



# Payment Initiation Service API Aligned to v3.0 of Open Banking UK Standard

Version 1.1

17 June 2019



## Version History

Version	Implemented By	Revision Date	Reason
1.0	PSD2 Proj Team	13/03/2019	First Version
1.1	PSD2 Proj Team	17/06/2019	Amended based on feedback. Change in x-fapi-financial-id.

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## 1. OVERVIEW

This document provides the technical specification and associated information required to access the Payment Initiation Service API provided by Cynergy Bank to enable Payment Initiation Service Provider's ('PISP') access to customer payment instruments. (i.e. Faster Payments and CHAPS).

The API end points described within this document will allow a Payment Initiation Service Provider ('PISP') to access the payment facilities of a customer, including the initiation of appropriate customer authentication mechanism where required.

The document is intended for application and platform developers and is written accordingly. Further assistance in understanding the technical specification and with integration with Cynergy Bank's API is available by emailing [obaccadmin@cynergybank.co.uk](mailto:obaccadmin@cynergybank.co.uk)

A facility for developers is available at <https://openbanking.cynergybank.co.uk/store> which provides test facilities and certificate management.

The document assumes access to a previously created Cynergy Bank API portal account. If you require an account please visit <https://openbanking.cynergybank.co.uk/store> and 'Sign Up'.

## 2. DOCUMENT OVERVIEW

This document consists of the following:

**Access to API portal** – The section explains the steps involved in accessing the Cynergy Bank's – Open Banking API Portal and creating your first application.

**Generate Access Keys** – This section explains the technical steps involved in uploading the certificate to Cynergy Bank' API portal for generating access keys for sandbox and production environment usage.

**List of Available API's Endpoint** - This section provides list of the available API endpoints in Sandbox and Production.

**List of Unavailable API's Endpoints** – This section provides the unavailable API endpoints in Sandbox and Production.

**Swagger Specification** – The section explains the swagger specification for the Cynergy Banks Payment Initiation Service API's and the format of the expected responses.

**Support Service** - How to get support for issues faced with the Open Banking interface.

### 3. ACCESS TO API PORTAL

#### 3.1. SIGN IN TO THE CYNERGY BANK API PORTAL.

Below are the steps for accessing Cynergy Bank's API portal

1. **Visit** <https://openbanking.cynergybank.co.uk/store>
2. **Click** Sign in and provide the user ID and Password to login

#### 3.2. CREATE AN APPLICATION

Below are the steps for adding an application to your API Portal account.

1. **Click** on 'Application'
2. **Click** on 'Add Application'
3. **Enter** the details of the 'Application' fields as described in the Table below.

Field	Description
Name	Create a name for the application
Per token quota	The maximum number of API's request made with a time frame
Description	Reference for the application

**Table 1 above describes the fields that are required to be filled by a 'PISP' user**

#### 3.3. SUBSCRIBE TO API'S

Below are the steps for subscribing to API's

1. **Click** on 'API'.
2. **Click** the required API.
3. **Select** the previously created application name from the drop down list.
4. It is advised to **select** the throttling policy 'Unlimited' unless you wish to select a different policy.
5. **Click** on 'Subscribe'

### 4. GENERATE ACCESS KEYS

#### 4.1. GENERATE ACCESS KEYS IN SANDBOX

Below are the steps for uploading the certificate and generating access keys for the application in Sandbox. (These are used for Authorisation and Information Exchange of requests). As part of this process you will be required to upload a certificate which will be used to identify your organisation. RSA256 or PS256 certificates should be used.

1. **Click** on 'Application'.
2. **Select** Sandbox.
3. **Select** from the required grant types displayed.
4. **Type** the call back URL in the call back URL box.
5. **Click** on upload.

Alternatively the certificate can be copied directly in the certificate box and the Beginning and the End of the certificate statement needs to be removed.

6. **Click** on Generate Keys.

## 4.2. GENERATE ACCESS KEYS IN PRODUCTION

Below are the steps for uploading the certificate and generating access keys for the application in production. (These are used for Authorisation and Information Exchange of requests). As part of this process you will be required to upload a certificate which will be used to identify your organisation. RSA256 or PS256 certificates should be used.

1. **Click** on 'Application'.
2. **Select** Production.
3. **Select** from the required grant types displayed.
4. **Type** the call back URL in the call back URL box.
5. **Click** on upload.

Alternatively the certificate can be copied directly in the certificate box and the Beginning and the End of the certificate statement needs to be removed.

6. **Click** on Request access.

## 5. LIST OF AVAILABLE API ENDPOINTS

### 5.1. AVAILABLE API ENDPOINTS WITHIN SANDBOX

Compared against the OBIE v3.0 specification, the following is a list of available API Sandbox API endpoints.

Link	Resource	Endpoints
Domestic Payments v3.0	domestic-payment-consents domestic-payments	POST /domestic-payment-consents GET /domestic-payment-consents/{ConsentId} POST /domestic-payments GET /domestic-payments/{DomesticPaymentId}
Domestic Scheduled Payments v3.0	domestic-scheduled-payment-consents domestic-scheduled-payments	POST /domestic-scheduled-payment-consents GET /domestic-scheduled-payment-consents/{ConsentId} POST /domestic-scheduled-payments GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}
Domestic Standing Orders v3.0	domestic-standing-order-consents domestic-standing-orders	POST /domestic-standing-order-consents GET /domestic-standing-order-consents/{ConsentId} POST /domestic-standing-orders GET /domestic-standing-orders/{DomesticStandingOrderId}
International Payments v3.0	international-payment-consents international-payments	POST /international-payment-consents GET /international-payment-consents/{ConsentId} POST /international-payments

		GET /international-payments/{InternationalPaymentId}
International Scheduled Payments v3.0	international-scheduled-payment-consents international-scheduled-payments	POST /international-scheduled-payment-consents GET /international-scheduled-payment-consents/{ConsentId} POST /international-scheduled-payments GET /international-scheduled-payments/{InternationalScheduledPaymentId}
File Payments v3.0	file-payment-consents file-payments	POST /file-payment-consents GET /file-payment-consents/{ConsentId} POST /file-payment-consents/{ConsentId}/file GET /file-payment-consents/{ConsentId}/file POST /file-payments GET /file-payments/{FilePaymentId} GET /file-payments/{FilePaymentId}/report-file

## 5.2. AVAILABLE ENDPOINTS WITHIN PRODUCTION

Compared against the OBIE v3.0 specification, the following is a list of available Production API endpoints.

Link	Resource	Endpoints
Domestic Payments v3.0	domestic-payment-consents domestic-payments	POST /domestic-payment-consents GET /domestic-payment-consents/{ConsentId} POST /domestic-payments GET /domestic-payments/{DomesticPaymentId}
International Payments v3.0	international-payment-consents international-payments	POST /international-payment-consents GET /international-payment-consents/{ConsentId} POST /international-payments GET /international-payments/{InternationalPaymentId}

## 6. LIST OF UNAVAILABLE API ENDPOINTS

### 6.1. UNAVAILABLE API ENDPOINTS WITHIN PRODUCTION

Compared against the OBIE v3.0 specification, the following is a list of unavailable Production API endpoints.

Link	Resource	Endpoints	Expected Release
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Domestic Scheduled Payments v3.0	domestic-scheduled-payment-consents domestic-scheduled-payments	POST /domestic-scheduled-payment-consents GET /domestic-scheduled-payment-consents/{ConsentId} POST /domestic-scheduled-payments GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Future Release
Domestic Standing Orders v3.0	domestic-standing-order-consents domestic-standing-orders	POST /domestic-standing-order-consents GET /domestic-standing-order-consents/{ConsentId} POST /domestic-standing-orders GET /domestic-standing-orders/{DomesticStandingOrderId}	Future Release
International Scheduled Payments v3.0	international-scheduled-payment-consents international-scheduled-payments	POST /international-scheduled-payment-consents GET /international-scheduled-payment-consents/{ConsentId} POST /international-scheduled-payments GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Future Release
File Payments v3.0	file-payment-consents file-payments	POST /file-payment-consents GET /file-payment-consents/{ConsentId} POST /file-payment-consents/{ConsentId}/file GET /file-payment-consents/{ConsentId}/file POST /file-payments GET /file-payments/{FilePaymentId} GET /file-payments/{FilePaymentId}/report-file	Future Release

## 7. SWAGGER SPECIFICATION

### 7.1. SUBMIT DOMESTIC PAYMENT CONSENT

URL	<a href="https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payment-consents">https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payment-consents</a>
HTTP Method	PUT
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	{

	<pre>         "Data": {           "Initiation": {             "InstructionIdentification": "ACME412",             "EndToEndIdentification": "FRESCO.21302.GFX.20",             "InstructedAmount": {               "Amount": "165.88",               "Currency": "GBP"             },             "CreditorAccount": {               "SchemeName": "UK.OBIE.SortCodeAccountNumber",               "Identification": "11910021325698",               "Name": "ACME Inc",               "SecondaryIdentification": "0002"             },             "RemittanceInformation": {               "Reference": "FRESCO-101",               "Unstructured": "Internal ops code 5120101"             }           },           "Risk": {             "PaymentContextCode": "EcommerceGoods",             "MerchantCategoryCode": "5967",             "MerchantCustomerIdentification": "053598653254",             "DeliveryAddress": {               "AddressLine": [                 "Flat 7",                 "Acacia Lodge"               ],               "StreetName": "Acacia Avenue",               "BuildingNumber": "27",               "PostCode": "GU31 2ZZ",               "TownName": "Sparsholt",               "CountrySubDivision": [                 "Wessex"               ],               "Country": "UK"             }           }         }       </pre>
Response	<pre>       {         "Data": {           "ConsentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b",           "Initiation": {             "InstructionIdentification": "ACME412",             "EndToEndIdentification": "FRESCO.21302.GFX.20",             "InstructedAmount": {               "Amount": 165.88,               "Currency": "GBP"             },             "CreditorAccount": {               "SchemeName": "UK.OBIE.SortCodeAccountNumber",               "Identification": 11910021325698,               "Name": "ACME Inc",               "SecondaryIdentification": "0002"             },             "RemittanceInformation": {               "Reference": "FRESCO-101",             }           }         }       }     </pre>

	<pre>                 "Unstructured": "Internal ops code 5120101"             }         },         "Status": "AwaitingAuthorisation",         "CreationDateTime": "2019-03-12T15:04:28Z",         "StatusUpdateDateTime": "2019-03-12T15:04:28Z"     },     "Risk": {         "PaymentContextCode": "EcommerceGoods",         "MerchantCategoryCode": 5967,         "MerchantCustomerIdentification": "053598653254",         "DeliveryAddress": {             "AddressLine": ["Flat 7", "Acacia Lodge"],             "StreetName": "Acacia Avenue",             "BuildingNumber": 27,             "PostCode": "GU31 2ZZ",             "TownName": "Sparsholt",             "CountrySubDivision": "Wessex",             "Country": "UK"         }     },     "Links": {         "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payment-consents/aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b"     }         </pre>
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## 7.2. GET DOMESTIC PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payment-consents/{ConsentID}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       }     },     "CreditorAccount": {       "SchemeName": "UK.OBIE.SortCodeAccountNumber",       "Identification": 11910021325698,     }   } }         </pre>

	<pre>                 "Name": "ACME Inc",                 "SecondaryIdentification": "0002"             },             "RemittanceInformation": {                 "Reference": "FRESCO-101",                 "Unstructured": "Internal ops code 5120101"             }         },         "Status": "Authorised",         "CreationDateTime": "2019-03-12T15:04:28Z",         "StatusUpdateDateTime": "2019-03-12T15:04:28Z"     },     "Risk": {         "PaymentContextCode": "EcommerceGoods",         "MerchantCategoryCode": 5967,         "MerchantCustomerIdentification": "053598653254",         "DeliveryAddress": {             "AddressLine": ["Flat 7", "Acacia Lodge"],             "StreetName": "Acacia Avenue",             "BuildingNumber": 27,             "PostCode": "GU31 2ZZ",             "TownName": "Sparsholt",             "CountrySubDivision": "Wessex",             "Country": "UK"         }     } }, "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payment-consents/aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b" } </pre>
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### 7.3. SUBMIT DOMESTIC PAYMENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payments
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	<pre> {   "Data": {     "ConsentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "GBP"       }     }   } } </pre>

	<pre> "CreditorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "11910021325698",   "Name": "ACME Inc",   "SecondaryIdentification": "0002" },   "RemittanceInformation": {     "Reference": "FRESCO-101",     "Unstructured": "Internal ops code 5120101"   } } },   "Risk": {     "PaymentContextCode": "EcommerceGoods",     "MerchantCategoryCode": "5967",     "MerchantCustomerIdentification": "053598653254",     "DeliveryAddress": {       "AddressLine": [         "Flat 7",         "Acacia Lodge"       ],       "StreetName": "Acacia Avenue",       "BuildingNumber": "27",       "PostCode": "GU31 2ZZ",       "TownName": "Sparsholt",       "CountrySubDivision": [         "Wessex"       ],       "Country": "UK"     }   } } } </pre>
<p>Response</p>	<pre> {   "Data": {     "ConsentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": 11910021325698,         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       }     },     "DomesticPaymentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b-237454",     "Status": "AcceptedSettlementInProgress",     "CreationDateTime": "2019-03-12T15:04:28Z",     "StatusUpdateDateTime": "2019-03-12T15:04:28Z"   }, } </pre>

	<pre> "Risk": {   "PaymentContextCode": "EcommerceGoods",   "MerchantCategoryCode": 5967,   "MerchantCustomerIdentification": "053598653254",   "DeliveryAddress": {     "AddressLine": ["Flat 7", "Acacia Lodge"],     "StreetName": "Acacia Avenue",     "BuildingNumber": 27,     "PostCode": "GU31 2ZZ",     "TownName": "Sparsholt",     "CountrySubDivision": "Wessex",     "Country": "UK"   } }, "Links": {   "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payments/aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b-237454" } </pre>
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#### 7.4. GET DOMESTIC PAYMENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payments/{DomesticPaymentId}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>Content-Type application/json</li> <li>charset utf-8</li> <li>x-fapi-financial-id 001580000103UB7AAM</li> <li>Accept application/json</li> <li>Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": 11910021325698,         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       }     }   } } </pre>

	<pre>         }       },       "DomesticPaymentId": "aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b-237454",       "Status": "AcceptedSettlementInProgress",       "CreationDateTime": "2019-03-12T15:04:28Z",       "StatusUpdateDateTime": "2019-03-12T15:04:28Z"     },     "Risk": {       "PaymentContextCode": "EcommerceGoods",       "MerchantCategoryCode": 5967,       "MerchantCustomerIdentification": "053598653254",       "DeliveryAddress": {         "AddressLine": ["Flat 7", "Acacia Lodge"],         "StreetName": "Acacia Avenue",         "BuildingNumber": 27,         "PostCode": "GU31 2ZZ",         "TownName": "Sparsholt",         "CountrySubDivision": "Wessex",         "Country": "UK"       }     }   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-payments/aaf78c16-bd34-4f0e-a0cd-26f0b014fc1b-237454"   } } </pre>
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### 7.5. SUBMIT DOMESTIC SCHEDULED PAYMENT CONSENT

URL	<a href="https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/">https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/</a>
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	<pre> {   "Data": {     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "GBP"       }     },     "DebtorAccount": { </pre>

	<pre> "SchemeName": "UK.OBIE.SortCodeAccountNumber", "Identification": "11280001234567", "Name": "Andrea Frost" }, "CreditorAccount": { "SchemeName": "UK.OBIE.SortCodeAccountNumber", "Identification": "08080021325698", "Name": "Tom Kirkman" }, "RemittanceInformation": { "Reference": "DSR-037", "Unstructured": "Internal ops code 5120103" } } }, "Risk": { "PaymentContextCode": "PartyToParty" } } </pre>
Response	<pre> {   "Data": {     "ConsentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "DebtorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": 11280001234567,         "Name": "Andrea Frost"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": "08080021325698",         "Name": "Tom Kirkman"       },       "RemittanceInformation": {         "Reference": "DSR-037",         "Unstructured": "Internal ops code 5120103"       }     }   }, } </pre>



	<pre>                 "Status": "AwaitingAuthorisation",                 "CreationDateTime": "2019-03-12T15:50:23Z",                 "StatusUpdateDateTime": "2019-03-12T15:50:23Z"             },             "Risk": {                 "PaymentContextCode": "PartyToParty"             },             "Links": {                 "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/51e3e75a-2bac-4ad8-b53a-fab579d37192"             },             "Meta": null         }     </pre>
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## 7.6. GET DOMESTIC STANDING ORDER CONSENT

URL	<a href="https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/{ConsentID}">https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/{ConsentID}</a>
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "DebtorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": 11280001234567,         "Name": "Andrea Frost"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",     </pre>

	<pre>                 "Identification": "08080021325698",                 "Name": "Tom Kirkman"             },             "RemittanceInformation": {                 "Reference": "DSR-037",                 "Unstructured": "Internal ops code 5120103"             }         },         "DomesticScheduledPaymentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192-61500",         "Status": "AwaitingAuthorisation",         "CreationDateTime": "2019-03-12T15:50:23Z",         "StatusUpdateDateTime": "2019-03-12T15:50:23Z"     },     "Risk": {         "PaymentContextCode": "PartyToParty"     },     "Links": {         "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payment-consents/51e3e75a-2bac-4ad8-b53a-fab579d37192"     },     "Meta": null }         </pre>
--	---

## 7.7. SUBMIT DOMESTIC SCHEDULED PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payments
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer d0eba192-1b5b-38f1-bd1c-00c437e1b1f9</li> </ul>
Body	<pre> {   "Data": {     "ConsentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "GBP"       }     }   } }         </pre>

	<pre> }, "DebtorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "11280001234567",   "Name": "Andrea Frost" }, "CreditorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08080021325698",   "Name": "Tom Kirkman" }, "RemittanceInformation": {   "Reference": "DSR-037",   "Unstructured": "Internal ops code 5120103" } } }, "Risk": {   "PaymentContextCode": "PartyToParty" } } </pre>
Response	<pre> {   "Data": {     "ConsentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "DebtorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": 11280001234567,         "Name": "Andrea Frost"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.SortCodeAccountNumber",         "Identification": "08080021325698",         "Name": "Tom Kirkman"       },       "RemittanceInformation": {         "Reference": "DSR-037",         "Unstructured": "Internal ops code 5120103"       }     }   } } </pre>

	<pre> }, "DomesticScheduledPaymentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192-61500", "Status": "AcceptedSettlementInProgress", "CreationDateTime": "2019-03-12T15:50:23Z", "StatusUpdateDateTime": "2019-03-12T15:50:23Z" }, "Risk": {   "PaymentContextCode": "PartyToParty" }, "Links": {   "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payments/51e3e75a-2bac-4ad8-b53a-fab579d37192-61500" }, "Meta": null } </pre>
--	--

## 7.8. GET DOMESTIC SCHEDULED PAYMENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payments/{PaymentID}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192",     "Initiation": {       "InstructionIdentification": "string",       "RequestedExecutionDateTime": "2019-02-01T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       }     },     "DebtorAccount": {       "SchemeName": "UK.OBIE.SortCodeAccountNumber", </pre>

	<pre>                 "Identification": 11280001234567,                 "Name": "Andrea Frost"             },             "CreditorAccount": {                 "SchemeName": "UK.OBIE.SortCodeAccountNumber",                 "Identification": "08080021325698",                 "Name": "Tom Kirkman"             },             "RemittanceInformation": {                 "Reference": "DSR-037",                 "Unstructured": "Internal ops code 5120103"             }         },         "DomesticScheduledPaymentId": "51e3e75a-2bac-4ad8-b53a-fab579d37192-61500",         "Status": "AcceptedSettlementInProgress",         "CreationDateTime": "2019-03-12T15:50:23Z",         "StatusUpdateDateTime": "2019-03-12T15:50:23Z"     },     "Risk": {         "PaymentContextCode": "PartyToParty"     },     "Links": {         "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-scheduled-payments/51e3e75a-2bac-4ad8-b53a-fab579d37192-61500"     },     "Meta": null }         </pre>
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### 7.9. SUBMIT DOMESTIC STANDING ORDER CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order-consents
HTTP Method	PUT
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	<pre> {   "Data": {     "Permission": "Create",     "Initiation": {       "Frequency": "EvryDay",       "Reference": "pocket money for dev",       "NumberOfPayments": "3",       "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00",       "RecurringPaymentDateTime": "2019-03-28T00:00:00+00:00",       "FinalPaymentDateTime": "2019-03-020T00:00:00+00:00",     }   } }         </pre>

	<pre> "FirstPaymentAmount": {   "Amount": "6.88",   "Currency": "GBP" }, "RecurringPaymentAmount": {   "Amount": "7.55",   "Currency": "GBP" }, "FinalPaymentAmount": {   "Amount": "7.55",   "Currency": "GBP" }, "DebtorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08080021325698",   "Name": "Dev",   "SecondaryIdentification": "sandbox" }, "CreditorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08090021325698",   "Name": "cynergy",   "SecondaryIdentification": "bank" } }, }, "Risk": {   "PaymentContextCode": "PartyToParty" } } </pre>
Response	<pre> {   "Data": {     "ConsentId": "f1060a65-6742-4136-893e-afd6e2ae1fa0",     "CreationDateTime": "2019-03-12T15:50:23Z",     "Status": "AwaitingAuthorisation",     "StatusUpdateDateTime": "2019-03-12T15:50:23Z",     "Permission": "Create",     "Initiation": {       "Frequency": "EvryDay",       "Reference": "Pocket money for dev",       "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00"     }   } } </pre>

```

"FirstPaymentAmount": {
  "Amount": "6.88",
  "Currency": "GBP"
},
"RecurringPaymentAmount": {
  "Amount": "7.55",
  "Currency": "GBP"
},
"FinalPaymentDateTime": "2019-03-02T00:00:00+00:00"
"FinalPaymentAmount": {
  "Amount": "7.55",
  "Currency": "GBP"
},
"DebtorAccount": {
  "SchemeName": "UK.OBIE.SortCodeAccountNumber",
  "Identification": "08080021325698",
  "Name": "Dev"
},
"CreditorAccount": {
  "SchemeName": "UK.OBIE.SortCodeAccountNumber",
  "Identification": "08090021325698",
  "Name": "Cynergy"
}
}
},
"Risk": {
  "PaymentContextCode": "PartyToParty"
},
"Links": {

```

	<pre>                 "Self": " https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order-consents/f1060a65-6742-4136-893e-afd6e2ae1fa0"             },             "Meta": {}         }     </pre>
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### 7.10. GET DOMESTIC STANDING ORDER CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order-consents/{ConsentID}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "f1060a65-6742-4136-893e-afd6e2ae1fa0",     "CreationDateTime": "2019-03-12T15:50:23Z",     "Status": "AwaitingAuthorisation",     "StatusUpdateDateTime": "2019-03-12T15:50:23Z",     "Permission": "Create",     "Initiation": {       "Frequency": "EvryDay",       "Reference": "Pocket money for dev",       "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00"     },     "FirstPaymentAmount": {       "Amount": "6.88",       "Currency": "GBP"     }   }, }     </pre>



```
"RecurringPaymentAmount": {
  "Amount": "7.55",
  "Currency": "GBP"
},
"FinalPaymentDateTime": "2019-03-02T00:00:00+00:00"
"FinalPaymentAmount": {
  "Amount": "7.55",
  "Currency": "GBP"
},
"DebtorAccount": {
  "SchemeName": "UK.OBIE.SortCodeAccountNumber",
  "Identification": "08080021325698",
  "Name": "Dev"
},
"CreditorAccount": {
  "SchemeName": "UK.OBIE.SortCodeAccountNumber",
  "Identification": "08090021325698",
  "Name": "Cynergy"
}
},
"Risk": {
  "PaymentContextCode": "PartyToParty"
},
"Links": {
  "Self": " https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order-
consents/f1060a65-6742-4136-893e-afd6e2ae1fa0"
},
"Meta": {}
```

	}
--	---

### 7.11.SUBMIT DOMESTIC STANDING ORDER

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-orders
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 3b1b77ba-7b27-3ccf-a7e6-cf979947fd64</li> </ul>
Body	<pre>{   "Data": {     "ConsentId": "f1060a65-6742-4136-893e-afd6e2ae1fa0",     "Initiation": {       "Frequency": "EvryDay",       "Reference": "pocket money for dev",       "NumberOfPayments": "3",       "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00",       "RecurringPaymentDateTime": "2019-03-28T00:00:00+00:00",       "FinalPaymentDateTime": "2019-03-020T00:00:00+00:00",       "FirstPaymentAmount": {         "Amount": "6.88",         "Currency": "GBP"       },     },     "RecurringPaymentAmount": {       "Amount": "7.55",       "Currency": "GBP"     },     "FinalPaymentAmount": {       "Amount": "7.55",       "Currency": "GBP"     },     "DebtorAccount": {       "SchemeName": "UK.OBIE.SortCodeAccountNumber",       "Identification": "08080021325698",       "Name": "Dev",       "SecondaryIdentification": "sandbox"     },     "CreditorAccount": {</pre>

	<pre> "SchemeName": "UK.OBIE.SortCodeAccountNumber", "Identification": "08090021325698", "Name": "cynergy", "SecondaryIdentification": "bank" } }, "Authorisation": { "AuthorisationType": "Any", "CompletionDateTime": "2019-04-01T00:00:00+00:00" } }, "Risk": { "PaymentContextCode": "PartyToParty" } } </pre>
Response	<pre> {   "Data": {     "DomesticStandingOrderId": "SO-SOX-100"      "ConsentId": "f1060a65-6742-4136-893e-afd6e2ae1fa0",      "CreationDateTime": "2019-03-12T15:50:23Z",      "Status": "InitiationComplete",      "StatusUpdateDateTime": "2019-03-12T15:50:23Z",      "Initiation": {        "Frequency": "EvryDay",        "Reference": "Pocket money for dev",        "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00"        "FirstPaymentAmount": {          "Amount": "6.88",          "Currency": "GBP"        },        "RecurringPaymentAmount": {          "Amount": "7.55",          "Currency": "GBP"        },        "FinalPaymentDateTime": "2019-03-020T00:00:00+00:00"     }   } } </pre>

	<pre> "FinalPaymentAmount": {   "Amount": "7.55",   "Currency": "GBP" }, "DebtorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08080021325698",   "Name": "Dev" }, "CreditorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08090021325698",   "Name": "Cynergy" } }, "Risk": {   "PaymentContextCode": "PartyToParty" }, "Links": {   "Self": " https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order/SO-SOX-100" }, "Meta": {} } </pre>
--	---

## 7.12. GET DOMESTIC STANDING ORDER

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-orders/{DomesticStandingOrderID}
HTTP Method	GET

<p>Headers</p>	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
<p>Body</p>	
<p>Response</p>	<pre>{   "Data": {     "DomesticStandingOrderId": "SO-SOX-100"     "ConsentId": "f1060a65-6742-4136-893e-afd6e2ae1fa0",     "CreationDateTime": "2019-03-12T15:50:23Z",     "Status": "InitiationComplete",     "StatusUpdateDateTime": "2019-03-12T15:50:23Z",     "Initiation": {       "Frequency": "EvryDay",       "Reference": "Pocket money for dev",       "FirstPaymentDateTime": "2019-03-17T00:00:00+00:00"       "FirstPaymentAmount": {         "Amount": "6.88",         "Currency": "GBP"       },       "RecurringPaymentAmount": {         "Amount": "7.55",         "Currency": "GBP"       },       "FinalPaymentDateTime": "2019-03-020T00:00:00+00:00"       "FinalPaymentAmount": {         "Amount": "7.55",         "Currency": "GBP"       }     }   } }</pre>

	<pre> "DebtorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08080021325698",   "Name": "Dev" }, "CreditorAccount": {   "SchemeName": "UK.OBIE.SortCodeAccountNumber",   "Identification": "08090021325698",   "Name": "Cynergy" } }, "Risk": {   "PaymentContextCode": "PartyToParty" }, "Links": {   "Self": " https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/domestic-standing-order/SO-SOX-100" }, "Meta": {} } </pre>
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### 7.13.SUBMIT INTERNATIONAL PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-payment-consents
HTTP Method	POST

<p>Headers</p>	<ul style="list-style-type: none"> <li>• <b>Content-Type</b> application/json</li> <li>• <b>charset</b> utf-8</li> <li>• <b>x-fapi-financial-id</b> 001580000103UB7AAM</li> <li>• <b>Accept</b> application/json</li> <li>• <b>Authorization</b> Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
<p>Body</p>	<pre>{   "Data": {     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "GBP"       },     },     "CreditorAccount": {       "SchemeName": "UK.OBIE.IBAN",       "Identification": "FR7630006000011234567890189",     },     "Name": "ACME Inc",     "SecondaryIdentification": "0002"   },   "RemittanceInformation": {     "Reference": "FRESCO-101",     "Unstructured": "Internal ops code 5120101"   },   "ExchangeRateInformation": {     "UnitCurrency": "GBP",     "RateType": "Actual"   },   "Risk": {     "PaymentContextCode": "PartyToParty"   } }</pre>
<p>Response</p>	<pre>{   "Data": {     "ConsentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },     },     "CreditorAccount": {</pre>

	<pre>                 "SchemeName": "UK.OBIE.IBAN",                 "Identification": FR7630006000011234567890189,                 "Name": "ACME Inc",                 "SecondaryIdentification": "0002"             },             "RemittanceInformation": {                 "Reference": "FRESCO-101",                 "Unstructured": "Internal ops code 5120101"             },             "ExchangeRateInformation": {                 "UnitCurrency": "GBP",                 "RateType": "Actual"             }         },         "Status": "AwaitingAuthorisation",         "CreationDateTime": "2019-03-12T16:22:08Z",         "StatusUpdateDateTime": "2019-03-12T16:22:08Z"     },     "Risk": {         "PaymentContextCode": "PartyToParty"     },     "Links": {         "Self": "https://openbanking.cynergybank.co.uk/API/open-         banking/v3.0/pisp/international-payment-consents/a0d62b0b-e289-424b-8bff-5482ed7974fa"     },     "Meta": null }         </pre>
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### 7.14.GET INTERNATIONAL PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-payment-consent/{ConsentId}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       }     }   } }         </pre>



	<pre>         },         "CreditorAccount": {             "SchemeName": "UK.OBIE.IBAN",             "Identification": FR7630006000011234567890189,             "Name": "ACME Inc",             "SecondaryIdentification": "0002"         },         },         "RemittanceInformation": {             "Reference": "FRESCO-101",             "Unstructured": "Internal ops code 5120101"         },         },         "ExchangeRateInformation": {             "UnitCurrency": "GBP",             "RateType": "Actual"         }     },     },     "Status": "AwaitingAuthorisation",     "CreationDateTime": "2019-03-12T16:22:08Z",     "StatusUpdateDateTime": "2019-03-12T16:22:08Z" }, "Risk": {     "PaymentContextCode": "PartyToParty" }, "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open- banking/v3.0/pisp/international-payment-consents/a0d62b0b-e289-424b-8bff-5482ed7974fa" }, "Meta": null } </pre>
--	--

### 7.15.SUBMIT INTERNATIONAL PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-payments
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 9d5e7fd7-2191-3d27-af66-c344fc57f7d7</li> <li>• x-idempotency-key: 25802178</li> </ul>
Body	<pre> {   "Data": {     "ConsentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": "165.88", </pre>

	<pre>         "Currency": "GBP"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "       }     }     "Name": "ACME Inc",     "SecondaryIdentification": "0002"   },   "RemittanceInformation": {     "Reference": "FRESCO-101",     "Unstructured": "Internal ops code 5120101"   },   "ExchangeRateInformation": {     "UnitCurrency": "GBP",     "RateType": "Actual"   } } }, "Risk": {   "PaymentContextCode": "PartyToParty" } } </pre>
Response	<pre> {   "Data": {     "ConsentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       },       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       },       "ExchangeRateInformation": {         "UnitCurrency": "GBP",         "RateType": "Actual"       }     },     "InternationalPaymentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa-783482",     "Status": "AcceptedSettlementInProgress",     "CreationDateTime": "2019-03-12T16:22:08Z",     "StatusUpdateDateTime": "2019-03-12T16:22:08Z"   },   "Risk": { </pre>

	<pre>                 "PaymentContextCode": "PartyToParty"             },             "Links": {                 "Self": "https://openbanking.cynergybank.co.uk/API/open-                 banking/v3.0/pisp/international-payments/a0d62b0b-e289-424b-8bff-5482ed7974fa-783482"             },             "Meta": null         }     </pre>
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## 7.16. GET INTERNATIONAL PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-payments/{InternationalPaymentId}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "InstructionPriority": "Normal",       "CurrencyOfTransfer": "EUR",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "GBP"       }     },     "CreditorAccount": {       "SchemeName": "UK.OBIE.IBAN",       "Identification": FR7630006000011234567890189,       "Name": "ACME Inc",       "SecondaryIdentification": "0002"     },     "RemittanceInformation": {       "Reference": "FRESCO-101",       "Unstructured": "Internal ops code 5120101"     },     "ExchangeRateInformation": {       "UnitCurrency": "GBP",       "RateType": "Actual"     }   } }     </pre>

	<pre>         },         "InternationalPaymentId": "a0d62b0b-e289-424b-8bff-5482ed7974fa-783482",         "Status": "AcceptedSettlementInProgress",         "CreationDateTime": "2019-03-12T16:22:08Z",         "StatusUpdateDateTime": "2019-03-12T16:22:08Z"       },       "Risk": {         "PaymentContextCode": "PartyToParty"       },       "Links": {         "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-payments/a0d62b0b-e289-424b-8bff-5482ed7974fa-783482"       },       "Meta": null     }   } </pre>
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### 7.17.SUBMIT INTERNATIONAL SCHEDULED PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payment-consents
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	<pre> {   "Data": {     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "EUR"       },     },     "CurrencyOfTransfer": "EUR",     "CreditorAccount": {       "SchemeName": "UK.OBIE.IBAN",       "Identification": "FR7630006000011234567890189",       "Name": "ACME Inc",       "SecondaryIdentification": "0002"     },   },   "RemittanceInformation": {     "Reference": "FRESCO-101",     "Unstructured": "Internal ops code 5120101"   },   "ExchangeRateInformation": {     "UnitCurrency": "GBP",     "RateType": "Actual"   } } </pre>

	<pre>         }       },       "Risk": {         "PaymentContextCode": "PartyToParty"       }     }   } </pre>
Response	<pre> {   "Data": {     "ConsentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "EUR"       },       "CurrencyOfTransfer": "EUR",       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       },       "ExchangeRateInformation": {         "UnitCurrency": "GBP",         "RateType": "Actual"       }     },     "InternationalScheduledPaymentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839",     "Status": "AwaitingAuthorisation",     "CreationDateTime": "2019-03-12T16:30:30Z",     "StatusUpdateDateTime": "2019-03-12T16:30:30Z"   },   "Risk": {     "PaymentContextCode": "PartyToParty"   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments/5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839"   },   "Meta": null } </pre>

### 7.18.GET INTERNATIONAL SCHEDULED PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payment-consents/{ConsentID}
HTTP Method	GET

<p>Headers</p>	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
<p>Body</p>	
<p>Response</p>	<pre> {   "Data": {     "ConsentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "EUR"       },       "CurrencyOfTransfer": "EUR",       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       },       "ExchangeRateInformation": {         "UnitCurrency": "GBP",         "RateType": "Actual"       }     },     "InternationalScheduledPaymentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839",     "Status": "AwaitingAuthorisation",     "CreationDateTime": "2019-03-12T16:30:30Z",     "StatusUpdateDateTime": "2019-03-12T16:30:30Z"   },   "Risk": {     "PaymentContextCode": "PartyToParty"   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments/5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839"   },   "Meta": null } </pre>

## 7.19.SUBMIT INTERNATIONAL SCHEDULED PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 9d5e7fd7-2191-3d27-af66-c344fc57f7d7</li> <li>• x-idempotency-key: 25802178</li> </ul>
Body	<pre>{   "Data": {     "ConsentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",       "InstructedAmount": {         "Amount": "165.88",         "Currency": "EUR"       },       "CurrencyOfTransfer": "EUR",       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       },       "ExchangeRateInformation": {         "UnitCurrency": "GBP",         "RateType": "Actual"       }     }   },   "Risk": {     "PaymentContextCode": "PartyToParty"   } }</pre>
Response	<pre>{   "Data": {     "ConsentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",</pre>

	<pre>                 "InstructedAmount": {                     "Amount": 165.88,                     "Currency": "EUR"                 },                 "CurrencyOfTransfer": "EUR",                 "CreditorAccount": {                     "SchemeName": "UK.OBIE.IBAN",                     "Identification": "FR7630006000011234567890189",                     "Name": "ACME Inc",                     "SecondaryIdentification": "0002"                 },                 "RemittanceInformation": {                     "Reference": "FRESCO-101",                     "Unstructured": "Internal ops code 5120101"                 },                 "ExchangeRateInformation": {                     "UnitCurrency": "GBP",                     "RateType": "Actual"                 }             },             "InternationalScheduledPaymentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839",             "Status": "AcceptedSettlementInProgress",             "CreationDateTime": "2019-03-12T16:30:30Z",             "StatusUpdateDateTime": "2019-03-12T16:30:30Z"         },         "Risk": {             "PaymentContextCode": "PartyToParty"         },         "Links": {             "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments/5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839"         },         "Meta": null     } </pre>
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## 7.20. GET INTERNATIONAL SCHEDULED PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments/{PaymentID}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	



Response	<pre> {   "Data": {     "ConsentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6",     "Permission": "Create",     "Initiation": {       "InstructionIdentification": "ACME412",       "EndToEndIdentification": "FRESCO.21302.GFX.20",       "RequestedExecutionDateTime": "2018-08-06T00:00:00+00:00",       "InstructedAmount": {         "Amount": 165.88,         "Currency": "EUR"       },       "CurrencyOfTransfer": "EUR",       "CreditorAccount": {         "SchemeName": "UK.OBIE.IBAN",         "Identification": "FR7630006000011234567890189",         "Name": "ACME Inc",         "SecondaryIdentification": "0002"       },       "RemittanceInformation": {         "Reference": "FRESCO-101",         "Unstructured": "Internal ops code 5120101"       },       "ExchangeRateInformation": {         "UnitCurrency": "GBP",         "RateType": "Actual"       }     },     "InternationalScheduledPaymentId": "5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839",     "Status": "AcceptedSettlementInProgress",     "CreationDateTime": "2019-03-12T16:30:30Z",     "StatusUpdateDateTime": "2019-03-12T16:30:30Z"   },   "Risk": {     "PaymentContextCode": "PartyToParty"   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/international-scheduled-payments/5aefde61-83c6-4d4c-b4e7-b84a1cf151d6-104839"   },   "Meta": null } </pre>
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### 7.21. SUBMIT FILE PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/
HTTP Method	POST

Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	<pre>{   "Data": {     "Initiation": {       "FileType": "UK.OBIE.pain.001.001.08",       "FileHash": "64EC88CA00B268E5BA1A35678A1B5316D212F4F366B2477232534A8AECA37F3C",       "FileReference": "GB2OK238",       "NumberOfTransactions": "100",       "ControlSum": 3459.30     }   } }</pre>
Response	<pre>{   "Data": {     "ConsentId": "512345",     "FilePaymentId": "FP1-512345"     "Status": "AwaitingAuthorisation",     "CreationDateTime": "2018-06-05T15:15:13+00:00",     "StatusUpdateDateTime": "2018-06-05T15:15:13+00:00",      "Initiation": {       "FileType": "UK.OBIE.pain.001.001.08",       "FileHash": "m5ah/h1UjLvJYMxqAoZmj9dKdjZnsGNm+yMkJp/KuqQ",       "FileReference": "GB2OK238",       "NumberOfTransactions": "100",       "ControlSum": 3459.30     }   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/file-payments/FP1-512345"   },   "Meta": {} }</pre>

## 7.22.GET FILE PAYMENT CONSENT

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/{ConsentID}
HTTP Method	GET

Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre>{   "Data": {     "ConsentId": "512345",     "FilePaymentId": "FP1-512345"     "Status": "AwaitingAuthorisation",     "CreationDateTime": "2018-06-05T15:15:13+00:00",     "StatusUpdateDateTime": "2018-06-05T15:15:13+00:00",      "Initiation": {       "FileType": "UK.OBIE.pain.001.001.08",       "FileHash": "m5ah/h1UjLvJYMxqAoZmj9dKdjZnsGNm+yMkJp/KuqQ",       "FileReference": "GB2OK238",       "NumberOfTransactions": "100",       "ControlSum": 3459.30     }   },   "Links": {     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/file-payments/FP1-512345"   },   "Meta": {} }</pre>

### 7.23.SUBMIT FILE PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/file-payments
HTTP Method	POST
Headers	<ul style="list-style-type: none"> <li>• Content-Type application/json</li> <li>• charset utf-8</li> <li>• x-fapi-financial-id 001580000103UB7AAM</li> <li>• Accept application/json</li> <li>• Authorization Bearer 9d5e7fd7-2191-3d27-af66-c344fc57f7d7</li> <li>• x-idempotency-key: 25802178</li> </ul>
Body	<pre>{   "Data": {     "ConsentId": "512345",     "Initiation": {       "FileType": "UK.OBIE.pain.001.001.08",</pre>

	<pre> "FileHash": "64EC88CA00B268E5BA1A35678A1B5316D212F4F366B2477232534A8AECA37F3C", "FileReference": "GB2OK238", "NumberOfTransactions": "100", "ControlSum": 3459.30 } } } </pre>
Response	<pre> {   "Data": {     "ConsentId" : "512345",     "FilePaymentId": "FP1-512345"     "Status": "InitiationPending",     "CreationDateTime": "2018-06-05T15:15:13+00:00",     "StatusUpdateDateTime": "2018-06-05T15:15:13+00:00",      "Initiation": {       "FileType": "UK.OBIE.pain.001.001.08",       "FileHash": "m5ah/h1UjLvJYMxqAoZmj9dKdjZnsGNm+yMkJp/KuqQ",       "FileReference": "GB2OK238",       "NumberOfTransactions": "100",       "ControlSum": 3459.30     }   },   "Links":{     "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/file-payments/FP1-512345"   },   "Meta":{} } </pre>

## 7.24. GET FILE PAYMENTS

URL	https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/{SubmissionID}
HTTP Method	GET
Headers	<ul style="list-style-type: none"> <li>Content-Type application/json</li> <li>charset utf-8</li> <li>x-fapi-financial-id 001580000103UB7AAM</li> <li>Accept application/json</li> <li>Authorization Bearer 50470c18-4817-377c-a1c6-21f052399e32</li> </ul>
Body	
Response	<pre> {   "Data": {     "ConsentId" : "512345",     "FilePaymentId": "FP1-512345"     "Status": "InitiationPending",     "CreationDateTime": "2018-06-05T15:15:13+00:00", </pre>

	<pre>"StatusUpdateDateTime": "2018-06-05T15:15:13+00:00",  "Initiation": {   "FileType": "UK.OBIE.pain.001.001.08",   "FileHash": "m5ah/h1UjLvJYMxqAoZmj9dKdjZnsGNm+yMkJp/KuqQ",   "FileReference": "GB2OK238",   "NumberOfTransactions": "100",   "ControlSum": 3459.30 } }, "Links":{   "Self": "https://openbanking.cynergybank.co.uk/API/open-banking/v3.0/pisp/file-payments/FP1-512345" }, "Meta":{} }</pre>
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## 8. SUPPORT SERVICE

Any technical queries relating to the Open Banking API's please email us at [obaccadmin@cynergybank.co.uk](mailto:obaccadmin@cynergybank.co.uk)

## **APPENDIX A – PLANNED UNAVAILABILITY OF PRODUCTION PAYMENT AND TRANSACTION API**

Please note between the hours of 7:00 to 8:00 PM UK Time (Monday to Friday) production environment will not be available however the API portal and Sandbox can still be accessed.