orderType	[1..1]	Main type of the transaction. If the type is 'PromtHUF' revokeCreditTransfer cannot be initiated. Possible values are: <ul style="list-style-type: none"> - PromtHUF -> instant HUF transfer - NormalHUF -> normal HUF transfer - FX -> other currencies, no instant transfer.

3.4 revokeCreditTransfer Operation

3.4.1 Description

The purpose of this operation is to cancel a credit transfer. Instant payment transfers cannot be revoked.

3.4.2 Input Fields

revokeCreditTransfer Operation -Input Fields				
#	Name	Type	Num	Description
1	transactionId	c:tansactionIdType	[1..1]	The id of the transaction the TPP trying to cancel. Transaction id of the original payment request.

revokeCreditTransfer Operation -Input Fields				
#	Name	Type	Num	Description
2	revokeData	CustomerPaymentReversalV04	[1..1]	Details of the reversal request
2.1	GrpHdr	GroupHeader56	[1..1]	
2.1.1	MsgId	Max35Text	[1..1]	Unique message id generated by TPP.
2.1.2	CreDtTm	ISODateTime	[1..1]	Message creation time
2.1.3	NbOfTx	Max15NumericText	[1..1]	Number of transactions
	CtrlSum	DecimalNumber	[0..1]	The sum of the amounts in the request. Should be the same as in the original message.
2.1.4	InitgPty	PartyIdentification43	[1..1]	
2.1.4.1	Nm	Max140Text	[1..1]	The party initiating the transaction. In this case the name of the TPP.String, minimum 1, maximum 35 characters
2.1.4.2	Id	Party11Choice	[0..1]	
2.1.4.2.1	OrgId	OrganisationIdentification8	[1..1]	The IBAN number of the debtor account
2.1.4.2.1.1	Othr	GenericOrganisationIdentification1	[1..1]	
2.1.4.2.1.1.1	Id	Max35Text	[1..1]	The organisation identifier of the TPP same as in the certification.
2.1.4.2.1.1.2	Issr	Max35Text	[1..1]	Fix value: "AP" Other values are refused.
2.2	OrgnlGrpInf	OriginalGroupHeader3	[1..1]	
2.2.1	OrgnlMsgId	Max35Text	[1..1]	Message identifier of the original message
2.2.2	OrgnlMsgNmId	Max35Text	[1..1]	Should be "initiateCreditTransfer"
2.2.3	OrgnlCreDtTm	ISODateTime	[0..1]	Creation time of the original message
2.3	OrgnlPmtInfAndRvsl	OriginalPaymentInstruction7	[1..1]	
2.3.1	RvslPmtInfId	Max35Text	[0..1]	The identifier of the payment block
2.3.2	OrgnlPmtInfId	Max35Text	[1..1]	The identifier of the original payment block.
2.3.4	PmtInfRvsl	TrueFalseIndicator	[0..1]	Should be false. Orders can only be revoked individually
2.3.5	TxInf	PaymentTransaction42	[0..*]	
2.3.5.1	RvslId	Max35Text	[0..1]	Reversal id
2.3.5.2	OrgnlInstrId	Max35Text	[0..1]	Identifier of the original order

revokeCreditTransfer Operation -Input Fields					
#	Name	Type	Num	Description	
	2.3.5.3	OrgnlInstdAmt	ActiveOrHistoricCurrencyAndAmount	[0..1]	The amount of the original order. The "Ccy" attribute should contain the currency code.
	2.3.5.4	RvslRsnInf	PaymentReversalReason7	[0..*]	
	2.3.5.4.1	Rsn	ReversalReason4Choice	[0..1]	The reversal reason code
	2.3.5.4.1.1	Cd	ExternalReversalReason1Code	[1..1]	
	2.3.5.4.2	AddtlInf	Max105Text	[0..*]	The reversal reason text
	2.3.5.5	OrgnlTxRef	OriginalTransactionReference16	[0..1]	The original order reference
	2.3.5.5.1	PmtTplnf	PaymentTypeInformation25	[0..1]	Original order information
	2.3.5.5.1.1	LclInstrm	LocalInstrument2Choice	[0..1]	Local instrument, as in the original order
	2.3.5.5.1.1.1	Cd	ExternalLocalInstrument1Code	[1..1]	Local instrument code, as in the original order. Possible values are - "FT" HUF order - "FX" all other currencies
	2.3.5.6	SplmtryData	SupplementaryDataEnvelopeOptBB	[0..1]	Supplementary information
	2.3.5.6.1	Requests	complex type	[0..1]	Special client requests
	2.3.5.6.1.1	ReqRecallAct	enumeration	[0..1]	Request Recall Action. Possible values are: - "STOR" – Storno. Executed only before transaction is passed to interbank processing or transaction sent to other Budapest Bank customer is not booked. The only possible value for HUF transaction - "RECL" – Recall. The client requests, recall even if the order has left the bank or credited on the creditor's account. Recall fee might be charged on customer account.
3	SplmtryData	complex type		[1..1]	Supplementary data
3.1	*Envlp			[1..1]	Should be an empty element

3.4.3 Output Fields

revokeCreditTransfer Operation -Output Fields				
#	Name	Type	Num	Description
1	transactionId	c:transactionIdType	[1..1]	Transaction id of the revoke request.
1.1	order	complex type	[1..1]	The revoked order data
	status	bbcommon:statusType	[1..1]	The status of the order. the possible values are: <ul style="list-style-type: none"> - received - pending - approved - inprogress - completed - declined
	type	bbcommon:orderType	[1..1]	Main type of the transaction. If the type is 'PromtHUF' revokeCreditTransfer cannot be initiated. Possible values are: <ul style="list-style-type: none"> - PromtHUF -> instant HUF transfer - NormalHUF -> normal HUF transfer - FX -> other currencies, no instant transfer.