



## Open Banking interface

### Payment Initiation services

Version 2.0

Please visit [openbanking.budapestbank.hu](https://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](mailto:openbanking@budapestbank.hu)

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## 1 Introduction

This document describes the PaymentInitiation\_V2 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:<br><ul style="list-style-type: none"> <li>- until revoked</li> <li>- to date</li> <li>- until a number of fulfilled orders</li> <li>- to amount</li> <li>- stopped</li> <li>- ended</li> </ul> |
| 10   | frequency     | c:frequencyType      | [1..1] | The frequency of the standing order. Possible values are:<br><ul style="list-style-type: none"> <li>- Weekly</li> <li>- Monthly</li> <li>- Quarterly</li> <li>- Half-yearly</li> <li>- Yearly</li> </ul>   |

### 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:<br><ul style="list-style-type: none"> <li>- received</li> <li>- pending</li> <li>- declined</li> </ul> |

### 3.1.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">
```

```
<soapenv:Header>
```

```
<bbrt:Head>
```

```
<RequestDate>2019-09-12</RequestDate>
```

```
<RequestTime>08:28:37</RequestTime>
```

```
<RequestId>894690d5-2971-4a2f-a973-d375e713a2cc</RequestId>
```

```
</bbrt:Head>
```

```
</soapenv:Header>
```

```
<soapenv:Body>
```

```
<ns:createStandingOrder>
```

```
<debtorAccount>HU12345678901234567890123456</debtorAccount>
```

```
<instructedAmount>
```

```
<amount>10000</amount>
```

```
<currency>HUF</currency>
```

```
</instructedAmount>
```

```
<creditorName>Creditor Name</creditorName>
```

```
<creditorAccount>HU09876543210987654321098765</creditorAccount>
```

*<startDate>2019-09-19</startDate>*

*<executionRule>until revoked</executionRule>*

*<frequency>Monthly</frequency>*

*</ns:createStandingOrder>*

*</soapenv:Body>*

*</soapenv:Envelope>*

## 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:<br>- received<br>- pending<br>- declined |

### 3.2.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"  
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">
```

```
<soapenv:Header>
```



```
<bbrt:Head>
  <RequestDate>2019-09-12</RequestDate>
  <RequestTime>08:50:39</RequestTime>
  <RequestId>a23295e8-41aa-4451-aec5-9f3997861784</RequestId>
</bbrt:Head>
</soapenv:Header>
<soapenv:Body>
  <ns:deleteStandingOrder>
    <debtorAccount>HU12345678901234567890123456</debtorAccount>
    <standingOrderId>12345678</standingOrderId>
  </ns:deleteStandingOrder>
</soapenv:Body>
</soapenv:Envelope>
```

### **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 date and 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: "BUDAHUHB-101-API". Other values are refused.   |
| 2   | PmtInf   | PaymentInstruction22               | [1..*] | Payment details  |
| 2.1   | PmtInfd  | Max35Text                          | [1..1] | Unique identification of the transaction. Should be the same as GrpHdr.MsgId                                       |
| 2.2   | PmtMtd   | PaymentMethod3Code                 | [1..1] | Accepted value is "TRF", which means transaction. Other values are refused by API.                                 |
| 2.3   | NbOfTxs  | Max15NumericText                   | [1..1] | The number of transactions in the payment block. Should be "1", since only 1 transaction is allowed per request    |

| initiateCreditTransfer Operation - Input Fields |             |  |        |  |
|---|-------------|--|--------|--|
| #   | Name        | Type   | Num    | Description  |
| 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.   |
| 2.5   | PmtTpInf    | PaymentTypeInformation19                     | [0..1] |  |
| 2.5.1   | InstrPrty   | Priority2Code                                | [0..1] | Priority of the transfer.<br>In case of HUF transfer it must be 'NORM'<br>In case of FX transfer it may contains one of the following values: 'NORM', 'HIGH', 'EXTR'.  |
| 2.5.2   | LclInstrm   | LocalInstrument2Choice                       | [0..1] | Required for HUF or non-HUF transfer.  |
| 2.5.2.1   | Cd          | ExternalLocalInstrument1Code                 | [1..1] | The external instrumentation code. Mandatory "FX" value for other than HUF transfer. For HUF transfers the "INST" value is mandatory. Please use FX when ccy attribute of field 2.11.3.1 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. |
| 2.6   | ReqdExctnDt | DateAndDateTimeChoice                        | [0..1] | The requested date of the transaction.   |
| 2.6.1   | Dt          | ISODate                                      | [1..1] | The requested date value   |
| 2.7   | Dbtr        | PartyIdentification43                        | [1..1] | Debtor information   |
| 2.7.1   | Nm          | Max140Text                                   | [0..1] | Debtor's name  |
| 2.8   | DbtrAcct    | CashAccount24                                | [1..1] | Debtor's account information   |
| 2.8.1   | 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.  |
| 2.8.1.1   | IBAN        | IBAN2007Identifier                           | [1..1] | The IBAN number of the debtor account  |
| 2.9   | DbtrAgt     | BranchAndFinancialInstitutionIdentification5 | [1..1] |  |

| initiateCreditTransfer Operation - Input Fields |                 |                                     |        |   |
|---|-----------------|-------------------------------------|--------|---|
| #   | Name            | Type                                | Num    | Description   |
| 2.9.1   | FinInstnId      | FinancialInstitutionIdentification8 | [1..1] | Should be an empty element  |
| 2.10  | InstrForDbtrAgt | Max140Text                          | [0..1] |   |
| 2.11  | CdtTrfTxInf     | CreditTransferTransaction26         | [1..*] | Credit Transfer Transaction Information   |
| 2.11.1  | 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.   |
| 2.11.1.1  | InstrId         | Max35Text                           | [0..1] | Should be the same as GrpHdr.MsgId  |
| 2.11.1.2  | EndToEndId      | Max35Text                           | [1..1] | End To End Identification. The order's unique identifier on the requester's side. Special value 'NOTPROVIDED' accepted for empty content.   |
| 2.11.2  | PmtTpInf        | PaymentTypeInformation19            | [0..1] |   |
| 2.11.2.1  | InstrPrty       | Priority2Code                       | [0..1] | Priority of the transfer.<br>In case of HUF transfer it must be 'NORM'<br>In case of FX transfer it may contains one of the following values: 'NORM', 'HIGH', 'EXTR'.   |
| 2.11.2.1  | LclInstrm       | LocalInstrument2Choice              | [0..1] | Required only for non-HUF transfer, otherwise optional.   |
| 2.11.2.1.1                                      | Cd              | ExternalLocalInstrument1Code        | [1..1] | The external instrumentation code. Should be "FX" for other than HUF transfer. May contain "INST" 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. |
| 2.11.3  | Amt             | AmountType4Choice                   | [1..1] | Amount of the transaction   |
| 2.11.3.1  | InstdAmt        | ActiveOrHistoricCurrencyAndAmount   | [1..1] | The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'   |
| 2.11.3.1  | EqvtAmt         | EquivalentAmount2                   | [1..1] | Equivalent Amount using in FX transfers   |

| initiateCreditTransfer Operation - Input Fields |                    |  |        |   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
|---|--------------------|--|--------|---|---------------|--------------------|--------------------------|------|-----------------------------|------|-----------------------|------|-------------|------------------|----------------------|------|
| #   | Name               | Type   | Num    | Description   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| 2.11.3.1.1                                      | Amt                | ActiveOrHistoricCurrencyAndAmount            | [1..1] | The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| 2.11.3.1.2                                      | CcyOfTrf           | ActiveOrHistoricCurrencyCode                 | [1..1] | Fulfilment currency code  |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| 2.11.4  | XchgRateInf        | ExchangeRate1                                | [0..1] | Not used. The Bank accepts FX transaction requests with standard rate only.   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| 2.11.5  | ChrgBr             | ChargeBearerType1Code                        | [0..1] | <p>String Possible values are:</p> <p>HUF transfer (LclInstrm.Cd = 'INST'):<br/>SLEV 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, DEBT</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, DEBT | 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, DEBT   |  |        |   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| inside Budapest Bank                            | SHAR               |  |        |   |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |
| 2.11.6  | IntrmyAgt1         | BranchAndFinancialInstitutionIdentification5 | [0..1] | Intermediary agent information  |               |                    |                          |      |                             |      |                       |      |             |                  |                      |      |

| initiateCreditTransfer Operation - Input Fields |            |  |        |  |
|---|------------|--|--------|--|
| #   | Name       | Type   | Num    | Description  |
| 2.11.6.1  | FinInstnId | FinancialInstitutionIdentification8          | [1..1] |  |
| 2.11.6.1.1                                      | BICFI      | BICFIIdentifier                              | [0..1] |  |
| 2.11.6.1.2                                      | Nm         | Max140Text                                   | [0..1] |  |
| 2.11.6.1.3                                      | PstlAdr    | PostalAddress6                               | [0..1] |  |
| 2.11.6.1.3.1                                    | AdrLine    | Max70Text                                    | [0..7] |  |
| 2.11.7  | CdtrAgt    | BranchAndFinancialInstitutionIdentification5 | [0..1] | Creditor's bank data   |
| 2.11.7.1  | FinInstnId | FinancialInstitutionIdentification8          | [1..1] |  |
| 2.11.7.1.1                                      | BICFI      | BICFIIdentifier                              | [0..1] | BIC Code   |
| 2.11.7.1.2                                      | Nm         | Max140Text                                   | [0..1] | Creditor' bank name  |
| 2.11.7.1.3                                      | PstlAdr    | PostalAddress6                               | [0..1] | Creditor' bank address informations  |
| 2.11.7.1.3.1                                    | Ctry       | CountryCode                                  | [0..1] | The country of the creditor bank   |
| 2.11.7.1.3.2                                    | AdrLine    | Max70Text                                    | [0..7] | Address of creditor bank   |
| 2.11.8  | Cdtr       | PartyIdentification43                        | [0..1] | Creditor information   |
| 2.11.8.1  | Nm         | Max140Text                                   | [0..1] | Creditor's name  |
| 2.11.8.2  | PstlAdr    | PostalAddress6                               | [0..1] | Creditor' bank address informations  |
| 2.11.8.2.1                                      | AdrLine    | Max70Text                                    | [0..7] | Creditor's Address   |
| 2.11.9  | CdtrAcct   | CashAccount24                                | [1..1] | The creditor account for the payment.  |
| 2.11.9.1  | Id         | AccountIdentification4Choice                 | [1..1] | The Id of the creditor account. Should contain the IBAN element, if the creditor's account is an IBAN account number. In other case should use the Othr element. |
| 2.11.9.1.1                                      | IBAN       | IBAN2007Identifier                           | [1..1] | The IBAN number of the creditor account.   |
| 2.11.9.1.2                                      | Othr       | GenericAccountIdentification1                | [1..1] | Non-IBAN account number  |
| 2.11.9.1.2.1                                    | Id         | Max34Text                                    | [1..1] | The creditor account number  |

| initiateCreditTransfer Operation - Input Fields |                |                         |                                    |             |  |
|---|----------------|-------------------------|------------------------------------|-------------|--|
| #   | Name           | Type                    | Num                                | Description |  |
|   | 2.11.9.1.2.2   | SchmeNm                 | AccountSchemeName1Choice           | [1..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. One of the two fields below is mandatory. Either CD or Prtry field has to be present in the request. |
|   | 2.11.9.1.2.2.1 | CD                      | ExternalAccountIdentification1Code | [0..1]      | Account type code. Possible values are:<br>- "BBAN" – GIRO number  |
|   | 2.11.9.1.2.2.2 | Prtry                   | Max35Text                          | [0..1]      | Account type code. Possible values are:<br>- "OTHR" – 11 or 13 character BM account number.<br>- "INTL" – only in case of account is at a foreign bank   |
| 2.11.10   | RmtInf         | RemittanceInformation11 |                                    | [0..1]      | The remittance information for the request may contain exactly 1 “Ustrd” element otherwise a format validation fault is returned   |
|   | 2.11.10.1      | Ustrd                   | Max140Text                         | [0..1]      | Unstructured remittance information  |
| 2.11.11   | SplmtryData    | SupplementaryData1      |                                    | [0..*]      | Supplementary data   |
|   | 2.11.11.1      | Envlp                   | SupplementaryDataEnvelope1         | [1..1]      | If SplmtryData is present then Envlp is mandatory.   |
|   | 2.11.11.1.1    | Requests                | complex type                       | [0..1]      | Special client requests in case of FX transfer   |
|   | 2.11.11.1.1.1  | SwiftCp                 | xs:string                          | [0..1]      | If the client requires a SWIFT copy this field should contain the fax number.  |
|   | 2.11.11.1.1.2  | RelOfGoods              | xs:string                          | [0..1]      | Goods release letter. This element contains the position number for which the client requests the goods release letter.  |
|   | 2.11.11.1.2    | PriorityAfterCot        | xs:string                          | [0..1]      | Request on handling after COT. The field is used if the transfer is extra urgent FX. Possible values are:<br>- "REJ" – reject<br>- "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:<br>- received<br>- pending<br>- 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:<br>- PromtHUF -> instant HUF transfer<br>- NormalHUF -> normal HUF transfer<br>- FX -> other currencies, no instant transfer. |

### 3.3.4 Sample XML requests

Below you can find two sample XML request (without the security header part). One for HUF transfer and one for foreign exchange transfer:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/" xmlns:urn="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08">
```

```
<soapenv:Header>
```

```
<bbrt:Head>
```

```
<RequestDate>2019-09-12</RequestDate>
```

```
<RequestTime>08:34:18</RequestTime>
```



```
<RequestId>95d0bdb7-b33e-4b60-ae68-e6336cf5f358</RequestId>
</bbrt:Head>
</soapenv:Header>
<soapenv:Body>
  <ns:initiateCreditTransfer>
    <urn:GrpHdr>
      <urn:MsgId>a69ef5aa357</urn:MsgId>
      <urn:CreDtTm>2019-09-12T08:34:18.546</urn:CreDtTm>
      <urn:NbOfTxs>1</urn:NbOfTxs>
      <urn:CtrlSum>100000</urn:CtrlSum>
      <urn:InitgPty>
        <urn:Nm>Initiating Party Name</urn:Nm>
        <urn:Id>
          <urn:OrgId>
            <urn:Othr>
              <urn:Id>PSDHU-ABC-12345678901</urn:Id>
              <urn:Issr>AP</urn:Issr>
            </urn:Othr>
          </urn:Id>
        </urn:InitgPty>
      </urn:GrpHdr>
    </ns:initiateCreditTransfer>
  </soapenv:Body>
</soapenv:Envelope>
```

</urn:OrgId>  
</urn:Id>  
</urn:InitgPty>  
</urn:GrpHdr>  
<urn:PmtInf>  
  <urn:PmtInfId>12345</urn:PmtInfId>  
  <urn:PmtMtd>TRF</urn:PmtMtd>  
  <urn:NbOfTxes>1</urn:NbOfTxes>  
  <urn:CtrlSum>100000</urn:CtrlSum>  
  <urn:PmtTpInf>  
    <urn:InstrPrty>NORM</urn:InstrPrty>  
    <urn:LclInstrm>  
      <urn:Cd>INST</urn:Cd>  
    </urn:LclInstrm>  
  </urn:PmtTpInf>  
  <urn:ReqdExctnDt>  
    <urn:Dt>2019-09-12</urn:Dt>  
  </urn:ReqdExctnDt>

```
<urn:Dbtr>
  <urn:Nm>Debtor Name</urn:Nm>
</urn:Dbtr>
<urn:DbtrAcct>
  <urn:Id>
    <urn:IBAN>HU12345678901234567890123456</urn:IBAN>
  </urn:Id>
</urn:DbtrAcct>
<urn:DbtrAgt>
  <urn:FinInstnId>
    <urn:BICFI>BUDAHUHO</urn:BICFI>
  </urn:FinInstnId>
</urn:DbtrAgt>
<urn:CdtTrfTxInf>
  <urn:PmtId>
    <urn:InstrId>123</urn:InstrId>
    <urn:EndToEndId>a69ef5aa357</urn:EndToEndId>
  </urn:PmtId>
```

<urn:PmtTplnf>  
    <urn:InstrPrty>NORM</urn:InstrPrty>  
    <urn:LclInstrm>  
        <urn:Cd>INST</urn:Cd>  
    </urn:LclInstrm>  
</urn:PmtTplnf>  
  
<urn:Amt>  
    <urn:InstdAmt Ccy="HUF">100000</urn:InstdAmt>  
</urn:Amt>  
  
<urn:ChrgBr>SLEV</urn:ChrgBr>  
  
<urn:CdtrAgt>  
    <urn:FinInstnId>  
        <urn:BICFI>OTPVHUHB</urn:BICFI>  
    </urn:FinInstnId>  
</urn:CdtrAgt>  
  
<urn:Cdtr>  
    <urn:Nm>Creditor Name</urn:Nm>  
    <urn:PstlAdr>

```
<urn:AdrLine>1111 Budapest, Valami utca 11.</urn:AdrLine>
</urn:PstlAdr>
</urn:Cdtr>
<urn:CdtrAcct>
  <urn:Id>
    <urn:IBAN>HU98765432109876543210987654</urn:IBAN>
  </urn:Id>
</urn:CdtrAcct>
<urn:RmtInf>
  <urn:Ustrd>Message</urn:Ustrd>
</urn:RmtInf>
</urn:CdtTrfTxInf>
</urn:PmtInf>
</ns:initiateCreditTransfer>
</soapenv:Body>
</soapenv:Envelope>
```

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/" xmlns:urn="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08">
```

```
<soapenv:Header>
```

```
<bbrt:Head>
```

```
<RequestDate>2019-09-12</RequestDate>
```

```
<RequestTime>08:58:45</RequestTime>
```

```
<RequestId>cafafcae-1a9b-4a0c-b8ff-e7c0db84a9b9</RequestId>
```

```
</bbrt:Head>
```

```
</soapenv:Header>
```

```
<soapenv:Body>
```

```
<ns:initiateCreditTransfer>
```

```
<urn:GrpHdr>
```

```
<urn:MsgId>cef4694d0e8</urn:MsgId>
```

```
<urn:CreDtTm>2019-09-12T08:58:45.287</urn:CreDtTm>
```

```
<urn:Authstn>
```

```
<urn:Prtry>Auth Party</urn:Prtry>
```

```
</urn:Authstn>
```

```
<urn:NbOfTxes>1</urn:NbOfTxes>
```

<urn:CtrlSum>12</urn:CtrlSum>

<urn:InitgPty>

<urn:Nm>Init Party Name</urn:Nm>

<urn:Id>

<urn:OrgId>

<urn:Othr>

<urn:Id>PSDHU-ABC-12345678901</urn:Id>

<urn:Issr>AP</urn:Issr>

</urn:Othr>

</urn:OrgId>

</urn:Id>

</urn:InitgPty>

</urn:GrpHdr>

<urn:PmtInf>

<urn:PmtInfId>304462095</urn:PmtInfId>

<urn:PmtMtd>TRF</urn:PmtMtd>

<urn:NbOfTxes>1</urn:NbOfTxes>

<urn:CtrlSum>12</urn:CtrlSum>

<urn:PmtTplnf>  
 <urn:InstrPrty>NORM</urn:InstrPrty>  
 <urn:LclInstrm>  
 <urn:Cd>FX</urn:Cd>  
 </urn:LclInstrm>  
</urn:PmtTplnf>  
<urn:ReqdExctnDt>  
 <urn:Dt>2019-09-12</urn:Dt>  
</urn:ReqdExctnDt>  
<urn:Dbtr>  
 <urn:Nm>Debtor Name</urn:Nm>  
</urn:Dbtr>  
<urn:DbtrAcct>  
 <urn:Id>  
 <urn:IBAN>HU12345678901234567890123456</urn:IBAN>  
 </urn:Id>  
<urn:Tp>  
 <urn:Cd>IBAN</urn:Cd>



</urn:Tp>  
</urn:DbtrAcct>  
<urn:DbtrAgt>  
  <urn:FinInstnId>  
    <urn:BICFI>BUDAHUHO</urn:BICFI>  
  </urn:FinInstnId>  
</urn:DbtrAgt>  
<urn:CdtTrfTxInf>  
  <urn:PmtId>  
    <urn:InstrId>7e78890e9ba046509283008cb9bd61f0</urn:InstrId>  
    <urn:EndToEndId>cef4694d0e8</urn:EndToEndId>  
  </urn:PmtId>  
  <urn:PmtTplnf>  
    <urn:InstrPrty>NORM</urn:InstrPrty>  
    <urn:LclInstrm>  
      <urn:Cd>FX</urn:Cd>  
    </urn:LclInstrm>  
  </urn:PmtTplnf>

```
<urn:Amt>
  <urn:InstdAmt Ccy="GBP">12</urn:InstdAmt>
</urn:Amt>
<urn:ChrgBr>DEBT</urn:ChrgBr>
<urn:Cdtr>
  <urn:Nm>Creditor Name</urn:Nm>
  <urn:PstlAdr>
    <urn:AdrLine>1111 Budapest, Valami utca 11.</urn:AdrLine>
  </urn:PstlAdr>
</urn:Cdtr>
<urn:CdtrAcct>
  <urn:Id>
    <urn:IBAN>HU98765432109876543210987654</urn:IBAN>
  </urn:Id>
</urn:CdtrAcct>
<urn:RmtInf>
  <urn:Ustrd>Message</urn:Ustrd>
</urn:RmtInf>
```

</urn:CdtTrfTxInf>

</urn:PmtInf>

</ns:initiateCreditTransfer>

</soapenv:Body>

</soapenv:Envelope>

### 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:transactionIdType        | [1..1] | The id of the transaction the TPP trying to cancel. Transaction id of the original payment request.             |
| 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  | NbOfTxs       | 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 |

| revokeCreditTransfer Operation -Input Fields |                   |                                |                                    |  |
|--|-------------------|--------------------------------|------------------------------------|--|
| #  | Name              | Type                           | Num                                | Description  |
|  | 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  | OrgnGrpInf        | OriginalGroupHeader3           | [1..1]                             |  |
| 2.2.1  | OrgnMsgId         | Max35Text                      | [1..1]                             | Message identifier of the original message   |
| 2.2.2  | OrgnMsgNmId       | Max35Text                      | [1..1]                             | Should be "initiateCreditTransfer"   |
| 2.2.3  | OrgnCreDtTm       | ISODateTime                    | [0..1]                             | Creation time of the original message  |
| 2.3  | OrgnPmtInfAndRvsl | OriginalPaymentInstruction7    | [1..1]                             |  |
| 2.3.1  | RvslPmtInfId      | Max35Text                      | [0..1]                             | The identifier of the payment block  |
| 2.3.2  | OrgnPmtInfId      | 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           | OrgnInstrId                    | Max35Text                          | [0..1] Identifier of the original order  |
|  | 2.3.5.3           | OrgnInstdAmt                   | 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                                      | OrgnTxRef         | OriginalTransactionReference16 | [0..1]                             | The original order reference   |
|  | 2.3.5.5.1         | PmtTpInf                       | PaymentTypeInformation25           | [0..1] Original order information  |
|  | 2.3.5.5.1.1       | LclInstrm                      | LocalInstrument2Choice             | [0..1] Local instrument, as in the original order  |

| revokeCreditTransfer Operation -Input Fields |               |              |                                |  |
|--|---------------|--------------|--------------------------------|--|
| #  | Name          | Type         | Num                            | Description  |
|  | 2.3.5.5.1.1.1 | Cd           | ExternalLocalInstrument1Code   | [1..1] Local instrument code, as in the original order. Possible values are<br>- "INST" HUF order<br>- "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   | ReqRacallAct | enumeration                    | [0..1] Request Recall Action. Possible values are:<br>- "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<br>- "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:<br>- received<br>- pending<br>- declined |

| revokeCreditTransfer Operation -Output Fields |      |                    |        |  |
|---|------|--------------------|--------|--|
| #   | Name | Type               | Num    | Description  |
|   | type | bbcommon:orderType | [1..1] | Main type of the transaction. If the type is 'PromtHUF' revokeCreditTransfer cannot be initiated. Possible values are:<br>- PromtHUF -> instant HUF transfer<br>- NormalHUF -> normal HUF transfer<br>- FX -> other currencies, no instant transfer. |

### 3.4.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">
```

```
<soapenv:Header>
```

```
<bbrt:Head>
```

```
<RequestDate>2019-09-12</RequestDate>
```

```
<RequestTime>08:36:47</RequestTime>
```

```
<RequestId>da528e16-09d6-4e1c-b7eb-466884adca3d</RequestId>
```

```
</bbrt:Head>
```

```
</soapenv:Header>
```

```
<soapenv:Body>
```

```
<ns:revokeCreditTransfer>
```

```
<transactionId>1234567890AB</transactionId>
```

```
<revokeData>
  <GrpHdr>
    <MsgId>1be26dfbafd</MsgId>
    <CreDtTm>2019-09-12T08:36:47.571</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>55</CtrlSum>
    <InitgPty>
      <Nm>Init Party Name</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>PSDHU-ABC-12345678901</Id>
            <Issr>AP</Issr>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
```

```
<OrgnlGrpInf>
  <OrgnlMsgId>a5dfb4c1876</OrgnlMsgId>
  <!--Message identifier of the original message-->
  <OrgnlMsgNmId>initiateCreditTransfer</OrgnlMsgNmId>
  <OrgnlCreDtTm>2019-09-12T08:36:21.469</OrgnlCreDtTm>
  <!--Creation time of the original message-->
</OrgnlGrpInf>
<OrgnlPmtInfAndRvsl>
  <RvslPmtInfId>3fc4347dd36d463cb45bdd74cad4f14d</RvslPmtInfId>
  <!--The identifier of the payment block-->
  <OrgnlPmtInfId>10739909</OrgnlPmtInfId>
  <PmtInfRvsl>false</PmtInfRvsl>
  <TxInf>
    <RvslId>040f3658fc3541149be62e442bc24cf8</RvslId>
    <!--Reversal id-->
    <OrgnlInstrId>583332784</OrgnlInstrId>
    <!--Identifier of the original order-->
    <OrgnlInstdAmt Ccy="HUF">55</OrgnlInstdAmt>
```



```
<RvslRsnInf>
  <Rsn>
    <Cd>T</Cd>
    <!--The reversal reason code-->
  </Rsn>
  <AddtlInf>TestRevoke</AddtlInf>
  <!--The reversal reason text-->
</RvslRsnInf>
<OrgnlTxRef>
  <PmtTpInf>
    <LclInstrm>
      <Cd>FT</Cd>
    </LclInstrm>
  </PmtTpInf>
</OrgnlTxRef>
<SplmtryData>
  <Requests>
    <ReqRacallAct>CANC</ReqRacallAct>
```

```
</Requests>
</SplmtryData>
</TxInf>
</OrgnPmtInfAndRvsl>
<SplmtryData>
  <Envlp>
    <!--Should be an empty element-->
  </Envlp>
</SplmtryData>
</revokeData>
</ns:revokeCreditTransfer>
</soapenv:Body>
</soapenv:Envelope>
```