



# Payment Initiation Implementation Guidelines

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# 1 Payment Initiation Implementation Guidelines

## 1.1 OpenBanking UK Endpoints supported for Payment Initiation by Permanent TSB

List of Endpoints Supported		
Payment Category	Endpoints	Supported by Permanent TSB
Domestic Payments v3.1	POST /domestic-payment-consents GET /domestic-payment-consents/{ConsentId} GET /domestic-payment-consents/{ConsentId}/funds-confirmation POST /domestic-payments GET /domestic-payments/{DomesticPaymentId}	Yes
Domestic Scheduled Payment v3.1	POST /domestic-scheduled-payment-consents GET /domestic-scheduled-payment-consents/{ConsentId} POST /domestic-scheduled-payments GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Yes
Domestic Standing Orders V3.1	POST /domestic-standing-order-consents GET /domestic-standing-order-consents/{ConsentId} POST /domestic-standing-orders GET /domestic-standing-orders/{DomesticStandingOrderId}	Yes
International Payments v3.1	POST /international-payment-consents GET /international-payment-consents/{ConsentId} GET /international-payment-consents/{ConsentId}/funds-confirmation POST /international-payments GET /international-payments/{InternationalPaymentId}	Yes
International Scheduled Payments V3.1	Not Supported	No
International Standing Orders V3.1	Not Supported	No
File Payments v3.1	Not Supported	No

## 1.2 Permanent TSB Domestic Payments Endpoint Guidelines

### 1.2.1 Payments supported under the Domestic Payment Endpoint

Following payments can be initiated using the OBIE Domestic Payments Endpoint

- 1) Between my accounts – Payment between customers own accounts.
- 2) Third Party Permanent TSB – Payment to any other beneficiary within Permanent TSB.
- 3) SEPA transfers to Non-Permanent TSB beneficiaries – SEPA payments to beneficiaries in Ireland or SEPA Zone countries.

### 1.2.2 Trusted Beneficiary processing

Permanent TSB will support processing of Domestic payments on Trusted Beneficiaries for Third Party Permanent TSB and SEPA transfers. Trusted beneficiary payments are payments to a specific Creditor based on setup of a Payment Mandate by Customers under their profile. Permanent TSB will try to match a trusted beneficiary on a Customer profile based on the Creditor Account and if a Payment Mandate match is found, Permanent TSB would process the payment on that trusted beneficiary.

If a match is not found, Permanent TSB will process the payment as Single Shot payment.

### 1.2.3 Usage of Fields for Domestic Payments Endpoint

Depending on the Payment Type we expect you to provide below minimum fields for successful initiation of Payments. Please note the Usage Rules of the fields as well.

Domestic Payment Consent Field Usage Rules for successful initiation of Payments		
Field Name	Field Optionality	Usage Rule
EndToEndIdentification	Mandatory	Permanent TSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.
LocalInstrument	Mandatory	Should always be 'UK.OBIE.SEPACreditTransfer'
InstructedAmount/Amount	Mandatory	Minimum and Maximum values supported are 9 and 2 decimals. e.g. 0.01 -- > 999999999.99  PISP must always provide two decimal places in this field.
InstructedAmount/Currency	Mandatory	Should always be 'EUR'
DebtorAccount/SchemeName	Conditional	If provided, can be either 'UK.OBIE.SortCodeAccountNumber' or 'UK.OBIE.IBAN'.  Must be present if DebtorAccount/Identification field is present.
DebtorAccount/Identification	Conditional	If provided, should be a valid Permanent TSB sort code account number or a valid IBAN.  Must be present if DebtorAccount/SchemeName field is present.
CreditorAccount/SchemeName	Mandatory	Should always be 'UK.OBIE.IBAN'
CreditorAccount/Identification	Mandatory	Should be a valid IBAN (For SEPA payments, corresponding BIC should be SEPA reachable).
CreditorAccount/Name	Mandatory	Permanent TSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.

RemittanceInformation/Unstructured	Optional	Permanent TSB will only support 40 characters in this field. Remaining will be truncated if provided by PISP.
OBAuthorisation1/AuthorisationType	Conditional	If provided by PISP, this should always be 'Any'.  Mandatory if Authorisation block is present.

Domestic Payment Consent Fields not used for Payments processing by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
InstructionIdentification	Mandatory	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
DebtorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
CreditorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
CreditorPostalAddress Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.
RemittanceInformation/Reference	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.  PISP can provide Remittance information in the Unstructured field.
Risk Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.

Domestic Payment Consent Fields not supported by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
Supplementary Data Block	Optional	Permanent TSB does not support this block for Domestic Endpoint. If received from PISP, entire request would be rejected.
OBAuthorisation1/CompletionDateTime	Optional	Permanent TSB does not support this field for Domestic Endpoint. If received from PISP, entire request would be rejected.

#### 1.2.4 Domestic Payment Consent Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for consent response. Below are the usage rules for rest of the fields.

Domestic Payment Consent response fields not provided back by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
CutOffDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedExecutionDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	Permanent TSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	Permanent TSB will not return this field in the response as there are no charges applicable for Domestic Payments.

## 1.2.5 Domestic Payment Order Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for Payment Order response. Below are the usage rules for fields.

Domestic Payment Order response fields usage rules		
Field/Block Name	Field Optionality	Usage Rule
Status	Mandatory	<p>Permanent TSB will provide this information back.</p> <ul style="list-style-type: none"> <li>- If customers account is successfully debited - Permanent TSB will return AcceptedSettlementCompleted.</li> <li>- If further authorisation is required - Permanent TSB will return AcceptedSettlementInProgress.</li> <li>- If the payment cannot be processed - Permanent TSB will return rejected.</li> </ul> <p>Permanent TSB will never return Pending in this field.</p>
ExpectedExecutionDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	Permanent TSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	Permanent TSB will not return this field in the response as there are no charges applicable for Domestic Payments.
OBMultiAuthorisation1/Status	Conditional	<p>Permanent TSB will be returning this field along with the Block if multiauthorisation is required for the Payment.</p> <ul style="list-style-type: none"> <li>-Authorised - The payment order will be updated to AcceptedSettlementCompleted</li> <li>-AwaitingFurtherAuthorisation</li> <li>-Rejected</li> </ul>
OBMultiAuthorisation1/NumberRequired	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/NumberReceived	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/LastUpdateDateTime	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/ExpirationDateTime	Optional	Permanent TSB will not return this field in the response.

### 1.3 Permanent TSB Domestic Scheduled Payment Endpoint Payments Processing

#### 1.3.1 Additional Field Usage Rules applicable to Domestic Scheduled payments

All the rules for processing a Domestic Payment will be applicable for a Domestic Scheduled payment. This section only outlines the additional information which is applicable for Domestic Scheduled Payments.

Domestic Scheduled Consent additional Field Usage Rules for successful initiation of Payments		
Field Name	Field Optionality	Usage Rule
RequestedExecutionDateTime	Mandatory	The Requested Execution Date cannot be a date in past. The Requested Execution Date cannot be more than one month in future. **Please refer cut-off and business day considerations below.
InstructedAmount/Amount	Mandatory	Minimum and Maximum values supported are 7 and 2 decimals. e.g. 0.01 -- > 9999999.99 PISP must always provide two decimal places in this field.

#### Cut-off and Business day

For scheduled payments, Permanent TSB has a cut-off of 18:00 every business day.

Any scheduled payment received before this time on a business day can have earliest Requested Execution Date of Next Business Day.

Any scheduled payment received post this time should have an earliest Requested Execution Date of Next Business Day + 1 Business Day.

PISPs should ensure that they submit the payments with Requested Executed date as per above rules to avoid any rejections of payments.

E.g. Scheduled Payment with Requested Execution Date of next Monday received on Friday at 14:00 will be processed.

E.g. Scheduled Payment with Requested Execution Date of next Monday received on Friday after 18:00 will be rejected. Requested Execution Date should be of next Tuesday in this case.

Domestic Scheduled Payment - Payment Order Status field		
Field Name	Field Optionality	Usage Rule
Status	Mandatory	Permanent TSB will provide this information back.  - If request is successfully processed - Permanent TSB will return InitiationCompleted. - If further authorisation is required - Permanent TSB will return InitiationPending. - If the request cannot be processed - Permanent TSB will return InitiationFailed.

### 1.4 Permanent TSB Domestic Standing Orders Endpoint Guidelines

### 1.4.1 Payments supported under the Domestic Standing Order Endpoint

The following Standing orders can be set up using the OBIE Domestic Standing Order Endpoint

- 1) Between my accounts – Internal Standing order between customers own accounts.
- 2) Third Party Permanent TSB – Internal Standing order to any other beneficiary within Permanent TSB.
- 3) SEPA transfers to Non-Permanent TSB beneficiaries – SEPA Standing Orders to beneficiaries in Ireland or SEPA Zone countries.

### 1.4.2 Usage of Fields for Domestic Standing Order Endpoint

Depending on the Payment Type we expect you to provide below minimum fields for successful setup of Standing Orders. Please note the Usage Rules of the fields as well.

Domestic Standing Order Consent Field Usage Rules for successful setup of Standing Orders		
Field Name	Field Optionality	Usage Rule
Permission	Optional	Always 'Create'. Will not be used for any payments processing.
Frequency	Mandatory	Weekly - IntrvlWkDay:01:01 (up to 07) Fortnightly - IntrvlWkDay:02:01 (up to 07) Monthly - IntrvlMnthDay:01:01 (up to 31) Yearly - IntrvlMnthDay:12:01 (up to 31)
Reference	Mandatory	Permanent TSB will only support 18 characters in this field. Remaining will be truncated if provided by PISP.
NumberOfPayments	Mandatory	Should be always numeric Maximum value supported 999
FirstPaymentDateTime	Mandatory	The date provided must be in the future. The date provided shall not allow dates greater than 12 months in the future.  Should be in line with frequency provided.
FirstPaymentAmount/Amount	Mandatory	Permanent TSB will only support maximum of (5+2) value in this field. E.g. 99999.99 Permanent TSB will only support maximum values and reject any request which is above those values. PISP must always provide two decimal places in this field.
FirstPaymentAmount/Currency	Mandatory	Always EUR
DebtorAccount/SchemeName	Mandatory	If provided, can be either 'UK.OBIE.SortCodeAccountNumber' or 'UK.OBIE.IBAN'.  Must be present if DebtorAccount/Identification field is present.
DebtorAccount/Identification	Conditional	If provided, should be a valid Permanent TSB sort code account number or a valid IBAN.  Must be present if DebtorAccount/SchemeName field is present.
CreditorAccount/SchemeName	Mandatory	Always 'UK.OBIE.IBAN'  Must be present if CreditorAccount/Identification field is present.
CreditorAccount/Identification	Mandatory	Should be a valid IBAN (For SEPA payments,

		<p>corresponding BIC should be SEPA reachable).</p> <p>Must be present if CreditorAccount/Scheme Name field is present.</p>
CreditorAccount/Name	Mandatory	<p>Will be used for payment processing</p> <p>The information will be truncated to 18 characters if Permanent TSB receives 70 characters.</p>
Supplementary Data/Personal Message (Remittance Information)	Optional	<p>If provided this field will be used for SEPA Payments Processing.</p> <p>The information will be truncated to 40 characters if Permanent TSB receives 60 characters.</p> <p>Mandatory if Supplementary Data block is present.</p>
OBAuthorisation1/Authorisation Type	Conditional	<p>If provided by PISP, this should always have 'Any'</p> <p>Mandatory if Authorisation block is present</p>

<b>Domestic Standing Order Consent Fields not used for Payments processing by Permanent TSB</b>		
<b>Field/Block Name</b>	<b>Field Optionality</b>	<b>Usage Rule</b>
RecurringPaymentDateTime	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
FinalPaymentDateTime	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
RecurringPaymentAmount/Amount	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications. If used, PISP must provide two decimal places in this field.
RecurringPaymentAmount/Currency	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
FinalPaymentAmount/Amount	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications. If used, PISP must provide two decimal places in this field.
FinalPaymentAmount/Currency	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
DebtorAccount/Name	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
DebtorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
CreditorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
Risk Block	Optional	Permanent TSB will accept the entire block, do format validations but will not use any of the information for payment processing.

Domestic Standing Order Consent Fields not supported by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
OBAuthorisation1/CompletionDateTime	Optional	Permanent TSB will reject any request which has this field present.

**Note:-**

Where the debiting accounts requires multiple authorisations, the Standing order must be authorised before the first payment due date.

### 1.4.3 Domestic Standing Order Consent Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for consent response. Below are the usage rules for the fields.

Domestic Standing Order Consent response fields not provided back by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
CutOffDateTime	Optional	Permanent TSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	Permanent TSB will not return this field in the response as there are no charges applicable for setup of Standing Orders.

### 1.4.4 Domestic Standing Order- Order Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for Domestic Standing Order response. Below are the usage rules for the fields.

Domestic Standing Order – Order response fields not provided back by Permanent TSB		
Field/Block Name	Field Optionality	Usage Rule
Status	Mandatory	Permanent TSB will provide this information back.  - If request is successfully processed - Permanent TSB will return InitiationCompleted. - If further authorisation is required - Permanent TSB will return InitiationPending. - If the request cannot be processed - Permanent TSB will return InitiationFailed.
OBMultiAuthorisation1/Status	Conditional	Permanent TSB will be returning this field along with the Block if multiauthorisation is required for the Payment.  -Authorized - The standing order will be updated to InitiationCompleted -AwaitingFurtherAuthorisation -Rejected – The standing order will be updated to InitiationFailed.
OBMultiAuthorisation1/NumberRequired	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/NumberReceived	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/LastUpdateDateTime	Optional	Permanent TSB will not return this field in the response.

## 1.5 Permanent TSB International Payments Endpoint Guidelines

### 1.5.1 Payments supported under the International Payments Endpoint

Permanent TSB will be supporting the SWIFT International transfers under the International Payments Endpoint.

### 1.5.2 Trusted Beneficiary processing

Permanent TSB will support processing of International SWIFT payments only if a Trusted Beneficiary is setup with Permanent TSB using the existing SWIFT Mandate process. Permanent TSB will try to match a trusted beneficiary based on the Debtor Account, Creditor Account, Instructed Amount Currency, Charge Bearer and Creditor Country and if a match is found, Permanent TSB would process the payment.

If a match is not found, Permanent TSB will reject the payment.

### 1.5.3 Usage of Fields for International Payments Endpoint

For International SWIFT Payments, Permanent TSB expects you to provide below minimum fields for successful initiation of Payments. Please note the Usage Rules of the fields as well.

International Payment Consent Field Usage Rules for successful initiation of Payments		
Field Name	Field Optionality	Usage Rule
EndToEndIdentification	Mandatory	This field is required for payment processing. Format should be as per OBIE specifications.
LocalInstrument	Mandatory	Should always be 'UK.OBIE.SEPACreditTransfer'
InstructionPriority	Mandatory	Should always be 'Normal'
ChargeBearer	Mandatory	Should be any of - 'BorneByCreditor' 'BorneByDebtor' 'Shared'  Will be used to match a trusted beneficiary (SWIFT Mandate)
CurrencyofTransfer	Mandatory	Should always be same as InstructedAmount/Amount/Currency.
InstructedAmount/Amount	Mandatory	Minimum and Maximum values supported are 9 and 2 decimals. e.g. 1.00 --> 999999999.99 If used, PISP must provide two decimal places in this field. Amount can't be less than 1.00 JPY currency must have two zeros for cents, as there are no cents in JPY - ".00" Must match CurrencyOfTransfer
InstructedAmount/Currency	Mandatory	This should be a valid supported currency from below values.  AUD/CAD/CZK/DKK/EUR/GBP/JPY/NOK/NZD/PLN/SEK/SGD/USD /ZAR  Will be used to match a trusted beneficiary.
ExchangeRateInformation/RateType	Conditional	If provided, should always be 'Actual'.
DebtorAccount/SchemeName	Conditional	If provided, can be either 'UK.OBIE.SortCodeAccountNumber' or 'UK.OBIE.IBAN'.  Must be present if DebtorAccount/Identification field is present.
DebtorAccount/Identification	Conditional	If provided, should be a valid Permanent TSB sort code account number or a valid IBAN.

		Must be present if DebtorAccount/SchemeName field is present. Will be used to match a trusted beneficiary.
Creditor/PostalAddress/Country	Mandatory	This field should contain a valid country code to which Payment is to be sent. Will be used to match a trusted beneficiary.
CreditorAccount/SchemeName	Mandatory	This field should contain 'UK.OBIE.IBAN' or 'UK.OBIE.BBAN' or 'UK.OBIE.SortCodeAccountNumber' for countries that do not offer IBAN. 'UK.OBIE.BBAN' supports letters, numbers and the following characters - : ( ) . , ' +
CreditorAccount/Identification	Mandatory	Should be a valid IBAN, BBAN or Sort code Account Number. This will be used to match trusted beneficiary. Sort code Account Number must be 14 digits in length.
OBAuthorisation1/AuthorisationType	Conditional	If provided by PISP, this should always be 'Any'.  Mandatory if Authorisation block is present.

<b>International Payment Consent Fields not used for Payments processing by Permanent TSB</b>		
<b>Field/Block Name</b>	<b>Field Optionality</b>	<b>Usage Rule</b>
InstructionIdentification	Mandatory	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
Purpose	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
ExchangeRateInformation/UnitCurrency	Conditional	If provided will always be 'EUR'
DebtorAccount/Name	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
DebtorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
CreditorAccount/SecondaryIdentification	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
Creditor/Name	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.  Permanent TSB will use the information from the trusted beneficiary when processing the payment.
CreditorPostalAddress Block (All fields barring Country) *	Optional	The block and corresponding fields (*All fields barring Country) will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.  Permanent TSB will use the information from the trusted beneficiary when processing the payment.
Creditor Agent Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.  Permanent TSB will use the information from the trusted beneficiary when processing the payment.
Creditor Agent Postal Address Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.

		Permanent TSB will use the information from the trusted beneficiary when processing the payment.
CreditorAccount/Name	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
RemittanceInformation/Unstructured	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
RemittanceInformation/Reference	Optional	The field will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specifications.
Risk Block	Optional	The block and corresponding fields will be accepted from a PISP but will be ignored by Permanent TSB. Format should be as per OBIE specification.

#### International Payment Consent Fields not supported by Permanent TSB

Field/Block Name	Field Optionality	Usage Rule
ExchangeRateInformation/ExchangeRate	Optional	Permanent TSB does not support this field for International Endpoint. If received from PISP, entire request would be rejected.
ExchangeRateInformation/ContractIdentification	Optional	Permanent TSB does not support this field for International Endpoint. If received from PISP, entire request would be rejected.
Supplementary Data Block	Optional	Permanent TSB does not support this block for International Endpoint. If received from PISP, entire request would be rejected.
OBAuthorisation1/CompletionDateTime	Optional	Permanent TSB does not support this field for International Endpoint. If received from PISP, entire request would be rejected.

#### 1.5.4 International Payment Consent Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for consent response. Below are the usage rules for rest of the fields.

#### International Payment Consent response fields not provided back by Permanent TSB

Field/Block Name	Field Optionality	Usage Rule
CutOffDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedExecutionDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	Permanent TSB will not return this field in the response.
OBCharge2/ChargeBearer	Conditional	Permanent TSB will return back the actual charges in the Charges block once consent is authorised. If provided, will always be 'BorneByDebtor'
OBCharge2/Type	Conditional	If provided, will always be 'IE.PermanentTSB.SwiftPaymentOut'
OBCharge2/Amount/Amount	Conditional	Actual charges for the payment
OBCharge2/Amount/Currency	Conditional	If provided will always be 'EUR'
ExchangeRateInformation/UnitCurrency	Conditional	If provided will always be 'EUR'
ExchangeRateInformation/ExchangeRate	Conditional	Will be provided if Exchange Rate is involved for the transaction once consent is authorised. This field will be the actual Exchange Rate applicable for the payment.  <b>Note:-</b> PISP should ensure that they submit the Payment Order without undue delay post consent authorisation for the exchange rate to be honoured. The same exchange rate would be used for Confirmation of Funds Request as well.
ExchangeRateInformation/RateType	Conditional	If provided will always be 'Actual'
ExchangeRateInformation/ContractIdentification	Optional	Permanent TSB will not return this field in the response.

ExchangeRateInformation/ExpirationDateTime	Conditional	If provided will always be 23:59:59.
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**Note:-** For International Payment consent, Permanent TSB will always provide back the actual Exchange Rate applicable for the payment. PISP will have to ensure they submit the Payment Order without undue delay. For multiauthorisations, all the approvals should be carried out before midnight.

### 1.5.5 International Payment Order Response

Permanent TSB will support all the mandatory fields as per OBIE specifications for Payment Order response. Below are the usage rules for fields.

International Payment Order Endpoint response fields usage rules		
Field/Block Name	Field Optionality	Usage Rule
Status	Mandatory	Permanent TSB will provide this information back.  - If customers account is successfully debited - Permanent TSB will return AcceptedSettlementCompleted. - If further authorisation is required - Permanent TSB will return AcceptedSettlementInProgress. - If the payment cannot be processed - Permanent TSB will return rejected.  Permanent TSB will never return Pending in this field.
ExpectedExecutionDateTime	Optional	Permanent TSB will not return this field in the response.
ExpectedSettlementDateTime	Optional	Permanent TSB will not return this field in the response.
OBCharge2 – Charges Block	Optional	Permanent TSB will send back the same information which was sent in the Payment Consent response.
OBMultiAuthorisation1/Status	Conditional	Permanent TSB will be returning this field along with the Block if multiauthorisation is required for the Payment.  -Authorised - The payment order will be updated to AcceptedSettlementCompleted -AwaitingFurtherAuthorisation -Rejected
OBMultiAuthorisation1/NumberRequired	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/NumberReceived	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/LastUpdateDateTime	Optional	Permanent TSB will not return this field in the response.
OBMultiAuthorisation1/ExpirationDateTime	Optional	Permanent TSB will not return this field in the response.

### 1.6 Multiauthorisation – Applicable for all the payment types.

Wherever multiauthorisation is required, customers will have to authorise the payment on existing online channel.

Permanent TSB will return back the Multiauthorisation block back to PISP to provide information on the status of the authorisations.

Please refer the Payment Order Response sections for information on how information will be provided back in this block.

If no multiauthorisation is applicable, the block will not be provided back.

## 1.7 Support for Special Characters

Permanent TSB will support the following character sets for all the Payment initiation requests free text fields.

Any Letter, Number, Space and the following characters are valid

- : ( ) . , ' +

If any un-supported characters are received the request would be rejected.

## 1.8 Custom Enumeration values defined by Permanent TSB for Payment Initiation

Permanent TSB has defined below custom namespace enumeration value for - *Data/OBCharge2/Type* field.

Namespace Enumeration Value	Description
IE.PermanentTSB.SwiftPaymentOut	Swift (International) Payment Service fee

## 1.9 Example of Domestic Payment Initiation

### Domestic Payment Consent Request

```
{
  "Data": {
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
      "InstructedAmount": {
        "Amount": "124.55",
        "Currency": "EUR"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE19IPBS99066700112324"
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
```

```

    "Identification": "IE22AIBK93353821313121",
    "Name": "Joe Spencer"
  },
  "RemittanceInformation": {
    "Unstructured": "Remittance information"
  }
},
"Risk": {
}
}

```

### **Domestic Payment Consent Response**

```

{
  "Data": {
    "ConsentId": "DF5ABB84-1ED2-44D4-8719-30A7888C1220",
    "Status": "AwaitingAuthorisation",
    "CreationDateTime": "2019-05-05T15:15:15+00:00",
    "StatusUpdateDateTime": "2019-05-05T15:15:15+00:00",
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
      "InstructedAmount": {
        "Amount": "124.55",
        "Currency": "EUR"
      },
      "DebtorAccount": {
        "SchemeName": "UK.OBIE.IBAN",
        "Identification": "IE19IPBS99066700112324"
      },
      "CreditorAccount": {
        "SchemeName": "UK.OBIE.IBAN",
        "Identification": "IE22AIBK93353821313121",
        "Name": "Joe Spencer"
      },
      "RemittanceInformation": {
        "Unstructured": "Remittance information"
      }
    }
  },
  "Risk": {},
  "Links": {
    "Self": " http://{{URL}}/v3.1/pisp/domestic-payment-consents/DF5ABB84-1ED2-44D4-8719-30A7888C1220"
  },
  "Meta": {}
}

```

```
}
```

### **Domestic Payment Order Response (including Multiauthorisation)**

```
{
```

```
"Data": {
```

```
  "DomesticPaymentId": "76761F8F-D2BD-4B3E-8C6E-10C0B2169D48",
```

```
  "ConsentId": "DF5ABB84-1ED2-44D4-8719-30A7888C1220",
```

```
  "Status": "AcceptedSettlementInProgress",
```

```
  "CreationDateTime": "2019-05-05T15:15:22+00:00",
```

```
  "StatusUpdateDateTime": "2019-05-05T15:15:22+00:00",
```

```
  "Initiation": {
```

```
    "InstructionIdentification": "ANSM023",
```

```
    "EndToEndIdentification": "EndtoEnd ID",
```

```
    "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
```

```
    "InstructedAmount": {
```

```
      "Amount": "124.55",
```

```
      "Currency": "EUR"
```

```
    },
```

```
    "DebtorAccount": {
```

```
      "SchemeName": "UK.OBIE.IBAN",
```

```
      "Identification": "IE19IPBS99066700112324"
```

```
    },
```

```
    "CreditorAccount": {
```

```
      "SchemeName": "UK.OBIE.IBAN",
```

```
      "Identification": "IE22AIBK93353821313121",
```

```
      "Name": "Joe Spencer"
```

```
    },
```

```
    "RemittanceInformation": {
```

```
      "Unstructured": "Remittance information"
```

```
    }
```

```
  }
```

```
  "MultiAuthorisation": {
```

```
    "Status": "AwaitingFurtherAuthorisation"
```

```
  }
```

```
},
```

```
"Links": {
```

```
  "Self": "http://{URL}/v3.1/pisp/domestic-payments/76761F8F-D2BD-4B3E-8C6E-10C0B2169D48"
```

```
},
```

```
"Meta": {}
```

```
}
```

## 1.10 Example of Domestic Scheduled Payment Initiation

### Domestic Scheduled Payment Consent Request

```
{
  "Data": {
    "Permission": "Create",
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
      "RequestedExecutionDateTime": "2019-05-16T00:00:00+00:00",
      "InstructedAmount": {
        "Amount": "124.55",
        "Currency": "EUR"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE19IPBS99066700112324"
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE22AIBK93353821313121",
      "Name": "Joe Spencer"
    },
    "RemittanceInformation": {
      "Unstructured": "Remittance information"
    }
  },
  "Risk": {
  }
}
```

### Domestic Scheduled Payment Consent Response

```
{
  "Data": {
    "ConsentId": "DF5ABB84-1ED2-44D4-9819-30A7888C1220",
    "Status": "AwaitingAuthorisation",
    "CreationDateTime": "2019-05-05T15:15:15+00:00",
    "StatusUpdateDateTime": "2019-05-05T15:15:15+00:00",
    "Permission": "Create",
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
      "RequestedExecutionDateTime": "2019-05-16T00:00:00+00:00",
      "InstructedAmount": {
        "Amount": "124.55",

```

```

    "Currency": "EUR"
  },
  "DebtorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "IE19IPBS99066700112324"
  },
  "CreditorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "IE22AIBK93353821313121",
    "Name": "Joe Spencer"
  },
  "RemittanceInformation": {
    "Unstructured": "Remittance information"
  }
}
},
"Risk": {},
"Links": {
  "Self": "http://{URL}/v3.1/pisp/domestic-scheduled-payment-consents/DF5ABB84-1ED2-44D4-9819-30A7888C1220"
},
"Meta": {}
}

```

### **Domestic Scheduled Payment Order Response (including Multiauthorisation)**

```

{
  "Data": {
    "DomesticPaymentId": "46761F8F-D2BD-4B3E-8C6E-10C0B2169D48",
    "ConsentId": "DF5ABB84-1ED2-44D4-9819-30A7888C1220",
    "Status": "AcceptedSettlementInProgress",
    "CreationDateTime": "2019-05-05T15:15:22+00:00",
    "StatusUpdateDateTime": "2019-05-05T15:15:22+00:00",
    "Initiation": {
      "InstructionIdentification": "ANSM023",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SEPACreditTransfer",
      "RequestedExecutionDateTime": "2019-05-16T00:00:00+00:00",
      "InstructedAmount": {
        "Amount": "124.55",
        "Currency": "EUR"
      },
      "DebtorAccount": {
        "SchemeName": "UK.OBIE.IBAN",
        "Identification": "IE19IPBS99066700112324"
      },
    },
  },
}

```

```
"CreditorAccount": {
  "SchemeName": "UK.OBIE.IBAN",
  "Identification": "IE22AIBK93353821313121",
  "Name": "Joe Spencer"
},
"RemittanceInformation": {
  "Unstructured": "Remittance information"
},
}
"MultiAuthorisation": {
  "Status": "AwaitingFurtherAuthorisation"
}
},
"Links": {
  "Self": "http://{URL}/v3.1/pisp/domestic-scheduled-payment-consents/46761F8F-D2BD-4B3E-8C6E-10C0B2169D48"
},
"Meta": {}
}
```

## 1.11 Example of Domestic Standing Order Setup

### Domestic Standing Order Setup Consent Request

```
{
  "Data": {
    "Permission": "Create",
    "Initiation": {
      "Frequency": "IntrvlWkDay:01:01",
      "Reference": "Test Money Xfer",
      "NumberOfPayments": "25",
      "FirstPaymentDateTime": "2019-06-10T06:06:06+00:00",
      "FirstPaymentAmount": {
        "Amount": "26.66",
        "Currency": "EUR"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE19IPBS99066700112324",
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE22AIBK93353821313121",
      "Name": "Joe Spencer"
    },
    "SupplementaryData": {
      "PersonalMessage": "Payment for Bill",
    }
  },
  "Risk": {}
}
```

### Domestic Standing Order Setup Consent Response

```
{
  "Data": {
    "ConsentId": "DF5ABB84-1ED2-45D4-9719-30A7888C1220",
    "CreationDateTime": "2019-06-06T06:06:06+00:00",
    "Status": "Authorised",
    "StatusUpdateDateTime": "2019-06-06T06:06:06+00:00",
    "Permission": "Create",
    "Initiation": {
      "Frequency": "IntrvlWkDay:01:01",
      "Reference": "Test Money Xfer",
      "NumberOfPayments": "25",
      "FirstPaymentDateTime": "2019-06-10T06:06:06+00:00"
    }
  }
}
```

```

    "FirstPaymentAmount": {
      "Amount": "26.66",
      "Currency": "EUR"
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE19IPBS99066700112324"
    },
    "CreditorAccount": {
      "SchemeName": "UK.OBIE.IBAN",
      "Identification": "IE22AIBK93353821313121",
      "Name": "Joe Spencer"
    },
    "SupplementaryData": {
      "PersonalMessage": "Payment for Bill",
    }
  }
},
"Risk": {},
  "Links": {
    "Self": "http://{URL}/v3.1/pisp/domestic-standing-order-consents/DF5ABB84-1ED2-45D4-9719-30A7888C1220"
  },
  "Meta": {}
}

```

### **Domestic Standing Order Setup Response**

```

{
  "Data": {
    "DomesticStandingOrderId": "86761F8F-D2BD-4B3E-8C6E-10C0B2169D48",
    "ConsentId": "DF5ABB84-1ED2-45D4-9719-30A7888C1220",
    "CreationDateTime": "2019-06-06T06:06:06+00:00",
    "Status": "InitiationCompleted",
    "StatusUpdateDateTime": "2019-06-06T06:06:06+00:00",
    "Initiation": {
      "Frequency": "IntrvlWkDay:01:01",
      "Reference": "Test Money Xfer",
      "NumberOfPayments": "25",
      "FirstPaymentDateTime": "2019-06-10T06:06:06+00:00",
      "FirstPaymentAmount": {
        "Amount": "26.66",
        "Currency": "EUR"
      },
    },
    "DebtorAccount": {
      "SchemeName": "UK.OBIE.IBAN",

```

```
    "Identification": "IE19IPBS99066700112324"
  },
  "CreditorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "IE22AIBK93353821313121",
    "Name": "Joe Spencer"
  },
  "SupplementaryData": {
    "PersonalMessage": "Payment for Bill",
  }
},
"Links": {
  "Self": "http://{URL}/v3.1/pisp/domestic-scheduled-payment-consents/86761F8F-D2BD-4B3E-8C6E-10C0B2169D48"
},
"Meta": {}
}
```

## 1.12 Example of International Payment Initiation

### International Payment Consent Request

```
{
  "Data": {
    "Initiation": {
      "InstructionIdentification": "Test Payment",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SWIFT",
      "InstructionPriority": "Normal",
      "ChargeBearer": "Shared",
      "CurrencyOfTransfer": "GBP",
      "InstructedAmount": {
        "Amount": "325.55",
        "Currency": "GBP"
      },
      "ExchangeRateInformation": {
        "UnitCurrency": "EUR",
        "RateType": "Actual"
      },
      "DebtorAccount": {
        "SchemeName": "UK.OBIE.IBAN",
        "Identification": "IE19IPBS99066700112324"
      },
      "Creditor": {
        "PostalAddress": {
          "Country": "GB"
        }
      },
      "CreditorAccount": {
        "SchemeName": "UK.OBIE.IBAN",
        "Identification": "GB29NWBK60161331926819",
      }
    }
  },
  "Risk": {}
}
```

### International Payment Consent Response

```
{
  "Data": {
    "ConsentId": "DF5ABB84-1ED2-44D9-9719-30A7888C1220",
    "Status": "AwaitingAuthorisation",
    "CreationDateTime": "2019-05-06T15:15:15+00:00",
    "StatusUpdateDateTime": "2019-05-06T15:15:15+00:00",
  }
}
```

```

"Charges": [
  {
    "ChargeBearer": "BorneByDebtor",
    "Type": "IE.PermanentTSB.SwiftPaymentOut",
    "Amount": {
      "Amount": "31.50",
      "Currency": "EUR"
    }
  }
],
"ExchangeRateInformation": {
  "UnitCurrency": "EUR",
  "ExchangeRate": "0.864100",
  "RateType": "Actual",
  "ExpirationDateTime": "23:59:59"
},
"Initiation": {
  "InstructionIdentification": "Test Payment",
  "EndToEndIdentification": "EndtoEnd ID",
  "LocalInstrument": "UK.OBIE.SWIFT",
  "InstructionPriority": "Normal",
  "ChargeBearer": "Shared",
  "CurrencyOfTransfer": "GBP",
  "InstructedAmount": {
    "Amount": "325.55",
    "Currency": "GBP"
  },
  "ExchangeRateInformation": {
    "UnitCurrency": "EUR",
    "RateType": "Actual"
  },
  "DebtorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "IE19IPBS99066700112324"
  },
  "Creditor": {
    "PostalAddress": {
      "Country": "GB"
    }
  },
  "CreditorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "GB29NWBK60161331926819",
  }
}
},

```

```

    "Risk": {},
    "Links": {
      "Self": "http://{URL}/v3.1/pisp/international-payment-consents/DF5ABB84-1ED2-44D9-9719-30A7888C1220"
    },
    "Meta": {}
  }

```

### **International Payment Order Response (including Multiauthorisation)**

```

{
  "Data": {
    "InternationalPaymentId": "16761F8F-D2BD-4B3E-8C6E-10C0B2169D48",
    "ConsentId": "DF5ABB84-1ED2-44D9-9719-30A7888C1220",
    "Status": "AcceptedSettlementInProgress",
    "CreationDateTime": "2019-05-06T15:15:22+00:00",
    "StatusUpdateDateTime": "2019-05-06T15:15:22+00:00",
    "Charges": [
      {
        "ChargeBearer": "BorneByDebtor",
        "Type": "IE.PermanentTSB.SwiftPaymentOut",
        "Amount": {
          "Amount": "31.50",
          "Currency": "EUR"
        }
      }
    ]
    "ExchangeRateInformation": {
      "UnitCurrency": "EUR",
      "ExchangeRate": "0.864100"
      "RateType": "Actual"
      "ExpirationDateTime": "23:59:59"
    },

    "Initiation": {
      "InstructionIdentification": "Test Payment",
      "EndToEndIdentification": "EndtoEnd ID",
      "LocalInstrument": "UK.OBIE.SWIFT",
      "InstructionPriority": "Normal",
      "ChargeBearer": "Shared",
      "CurrencyOfTransfer": "GBP",
      "InstructedAmount": {
        "Amount": "325.55",
        "Currency": "GBP"
      },
      "ExchangeRateInformation": {

```

```
    "UnitCurrency": "EUR",
    "RateType": "Actual"
  },
  "DebtorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "IE19IPBS99066700112324"
  },
  "Creditor": {
    "PostalAddress": {
      "Country": "GB"
    }
  },
  "CreditorAccount": {
    "SchemeName": "UK.OBIE.IBAN",
    "Identification": "GB29NWBK60161331926819",
  }
},
"MultiAuthorisation": {
  "Status": "AwaitingFurtherAuthorisation"
}
},
"Links": {
  "Self": "http://{URL}/v3.1/pisp/international-payments/16761F8F-D2BD-4B3E-8C6E-10C0B2169D48"
},
"Meta": {}
}
```