

HSBC UK

Open Banking Implementation Guide

V4.0

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1. Introduction

HSBC has made all reasonable efforts to apply the Open Banking Standards. Therefore, developers should start with OBL published documentation.

This Implementation Guide covers items HSBC wishes to provide further detail on. We welcome feedback to make this as useful as possible. Our implementation guide is designed to assist you, as a TPP with registration, on-boarding and completion of both AIS and PIS standard journeys.

If you have any suggestions or feedback on our Implementation Guide, then please reach out to our Third Party Provider Engagement team by clicking [here](#) or completing our [Online Form](#).

You can access the HSBC Transparency Calendars via the following links:

- [HSBC Personal](#)
- [first direct \(fd\)](#)
- [Marks & Spencer Financial Services \(M&S Bank\)](#)
- [HSBC Business](#)
- [HSBC Kinetic](#)
- [HSBC Corporate UK \(HSBCnet UK\)](#)
- [HSBC Innovation Banking \(HSBCnet UK\)](#)

2. Key Changes and Announcements

Key Changes:

- We are pleased to confirm that **AIS and CBPII services for HSBC Corporate (HSBCnet) UK**, including HSBC Innovation Banking, along with **International Payments and Variable Recurring Payments** (Sweeping) for HSBC Personal, first direct, HSBC Kinetic, and HSBC Business, have now been successfully implemented and made available to ecosystem participants ahead of the planned implementation date.
- Errata Corrections

Announcements:

- HSBC Corporate (HSBCnet) UK (including HSBC Innovation Banking) will release PIS (Domestic and International) services on or after 15th May 2025

3. Summary of HSBC API Functionality Per Channel

HSBC continues to make improvements and introduce new functionality to its Open Banking API channel. Below summarises the current per-brand position of live API functionality, and what can be expected to be live-to-market later in 2025.

Brand	Product	Feature	Date (browser)	Date (app-2-app)
HSBC Personal	Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP, SO)	Live	Live
		PIS International (SIP, FDP, SO)	Live	Live
		Complex Payments (BACS, CHAPS)	n/a	n/a
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP)	Live	Live
		AIS	Live	Live
	Credit Cards	Confirmation of Funds	Live	Live
		AIS	Live	Live
		Confirmation of Funds	Live	Live
	Global Money	AIS	Live	Live
		PIS Domestic (SIP, FDP)	Live	Live
		Confirmation of Funds	Live	Live
Foreign Currency Accounts	AIS	Live	Live	
	Confirmation of Funds	Live	Live	
	PIS International (SIP, FDP, SO)	Live	Live	
first direct	Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP, SO)	Live	Live
		PIS International (SIP, FDP, SO)	Live	Live
		Complex Payments (BACS, CHAPS)	n/a	n/a
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
M&S Bank	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
HSBC Business	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP, SO)	Live	Live
		PIS International (SIP, FDP)	Live	Live
		Complex Payments (BACS, CHAPS)	Live	Live
	Savings Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (Internal Transfers Only)	Live	Live
	Deposit Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP, SO)	Live	Live
	Credit Cards	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic	n/a	n/a
	Foreign Currency Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS International (SIP, FDP)	Live	Live
	Global Wallet	AIS	Live	Live
Confirmation of Funds		Live	Live	
PIS International (SIP)		Live	Live	

HSBC Kinetic	Business Current Accounts	AIS	Live	Live
		Confirmation of Funds	Live	Live
		PIS Domestic (SIP, FDP, SO)	Live	Live
		PIS International	Live	Live
		Complex Payments (BACS, CHAPS)	n/a	n/a
	Credit Cards	AIS	Live	Live
Confirmation of Funds		Live	Live	
HSBC Corporate UK (HSBCnet UK)	Business Current Accounts	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
		PIS (Domestic payments)	Q2 2025	Q2 2025
		Complex Payments (BACS, CHAPS)	Q2 2025	Q2 2025
	Foreign Currency Accounts	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
		PIS (International Payments Only)	Q2 2025	Q2 2025
	Credit Cards	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
	Global Wallet	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
		PIS (International Payments Only)	Q2 2025	Q2 2025
HSBC Innovation Banking (HSBCnet UK)	Business Current Accounts	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
		PIS (Domestic payments)	Q2 2025	Q2 2025
		Complex Payments (BACS, CHAPS)	Q2 2025	Q2 2025
	Foreign Currency Accounts	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025
		PIS (International Payments Only)	Q2 2025	Q2 2025
	Credit Cards	AIS	Q2 2025	Q2 2025
		Confirmation of Funds	Q2 2025	Q2 2025

4. Useful Information

4.1. Customer UI Journeys

For AISP journeys, our solution can determine whether the PSU is about to authorise a new consent or refresh an existing one. As a result, only the core information is displayed during the AISP refresh flow user journey.

PISP flows are enriched with similar features, to enable us to spot a payment request to a trusted beneficiary, or to apply SCA exemptions if applicable.

The above is supported by a responsive design which provides a smooth user experience on desktop and a mobile browser.

For further technical information please visit the Open Banking Security Profile – Financial-grade API Security Profile 1.0 - Part 2: **Advanced** (“FAPI 1.0-Advanced”).

4.2. TPP Registration

For TPP registration HSBC supports 3.2 of Dynamic Client Registration in line with specifications - Dynamic Client Registration v3.2.

Please note in version 3.2 of Dynamic Client Registration content-type should be application/jose.

Please note the audience (aud) value for the DCR request should be the ‘issuer’ value taken from each brands well-known configuration.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

4.2.1. Software Statement

TPPs need to check the address of HSBC's registration endpoint using our well-known endpoints:

- [HSBC Personal](#)
- [first direct \(fd\)](#)
- [Marks & Spencer Financial Services \(M&S Bank\)](#)
- [HSBC Business](#)
- [HSBC Kinetic](#)
- [HSBC Corporate UK \(HSBCnet UK\)](#)
- [HSBC Innovation Banking \(HSBCnet UK\)](#)

TPPs need to register with their National Competent Authority (NCA) and to obtain the appropriate certificate based on jurisdiction.

Software Statements:

A software statement can be issued by any actor that's trusted by its authorisation server.

For holders of OBWAC / OBSEAL certificates, TPPs will be issued with a software statement from the OBL's Directory - see [here](#) for more information.

TPPs using eIDAS certificates can generate a self-signed software statement (self-signed SSA) - see here for further information. A complete list of all fields required for a self-signed SSA is provided below in the tables:

Metadata	Description	Optional or Mandatory	Source Specification
`software_id`	Unique Identifier for TPP Client Software	M	[RFC7519] ^[0-9a-zA-Z]{1,22}\$
`iss`	SSA Issuer	M	[RFC7519] ^[0-9a-zA-Z]{1,22}\$ Identifier for the TPP. This value must be unique for each TPP registered by the issuer of the SSA For SSAs issued by the OB Directory, this must be the software_id
`iat`	Time SSA issued	M	[RFC7519]
`jti`	JWT ID	M	[RFC7519] ^[0-9A-F]{8}-[0-9A-F]{4}-4[0-9A-F]{3}-[89AB][0-9A-F]{3}-[0-9A-F]{12}\$ Max-36 length
`software_client_id`	The Client ID Registered at OB used to access OB resources	M	Base62 GUID (22 chars) Max 36
`software_client_description`	Human-readable detailed description of the client	O	Max256Text
`software_client_name`	Human-readable Software Name	O	Max40Text
`software_client_uri`	The website or resource root uri	O	Max256Text
`software_version`	The version number of the software should a TPP choose to register and / or maintain it	O	decimal
`software_environment`	Requested additional field to avoid certificate check	O	Max256Text
`software_jwks_endpoint`	Contains all active signing and network certs for the software	M	Max256Text
`software_jwks_revoked_endpoint`	Contains all revoked signing and network certs for the software	O	Max256Text
`software_logo_uri`	Link to the TPP logo. Note, ASPSPs are not obliged to display images hosted by third parties	O	Max256Text
`software_mode`	ASPSP Requested additional field to indicate that this software is 'Test' or 'Live' the default is 'Live'. Impact and support for 'Test' software is up to the ASPSP.	O	Max40Text
`software_on_behalf_of_org`	A reference to fourth party organisation resource on the OB Directory if the registering TPP is acting on behalf of another.	O	Max40Text
`software_policy_uri`	A link to the software's policy page	O	Max256Text
`software_redirect_uris`	Registered client callback endpoints as registered with Open Banking	M	A string array of Max256Text items Pattern applied (?:\ ([0-9a-fA-F:]+)\)?(?:[a-zA-Z0-9%_-!\$&'()*+;,=]+(?:[a-zA-Z0-9%_-!\$&'()*+;,=]*)?@)?(?:\ p{Alnum}\ -\ _ *)\)?(?:\ d*)?(.*)?
`software_roles`	A multi value list of PSD2 roles that this software is authorized to perform.	M	A string array of Max256Text items
`software_tos_uri`	A link to the software's terms of service page	O	Max256Text
`organisation_competent_authority_claims`	Authorisations granted to the organisation by an NCA		CodeList { 'AISP', 'PISP', 'CBPFI', 'ASPSP' }

'org_status'	Included to cater for voluntary withdrawal from OB scenarios		'Active', 'Revoked', or 'Withdrawn'
'org_id'	The Unique TPP or ASPSP ID held by OpenBanking.	M	HSBC Implementation support Max 18 char
'org_name'	Legal Entity Identifier or other known organisation name	O	Max140Text
'org_contacts'	JSON array of objects containing a triplet of name, email, and phone number	O	Each item Max256Text
'org_jwks_endpoint'	Contains all active signing and network certs for the organisation	O	Max256Text
'org_jwks_revoked_endpoint'	Contains all revoked signing and network certs for the organisation	O	Max256Text
'typ'	MUST be set to 'JWT'	M	
'alg'	MUST be set to 'PS256'	M	
'kid'	The kid will be kept the same as the 'x5t' parameter. (X.509 Certificate SHA-1 Thumbprint) of the signing certificate.	M	

Software statements are checked by the ASPSP on TPP registration / request for access.

Digital Signatures:

QSEALS or OBSEALS will also be required by TPPs to enable a digital signature feature. Use of a digital signature to sign payloads is mandatory.

4.2.2. Onward Provisioning – TPP / Agent name display options

Please note that TPPs must ensure that they have registered using the appropriate fields so that the correct information is displayed to customers.

Options	Display	Display Rule	Client Name	Org Name	On Behalf Of Name	What Will display
When <org name> & <Client Name> are available & both are same & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	N/A	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> not available	All (single name and key point)	Use <Client Name> as TPP name	ABC Trades	ABC Company Ltd	N/A	ABC Trades
When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is same as well	All (single name and key point)	Use <Client Name> as TPP name	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <org name>	Both names to be displayed *	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Trades	ABC Company Ltd	ABC Company Ltd	ABC Company Ltd on behalf of ABC Trades
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <Client name>	All (single name and key point)	Use <Client Name> as TPP name	ABC Trades	ABC Company Ltd	ABC Trades	ABC Trades
When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is different from both	Both names to be displayed*	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Company Ltd	ABC Company Ltd	OBO Ltd	OBO Ltd on behalf of ABC Company Ltd
When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is different from both	Both names to be displayed *	<Agent> on behalf of <TPP> Use <SoftwareOnBehalf> as Agent Use <Client Name> as TPP	ABC Trades	ABC Company Ltd	OBO Ltd	OBO Ltd on behalf of ABC Trades

* Both names will always be displayed at the consent set-up step, however, for simplicity, single name may be displayed in some non-key steps within the journey.

4.2.3. Implemented Endpoints

Endpoints	Mandatory	Implemented
POST /register	Conditional	Y
GET /register/{ClientId}	Optional	Y
PUT /register/{ClientId}	Optional	Y
DELETE /register/{ClientId}	Optional	N

POST /register:

- TPPs must include a complete ClientName and OrganisationName during the registration process.
- Both names should be:
 - Semantically and syntactically correct
 - Adhere to data integrity rules including correct capitalisation, consistent use of abbreviations and spacing
- If an agent is acting on behalf of the TPP, the agent name (Trading name of the Agent Company) must be provided within "software_on_behalf_of_org".
- The audience 'aud' value should be:
 - HSBC Personal - https://api.ob.hsbc.co.uk
 - first direct (fd) - https://api.ob.firstdirect.com
 - Marks & Spencer Financial Services (M&S Bank) - https://api.ob.mandsbank.com
 - HSBC Business - https://api.ob.business.hsbc.co.uk
 - HSBC Kinetic - https://api.ob.hsbckinetic.co.uk
 - HSBC Corporate UK (HSBCnet UK) - https://api.ob.hsbcnet.com -> Expected to be implemented in Q2 2025
 - HSBC Innovation Banking (HSBCnet UK) - https://api.ob.hsbcnet.com -> Expected to be implemented in Q2 2025

GET /register:

- This endpoint should be used only to request existing registration details for a client id. The request's Authorization header should have Bearer token as access_token retrieved from /token with client_credentials grant_type.

PUT /register:

- TPPs may use this endpoint to update existing registration details. Relevant checks will be performed to ensure the updates are valid/allowed. An error message will be returned in instance of failures.
- The request should contain the response received from the GET /register as a jwt and the request's Authorization header should have Bearer token as access_token retrieved from /token with client_credentials grant_type.

- It is important to note that the entire GET /register payload is expected in PUT /register payload as well. Any value that does not need an update during registration is still expected to be sent in the request.
- Also with respect to scope update, it is expected that all scope for which registration is required is sent. For example, even if TPP is registered with accounts scope, and expects payments to be updated as part of PUT /register, the value in the payload expected is accounts payments. This scope in PUT /register will be considered as a complete replace instead of append to the existing value.

The following fields can be updated via PUT/register:

Fields which can be updated using PUT/register	
exp	response_types
grant_types	scope
iat	software_id
id_token_signed_response_alg	software_statement
iss	request_object_signing_alg
jti	token_endpoint_auth_method
redirect_uris	token_endpoint_auth_signing_alg

4.2.4. Supported token_endpoint_auth_method

Method	Supported
private_key_jwt	Y
client_secret_jwt	N
client_secret_basic	N
client_secret_post	N
tls_client_auth	Y

Clarification on Scope parameter			
Endpoint	Journey	Scopes	Notes
/register	PIS	"scope": "openid payments"	A Journey needs to be chosen based on TPP specialization
	AIS	"scope": "openid accounts"	
	CoF	"scope": "openid fundsconfirmations"	
	PIS, AIS, CoF	"scope": "openid payments accounts fundsconfirmations"	
/token with "client_credentials" grant type	PIS	"scope": "payments"	OpenID should not be included in client credentials
	AIS	"scope": "accounts"	
	CoF	"scope": " fundsconfirmations "	
/authorize	PIS	"scope": "openid payments"	A Journey needs to be chosen based on TPP specialization
	AIS	"scope": "openid accounts"	
	CoF	"scope": "openid fundsconfirmations"	
Please note that when calling the "token" endpoint with grant_type: "authorization_code" or "refresh_token" you must not send "scope" parameter. If you do, this will result in the error code "invalid_request"			

Please note that the audience, "aud" value in JWT for the:

/token endpoint should be:

https://<banking area>/obie/open-banking/v1.1/oauth2/token.

For example: https://api.ob.hsbc.co.uk/obie/open-banking/v1.1/oauth2/token for HSBC Personal.

/authorize endpoint should be:

https://<banking area>/obie/open-banking/v1.1/oauth2/authorize

For example: https://ob.hsbc.co.uk/obie/open-banking/v1.1/oauth2/authorize for HSBC Personal.

register endpoints should be:

https://<banking area>/obie/open-banking/v3.2/oauth2/register

For example: https://api.ob.hsbc.co.uk/obie/open-banking/v3.2/oauth2/register for HSBC Personal.

resource endpoints should be:

https://<banking area>/obie/open-banking/v4.0/<service>/resource name

service should be:

- AISP – Account Information
- PISP – Payment Initiation including VRP
- CBPII – Confirmation of Funds

For example: https://api.ob.hsbc.co.uk/obie/open-banking/v4.0/aisp/accounts for HSBC Personal.

You can find the complete list of HSBC's well-known endpoints at the beginning of the Software Statement section above.

4.2.5. MTLS when token_endpoint_auth_method is tls_client_auth

If MTLS `tls_client_auth` is used the `tls_client_auth_subject_dn` claim in the registration JWT must contain the full DN (Distinguished Name) of the transport (QWAC, OBWAC) certificate that the TPP will present to the ASPSP token endpoint to establish mutual TLS connection. The order of the attributes must also be the same as in the certificate subject value. Please note that this should not include the word 'Subject', but only the DN value inside the 'Subject' object field.

For example, a valid value would be: CN=00158000016i44JAAQ,2.5.4.97=#131050534447422D4643412D373635313132,O=HSBC UK Bank Plc,C=GB

Expected format of `tls_client_auth_subject_dn` follows a string representation -- as defined in [RFC4514] -- of the DN. Please refer to <https://tools.ietf.org/html/rfc4512#section-2> for formal definition of DN, RDN and attribute value assertion (AVA).

Currently supported short names for attribute types (descriptor - <https://tools.ietf.org/html/rfc4514#section-2>)

CN (2.5.4.3)	DNQUALIFIER (2.5.4.46)
C (2.5.4.6)	DNO (2.5.4.46)
L (2.5.4.7)	SURNAME (2.5.4.4)
S (2.5.4.8)	GIVENNAME (2.5.4.42)
ST (2.5.4.8)	INITIALS (2.5.4.43)
O (2.5.4.10)	GENERATION (2.5.4.44)
OU (2.5.4.11)	EMAIL (1.2.840.113549.1.9.1)
T (2.5.4.12)	EMAILADDRESS (1.2.840.113549.1.9.1)
IP (1.3.6.1.4.1.42.2.11.2.1)	UID (0.9.2342.19200300.100.1.1)
STREET (2.5.4.9)	SERIALNUMBER (2.5.4.5)
DC (0.9.2342.19200300.100.1.25)	

Multiple keywords are available for one OID.

Attribute types not present on above list should be encoded as the dotted-**decimal encoding**, a “**numericoid**”, of its OBJECT IDENTIFIER. The “**numericoid**” is defined in [RFC4512].

Example: 1.3.6.1.4.1.311.60.2.1.3=PL

Full Example:

CN=[value],serialNumber=[value],OU=[value],O=[value],C=[value],ST=[value],2.5.4.97=[value],2.5.4.15=[value],1.3.6.1.4.1.311.60.2.1.3=[value]

*[value] represents any value – it is a placeholder for real value.0

4.2.6. JWT when token_endpoint_auth_method is private_key_jwt

When a client registers using the private_key_jwt authentication method, it is essential to send a JWT assertion when accessing the token endpoint. This JWT assertion must include various claims, notably the mandatory jti claim. The jti claim, which can be represented as a UUID, is crucial for the request to succeed. Please ensure this field is supplied; otherwise, the request will not be processed.

If TPP fails to send the jti claim in the /Token API request, an error will be generated with the code "invalid_client." The accompanying description will indicate that the "JWT ID is missing."

4.3. Authentication Journey

Whenever a timeout occurs on the authentication UI, or the PSU closes a web/mobile browser the consent status will be saved in 'awaiting authorisation' status.

The consent status can be checked with dedicated endpoints.

In order to restart the authentication journey for the already created consent, instead of creating a new one, TPPs should call GET/authorize to start the authentication OAuth journey again.

The value of the claim 'openbanking_intent_id' must be set to the consent for which the journey is being resumed.

4.4. Consent Expiry Date

Consent expiry is an optional field.

If consent expiry date is not populated, the consent will never expire (unless revoked by the TPP).

If consent expiry date is populated, its maximum value must be before 19/01/2038.

4.5. Authorisation Code in OAuth Authorisation Framework

The auth_authorisation code obtained after consent-confirmation completion is only valid for 60 seconds. Within this time-frame, the TPP must exchange the auth_authorisation code for an access token.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

Please see the summary table for token validities below:

Token	Endpoint	Time To Live
Auth Code	GET /authorize	1 minute
Access Token	POST/token grant type: client credentials	5 minutes
Access Token	POST/token grant type: authorization_code Please note you must not send "scope" for this scenario. If you do, this will result in the error code "invalid_request"	AIS - 60 minutes - OAuth Code elapsed time PIS - 5 minutes - OAuth Code elapsed time
Refresh token	POST/token grant type: refresh_token	AISP equal to Consent Expiry Date Or open ended if Consent Expiry Date not specified Or If consent expiry date is provided and less than 90 days the refresh token will only be valid up to the provided date PISP N/A there is no refresh token issued CBPII equal to Consent Expiry Date or open ended if Consent Expiry Date not specified

4.6. Message Signing - x-jws-signature

<http://openbanking.org.uk/iss> must match full DN of eIDAS certificate. **Please use the following command to obtain DN of the certificate:** `openssl x509 -in eidas.pem -noout -subject -nameopt RFC2253`

Open Banking Standard field	Current HSBC Implementation
TPP b64 Header Claim	Must be omitted
TPP JWS Payload	Must be b64 encoded
HSBC b64 Header Claim (response to TPPs)	Will be omitted
HSBC b64 Payload (response to TPPs)	Will be b64 encoded

4.7. Consent Object Statuses

Statuses implemented are in line with the [Read/Write Data API Specification – v3.1.11.](#)

On top of what is articulated in the above link:

- PSU inactivity results in timeout and consent is kept in AWAITING AUTHORISATION status.
- Web/mobile browser window closure results in keeping the consent in AWAITING AUTHORISATION status. Intentional actions of the PSU on the HSBC authentication page result in moving the consent to REJECTED status.
- At any point in time a PSU can revoke a consent within HSBCs access dashboard. If this occurs, the consent will have a REVOKED status. If TPPs attempt to access any accounts using the original consent, a 403 FORBIDDEN error will be returned.

4.8. OBWAC / eIDAS Certificates

4.8.1. Test Certificate

In line with the electronic certificate (OBWAC & eIDAS) regulation, production APIs require a QTSP issued QWAC certificate or an OBWAC certificate to securely connect.

For the purposes of the testing facility we provide TPPs with the required certificates to develop and test your application against our Sandbox.

To generate a test certificate, please execute the following commands using OpenSSL:

1. Generate a new RSA private key:

```
$ openssl genrsa -out server.key 2048
```

2. Generate the X.509 Certificate Signing Request:

```
$ openssl req -sha256 -new -key server.key -out server.csr -outform der
```

4.8.2. Certificate Requirements

Requirements for the TLS and HTTP Signature certificate:

- Public key algorithm: RSA-2048 bits.
- Signature algorithm: SHA-256 bits.
- Valid upon upload.

4.8.3. Certificate Refresh / Replacement

OBWAC / eIDAS Certificate Expiration and Refresh

TPPs can update expiring OBWAC / eIDAS certificates without impacting lasting consents by using their new OBWAC / eIDAS certificates with their existing registrations, as long as the following conditions are met:

- The new certificate should have same full subject DN as the previous certificate.
- Access tokens are bound to the certificate, so previous access tokens will not work with new certificate. Thus, before using the new certificate you need to request a new access token with corresponding new refresh tokens bound to the new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

OBWAC / eIDAS Certificate Rotation (prior to expiration)

It is possible for TPP's to rotate existing OBWAC / eIDAS certificates with new certificates without causing need for customers to refresh consents or experiencing any downtime / breakage in channel connectivity. However, the following conditions must be met:

- The new certificate should have same full subject DN as the previous certificate.
- All access tokens bound to old certificate must be discarded and new access tokens requested corresponding new refresh tokens and new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

4.9. Business Banking Entitlements

Business users have different types of entitlements / permissions (e.g. primary vs. secondary users) that affects their ability to view, and therefore share information. Entitlements for PIS can trigger **multi-authorisation authentication as outlined in section "Multi-Authorisation"**.

Business users with a credit card will typically have a control account (parent) with multiple associated card holder accounts (child). Only users with entitlements to the control account will be able to grant access to this account.

When a control account is presented, the account number is masked – only the last 4 characters are visible. When a card holder account is presented, the credit card number is masked – only the last 4 characters are visible. The readPAN permission is not supported. Permissions are specific to product types, where a product does not support a given permission HSBC Business will not be able to fulfil that consent and a 4xx error will be returned.

4.10. UK IP Address Whitelisting and granting user access for HSBCnet users (expected to be implemented in Q2 2025)

Customers who have enabled IP address **whitelisting in HSBCnet UK** may face 'Access Denied' error during the consent or fulfilment journeys as the IP address in the API request call may not be in the IP - **whitelist setup by the customer**. If 'Access Denied' error persists, the IP Whitelist can be updated or removed by the Customer by sending an email by Customer RM or Admin to Local Help Desk as per the current process.

Before customers can use Open Banking, their HSBCnet UK system administrator must grant them the relevant permission through the HSBCnet UK browser channel.

This is relevant for HSBC Corporate and HSBC Innovation Banking customers.

Accounts and Transactions

5. Accounts and Transactions Summary

As per OBL customer research, to ensure consistency of language across AISP and ASPs, HSBC is now adhering to the OBL guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to [this link](#) for further information.

Following the consent creation, if a TPP tries to trigger any of the fulfilment endpoints for a consented account where the account has now transitioned to an inactive state will result in an error – “Failed Eligibility Check”. The scenarios where an account could transition to an Inactive state are – Account closed, Customer not registered for Internet banking.

Note: There is a daily system maintenance window, during which TPPs may encounter service failure:

- HSBC Personal, first direct, HSBC Business, HSBC Kinetic, HSBCnet UK - maintenance window starts at 19:00 UKT, and ends at 03:30 UKT. It usually takes 15 minutes. If TPPs encounter this error during the batch window, they should try again in 15 minutes.
- M&S - maintenance window starts at 21:30 UKT, and end at 03:00 UKT. It usually takes 30 minutes. If TPPs encounter this error during the batch window, they should try again in 30 minutes.

5.1. Implemented Endpoints

5.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y	Y	Y
Accounts	GET /accounts	Mandatory	Y	Y	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	Y	N	Y	Y
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N	N	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N	Y	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y	Y	N
Party	GET /accounts/{AccountId}/party	Conditional	Y	Y	Y	Y	Y
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y	Y	Y
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	Y	N	Y	Y
Offers	GET /accounts/{AccountId}/offers	Mandatory	N	N	Y	N	N
Offers	GET /offers	Conditional	N	N	N	N	N
Statements	GET /accounts/{AccountId}/statements	Conditional	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	N	Y	N	N

Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	N	Y	N	N
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*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00.

5.1.2. HSBC Business Banking

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y	Y	Y	Y
Accounts	GET /accounts	Mandatory	Y	Y	Y	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y	Y	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y	Y	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y	Y	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	Y	N	N	Y
Beneficiaries	GET /beneficiaries	Optional	N	N	N	N	N	N
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	Y	N	N	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	Y	N	N	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y	Y	Y	Y
Party	GET /accounts/{AccountId}/party	Conditional	Y	Y	Y	Y	Y	Y
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y	Y	Y	Y
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	Y	Y	N	N	N
Statements	GET /accounts/{AccountId}/statements	Conditional	N	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	N	N	Y	N	N

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

5.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y
Accounts	GET /accounts	Mandatory	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y
Party	GET /accounts/{AccountId}/party	Conditional	N	N
Party	GET /accounts/{AccountId}/parties	Conditional	Y	N
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N
Statements	GET /accounts/{AccountId}/statements	Conditional	N	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	Y

5.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Access consent	/account-access-consents (POST/ GET/ DELETE)	Mandatory	Y	Y	Y
Accounts	GET /accounts	Mandatory	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	N
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	N	N	N
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y
Party	GET /accounts/{AccountId}/party	Conditional	N	N	N

Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N
Statements	GET /accounts/{AccountId}/statements	Conditional	N	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	N	N

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00.

5.2. In-scope Products

5.2.1. HSBC Personal

HSBC Personal includes Private banking products.

Products	Available for APIs
All current accounts	In Scope
Online Bonus Saver	In Scope
Flexible Saver	In Scope
Premier Savings	In Scope
My Savings / Premier My Savings	In Scope
Credit Cards	In Scope
Future Saver for Children	In Scope
Foreign Currency Accounts	In Scope
Global Money	In Scope
Fixed Rate Saver	Out of scope
ISA	Out of scope
Regular Saver	Out of scope

5.2.2. first direct

Products	Available for APIs
Current Accounts	In scope
Savings Accounts	In scope
Bonus Saving Accounts	In scope
Credit Cards	In scope
Fixed Rate Savings	Out of scope
Cash ISA	Out of scope
Regular Saver	Out of scope

5.2.3. M&S Bank

Products	Available for APIs
Credit Cards	In scope
Savings Accounts	Out of scope

5.2.4. HSBC Business

Products	Available for APIs
Current Accounts	In scope
Savings Accounts	In scope
Deposit Accounts	In scope
Credit Cards	In scope
Foreign Currency Accounts	In scope
Global Wallet*	In scope

*Global Wallet allows a customer to hold a number of currency “pots” from which to make international payments.

5.2.5. HSBC Kinetic

Products	Available for APIs
Current Accounts	In scope
Credit Cards	In scope
Savings Accounts	Out of scope

5.2.6. HSBC Corporate UK (HSBCnet UK) * - expected to be implemented in Q2 2025

Products	Available for APIs
Current Accounts	In scope
Credit Cards	In scope
Foreign Currency Accounts	In scope
Global Wallet	In scope

* TPPs authorised in the UK will only have access to HSBCnet UK accounts domiciled in the UK. TPPs authorised in an EU country will have access to HSBCnet UK accounts domiciled in all EU countries. TPPs authorised in an EU country and included in FCA CRO / SRO Regimes will have access to HSBCnet UK accounts domiciled in the UK and all EU countries.

5.2.7. HSBC Innovation Banking (HSBCnet UK) - expected to be implemented in Q2 2025

Products	Available for APIs
Current Accounts	In scope
Credit Cards	In scope
Foreign Currency Accounts	In scope

6. Account Requests API

6.1. Overview

The following values are accepted in OBReadRequest1/Data/Permissions:

- ReadAccountsBasic
- ReadAccountsDetail
- ReadBalances
- ReadBeneficiariesBasic
- ReadBeneficiariesDetail
- ReadDirectDebits
- ReadOffers
- ReadPAN
- ReadParty
- ReadProducts
- ReadScheduledPaymentsBasic
- ReadScheduledPaymentsDetail
- ReadStandingOrdersBasic
- ReadStandingOrdersDetail
- ReadTransactionsBasic
- ReadTransactionsCredits
- ReadTransactionsDebits
- ReadTransactionsDetail
- ReadStatementsBasic
- ReadStatementsDetail

6.2. Implemented Endpoints

6.2.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Accounts	GET /accounts	Mandatory	Y	Y	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y	Y	Y

6.2.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Accounts	GET /accounts	Mandatory	Y	Y	Y	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y	Y	Y	Y

For card products get/accounts endpoint returns the control account in SecondaryIdentification field where the user has the required entitlements.

6.2.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Accounts	GET /accounts	Mandatory	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y

6.2.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Accounts	GET /accounts	Mandatory	Y	Y	Y
Accounts	GET /accounts/{AccountId}	Mandatory	Y	Y	Y

6.3. Key Information about Account Identification

Product Type	Field	Notes
Credit Cards	Data/Account/Account/Id entification	HSBC Personal, first direct - Masked credit card number M&S Bank – Masked card account number HSBC Business – Masked credit card control account (parent) and credit card holder account (child) HSBC Kinetic – Masked credit card number HSBCnet UK – format: AccountCountryCode+AccountInstitution+AccountType+Un-masked control card account number. For commercial cards, the Identification will contain the control commercial card account number, and not the individual commercial card number. As such, the Identification will always contain the unmasked number, even if the ReadPan attribute has not been specifically provided
Global Wallet	Data/Account/Account/S chemeName	HSBC Business and HSBCnet - Global Wallet Account/SchemeName will be UK.OBIE.WALLET
Global Wallet	Data/Account/Account/Id entification	HSBC Business and HSBCnet UK – Global Wallet identification is 19 alphanumeric characters "WAXXXXXXXXXXXXXXXXXYYY" WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc.)
Global Wallet	Date/Account/AccountSu bType	HSBC Business – Global Wallet AccountSubType will be Wallet HSBCnet UK – Global Wallet AccountSubType will be CurrentAccount
Global Money	Data/Account/ AccountTypeCode	HSBC Personal – AccountTypeCode for Global Money will be 'OTHR'
HCA (HSBC Currency account)	Data/Account/AccountTy peCode	HSBC Personal – AccountTypeCode for HCA will be 'OTHR'

6.4. Statements frequency and format

6.4.1. HSBC Personal, first direct, M&S Bank

/Data/Account/StatementFrequencyAndFormat field will only be returned through the "GET /accounts/{AccountId}" instead of "GET /accounts" endpoints.

The following data will be returned:

- Frequency: Not returned
- Delivery address: Not returned

Communication method & format:

- We will always return "Communication method" = ONLI (Online) and "Format" = DPDF (PDF) for all cases
- If any of the address linked to the account has 'Paper' as communication method, we will return "Communication method" = POST (postal) and "Format" = Blank

6.4.2. HSBC Business, HSBC Kinetic

/Data/Account/StatementFrequencyAndFormat field will only be returned through the "GET /accounts/{AccountId}" instead of "GET /accounts" endpoints.

Statement attributes can have the following possible values for each product type:

Brand	Product	Frequency	Communication Method	Format
HSBC Business	Business Current Accounts*	DAIL WEEK MNTH QURT MIAN YEAR	POST ONLI	DPDF DCSV DXML
	Savings Accounts			
	Deposit Accounts			
	Credit Cards	MNTH	POST ONLI	DPDF DCSV DXML
	Multi-Currency Accounts	MNTH	ONLI	DCSV DXML
	Global Wallet	MNTH	ONLI	DPDF
HSBC Kinetic	Business Current Accounts	MNTH	ONLI	DPDF
	Credit Cards	MNTH	ONLI	DPDF

^ Communication method & format:

- We will always return "Communication method" = ONLI (Online) for all cases with the formats depending on what is available to the customer online. Example, Multi-Currency Accounts will return 2 objects for **StatementFrequencyAndFormat**, one each for both 'DCSV' & 'DXML' formats
- If any of the address linked to the account has 'Paper' as communication method, we will return "Communication method" = POST (postal) and "Format" = Blank.

* Customers are also allowed to select frequencies such as 2-Monthly and 4-Monthly for Business Current Accounts on HSBC Business, in such a case we will always provide the Communication Method and Format as per the above table, but we will leave the Frequency field empty given there is no equivalent enum defined in the OBL standards

6.5. Credit Card Product Behaviour (replacement cards)

HSBC Personal, first direct:

Customers must authorise a new AIS consent on receipt of a new card/ (s) being issued on account of old card/ (s) being stolen, lost or upgraded. The old card/ (s) details and its related consent will cease to exist.

M&S Bank:

Existing AIS consents relating to old card/ (s) details are retained upon issuance of a new card/ (s). There is no requirement to re-authorize existing related consents to old card/ (s).

HSBC Business:

Existing AIS consents relating to old card/ (s) details are retained upon issuance of a new card/ (s). There is no requirement to re-authorize existing related consents to old card/ (s).

HSBC Kinetic:

Existing AIS consents relating to old card/ (s) details are retained upon issuance of a new card/ (s). There is no requirement to re-authorize existing related consents to old card/ (s).

HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025:

Existing AIS consents relating to old card/ (s) details are retained upon issuance of a new card/ (s). There is no requirement to re-authorize existing related consents to old card/ (s).

6.6. Current Account Switching Responses

HSBC Personal, first direct, HSBC Business and HSBC Kinetic have implemented current account switching status functionality. This enables TPP ability to track when an account is undergoing an account switch. Status responses are summarised below:

Field	Definition	Notes
SwitchStatus	The SwitchStatus field is used to indicate that an account is undergoing an account switch	Will populate: UK.CASS.NotSwitched - Indicator to show that CASS has been initiated but not completed. UK.CASS.SwitchCompleted - Indicator to show that CASS has been completed. Will return null field if account is open and CASS is not in progress. If the account is closed for a reason other than CASS, there will be no response.
Status	Specifies the status of account resource in code form.	Will populate: Enabled : Account is Open Disabled : Account is Closed Note: Closed accounts will only be returned when account was closed through CASS.

Please note that the requirement for implementation of CASS functionality is n/a for HSBC Corporate UK (HSBCnet UK).

7. Balances API

7.1. Implemented Endpoints

7.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y	Y	Y

Note: To retrieve the currency balances that are held for the Global Money Account, TPP will need to be able to process "AccountTypeCode" field as well as 'currency'

7.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y	Y	Y	Y

7.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y

7.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Balances	GET /accounts/{AccountId}/balances	Mandatory	Y	Y	Y

7.2. Balance Type

7.2.1. HSBC Personal, first direct, M&S Bank

Balance API Returns- Current Accounts		
Field	Definition	Population notes
Balance	Real time ledger balance	Will populate this as an "ITBD" (Interimbooked and booked transactions only)
Available Balance	Balance +/- total pending authorised transactions	"ITAV" (InterimAvailable includes pending authorised transactions)
Credit Line Object	Overdraft amount	"Credit Line" included indicator is 'False' and "CreditLineType" is 'Pre-agreed'

Balance API Returns – Credit Cards		
Field	Definition	Population notes
Balance	Real time ledger balance	Will populate this as an "ITBD" (Interimbooked booked transactions only)
Available Balance	Total Credit Limit minus Balance	"ITAV" (InterimAvailable includes pending authorised transactions)
Credit Line Object	Total Credit Limit amount	'Credit Line' 'Included' indicator is "True" and 'CreditLineType' is "Credit"

*Minimum payment due, Immediate payment due and Last Statement Balance and related payment dates will be shared through Credit Cards Statements endpoint. This endpoint will be made available in 2025.

7.2.2. HSBC Business

Balance API Returns - Business Current, Deposit and Saving Accounts

Balance.Type	CreditLine.Included	CreditLine.Type	Notes
InterimBooked	Object not populated	Object not populated	Real time ledger balance
InterimAvailable	True	Temporary	Available balance including overdraft +/- total pending authorised transactions

Balance API Returns - Business Credit Cards

Balance.Type	CreditLine.Included	CreditLine.Type	Notes
Expected	Object not populated	Object not populated	Real time balance plus pending transactions
InterimAvailable	True	Credit	Available balance plus agreed credit limit

7.2.3. HSBC Kinetic

Balance API Returns - Business Current, Deposit and Saving Accounts

Balance.Type	CreditLine.Included	CreditLine.Type	Notes
InterimBooked	Object not populated	Object not populated	Real time ledger balance
InterimAvailable	True	Temporary	Available balance including overdraft +/- total pending authorised transactions

Balance API Returns - Business Credit Cards

Balance.Type	CreditLine.Included	CreditLine.Type	Notes
Expected	Object not populated	Object not populated	Real time balance plus pending transactions
InterimAvailable	True	Credit	Available balance plus agreed credit limit

7.2.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Balance API Returns - Current Accounts

Field	Definition	Notes
Closing Ledger Balance	Closing time ledger balance	Populates the closing balance [CLBD] as PreviouslyClosedBooked*
Closing Available Balance	EOD ledger balance	Populates available closing balance [CLAV] as ClosingAvailable*
Current Ledger Balance	Real time ledger balance	Populates the current balance [ITBD] as InterimBooked*
Current available	Real time available balance	Populates the available balance [ITAV] as InterimAvailable*
Opening available balance	Opening available balance	Populates opening available balance [OPAV] as OpeningAvailable*
Opening Ledger Balance	Opening ledger balance	Populates opening balance [OPBD] as OpeningBooked*

* Only if balance amount is available, otherwise not returned.

Balance API Returns - Credit Cards

Field	Definition	Notes
Current Ledger Balance	Real time ledger balance	Populates the current balance as [ITBD] as InterimBooked *
Current available	Real time available balance	Will include the available credit as [ITAV] as InterimAvailable *

* Only if balance amount is available, otherwise not returned.

8. Transactions API

8.1. Overview

Both domestic and international transactions will be included in the response.

8.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y	Y	Y

Note: To retrieve the currency transactions that are held for the Global Money Account, TPP will need be able to process 'currency' field to display transaction in the correct currency.

8.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y	Y	Y	Y

Note: If transactions are requested for the credit card control account, all the transactions from each of the cardholder accounts, and the control account, will be returned. If transactions are requested for a single cardholder account, only those related to that account will be returned.

8.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y

8.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Transactions	GET /accounts/{AccountId}/transactions	Mandatory	Y	Y	Y

8.2. Transaction History

The table below outlines the transaction history and pagination limitations for each HSBC brand by product type:

HSBC brand	Product type	Max. number of transactions returned per page	Transaction status	Period supported
HSBC Personal	PCA, Savings	400 – more details can be found in the section Pagination	Pending & Booked	6 years
HSBC Personal	HCA	400– more details can be found in the section Pagination	Pending & Booked	6 months
HSBC Personal	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 6 years of Billed
HSBC Personal	Global Money Account	400	Booked	6 years
first direct	PCA, Savings	400 – more details can be found in the section Pagination	Pending & Booked	6 years
first direct	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 6 years of Billed
M&S Bank	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
HSBC Business	BCA , Savings & Deposit	400	Pending & Booked	6 years
HSBC Business	Foreign Currency Accounts (FCA)	400	Pending & Booked	6 years
HSBC Business	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed
HSBC Business	Global Wallet	400	Booked	7 years – From November 2022
Kinetic	BCA	400	Pending & Booked	7 years from 01 June 2020 (launch date of Kinetic)
Kinetic	Credit Cards	300	Unbilled & Billed	1 month of Unbilled & 18 months of Billed – up to a maximum of 300 transactions.
HSBC Corporate UK (HSBCnet UK)	Current Accounts	500	Pending & Booked	7 years
HSBC Corporate UK (HSBCnet UK)	Currency Accounts	500	Pending & Booked	7 years (Note: every Saturday from 22:00 to 08:00, there is a schedule outage impacting GBP sterling foreign currency accounts. During this outage, data is only available for 12 months)
HSBC Corporate UK (HSBCnet UK)	Credit Cards	300	Unbilled & Billed	12 months
HSBC Corporate UK (HSBCnet UK)	Global Wallet	400	Booked	12 months
HSBC Innovation Banking (HSBCnet UK)	Current Accounts	400	Pending & Booked	From August 2023
HSBC Innovation Banking (HSBCnet UK)	Currency Accounts	400	Pending & Booked	From August 2023
HSBC Innovation Banking (HSBCnet UK)	Credit Cards	300	Unbilled & Billed	From August 2023

8.3. Lifespan of Next Links

When the transaction endpoint has been called for a date range greater than 90 days in the past, the 'next' link it returns has a lifespan of 5 minutes from SCA.

If the 'next' link is used within these 5 minutes, the 'next' link returned by that call will have a lifespan extended by 5 minutes, and so forth. This is to permit traversal of large transaction data sets.

The access token must continue to be refreshed.

Anything other than Accounts, Balances and Transactions are restricted endpoints and so will be disabled once the 60 minutes since SCA has expired, or when the next access token is received from the refresh token.

8.4. Truncation

The date ranges of the transactions returned by the GET /accounts/{AccountId}/transactions message depend upon two date ranges, indicating the intent and requested time periods. The behaviour of the API can change depending on how these are populated (or not) and how they overlap. This is documented in detail below:

When the TPP sends in its POST /account-requests, it can send in *transactionFromDate* and *transactionToDate*:

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (i.e. 6 years) and *transactionToDate* = today, on a rolling basis, e.g. if the GET /accounts/{AccountId}/transactions is sent a week after the POST /account-requests, it will have access to the most recent 7 days, but no longer have access to the 7 days at the start of the 2190-day period from the date the POST /account-requests was sent in.
- When the TPP sends in GET /accounts/{AccountId}/transactions, it can send in *fromBookingDateTime* and *toBookingDateTime*:
- HSBC will accept a future-dated *toBookingDateTime*, but this will have the same net result as setting the date to today (see later section *Booked and Pending Transactions*) – termed 'future truncation'.
- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate*. **Please also refer to Section 8.6 for pagination behaviour in this scenario.**
- If the dates provided go beyond the maximum number of days for which transactions are available (e.g. 6 years), HSBC will return the maximum available (6 years in this example).
- HSBC will truncate dates that don't crossover with the intent's *transactionFromDate* and *transactionToDate* – termed 'crossover truncation'.
- To identify that future truncation or crossover truncation has occurred, the TPP may wish to check the 'self' link returned, **which will contain proprietary fromBookingDateTime and toBookingDateTime fields. It's not possible to identify the reason.**

Example 1: crossover truncation and future truncation I

```
|-----| ... INTENT period  
  
|-----| ... GET /TRANSACTION period  
  
X    ... today
```

|---| ... accessible period after truncation

Example 2: crossover truncation and future truncation II

|-----| ... INTENT period

|-----| ... GET /TRANSACTION period

X ... today

|---| ... accessible period after truncation

Example 3: crossover truncation, but future truncation is irrelevant

|-----| ... INTENT period

|-----| ... GET /TRANSACTION period

X ... today is irrelevant, so no future truncation occurs

|---| ... accessible period after truncation

Example 4: crossover truncation where there is no crossover

|---| ... INTENT period

|-----| ... GET /TRANSACTION period

X ... today is irrelevant

<Nothing> ... accessible period after truncation

Example 5: no date period in the intent

|-----| ... INTENT period not sent in, so defaulted to today – 2190 days to today

|-----| ... GET /TRANSACTION period

X ... today

|-----| ... accessible period after truncation

8.5. Transaction Ordering

HSBC returns the transactions in reverse date order (i.e., most recent first).

8.6. Pagination

Pending transactions (both domestic and international) are sent in the first response to the TPP followed by booked transactions.

Page size is variable according to circumstances, for example the maximum number of days' data that can be returned in a single page will vary according to the product type being queried, and the final page of a set will almost always be smaller due to having fewer remaining transactions.

TPPs should not rely upon any specific logic with regards to pagination nor should they rely upon the size of the returned page to determine whether there is another, but only use the next link, if returned.

Please note that if no dates are provided in the "query" parameter, the first page returned will only include pending transactions (if any exist). If no pending transactions exist, this page will be blank. TPPs must, as always, click on the 'next' link, if returned to obtain the booked transactions.

For HSBC Personal, first direct bank and PCA, Savings and HCA product types, we will return all transactions (most recent to oldest) within a 180-day block. Where the TPP request is > 180 days, the next link must be used to retrieve the remaining transactions.

8.7. Date Filtering

HSBC accepts one, both or neither of the *fromBookingDateTime* and *toBookingDateTime* parameters being passed.

8.8. Time Filtering

HSBC does not utilise times in transaction date-times, so the time components of *fromBookingDateTime* and *toBookingDateTime* are ignored, and data will be returned from the *fromBookingDateTime* 00:00:00 until the *toBookingDateTime* 23:59:59 (subject to pagination).

8.9. Booked and Pending Transactions

GET `/accounts/{AccountId}/transactions` can return both booked and pending transactions depending on product type.

Pending transactions can have a date of today or later; booked transactions can have a date of today or earlier.

If GET `/accounts/{AccountId}/transactions` *toBookingDateTime* is set to today it will include all pending transactions.

Assuming they are both within the requested date range, pending transactions are returned before booked transactions.

When paginating the response, a page may contain both pending and booked transactions.

8.10. Response Fields

8.10.1. HSBC Personal, first direct, M&S Bank

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for PCA and Savings Account:</p> <p>))) - Contactless debit card payment ATM - Cash machine BP - Bill payment CHO - Cheque CR - Credit DD - Direct Debit or other BACS debit DIV - Dividend DR - Debit OBP - Open Banking Payment OBT - Open Banking Transfer (me to me) PYM - Paym SO - Standing order TFR - Transfer VIS - Visa</p> <p>Populated with the following values for Credit Cards: MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH ONLINE_PURCHASE CONTACTLESS_PURCHASE OTHER_PURCHASE ATM_CASH_WITHDRAWAL OTHER_CASH_WITHDRAWAL PAYMENT FEES INTEREST RETURNS_OR_REFUNDS OTHER_TRANSACTIONS</p>
Data/Transaction/TransactionId	<p>Unique identifier for the transaction</p> <p>Note: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:</p> <ul style="list-style-type: none"> ▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction): the transaction and the corresponding fee will have the same transaction ID ▪ Annual fees – Annual fee transactions will have the same transaction ID ▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID <p>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions.</p>
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

8.10.2. HSBC Business

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for PCA and Savings Account:</p> <p>))) - Contactless debit card payment ATM - Cash machine BP - Bill payment CHQ - Cheque CR - Credit DD - Direct Debit or other BACS debit DIV - Dividend DR – Debit OBP - Open Banking Payment OBT - Open Banking Transfer (me to me) PYM - Paym SO - Standing order TFR - Transfer VIS – Visa</p> <p>Populated with the following values for Credit Cards: MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH ONLINE_PURCHASE CONTACTLESS_PURCHASE OTHER_PURCHASE ATM_CASH_WITHDRAWAL OTHER_CASH_WITHDRAWAL PAYMENT FEES INTEREST RETURNS_OR_REFUNDS OTHER_TRANSACTIONS</p>
Data/Transaction/TransactionId	<p>Unique identifier for the transaction</p> <p>Note: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:</p> <ul style="list-style-type: none"> ▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID ▪ Annual fees – Annual fee transactions will have the same transaction ID ▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID <p>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions.</p>
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

8.10.3. HSBC Kinetic

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	<p>Populated with the following values for BCA:</p> <ul style="list-style-type: none"> Switch OTHER Payment Contactless Transfer Maestro Paying at cashpoint BILL PAYMENT Incoming transaction Other OUTGOING TRANSACTION ATM Standing Order Visa In-app purchase DD indemnity claim Open banking transfer Visa Mobile Contactless PAYM INCOMING TRANSACTION Dividend Mastercard Card transaction Cirrus or Maestro Cheque Bill Payment Direct Debit Open banking payment PBBA Debit Solo International Payment <p>Populated with the following values for Credit Cards:</p> <ul style="list-style-type: none"> MAIL_ORDER_OR_TELEPHONE_ORDER_PURCH ONLINE_PURCHASE CONTACTLESS_PURCHASE OTHER_PURCHASE ATM_CASH_WITHDRAWAL OTHER_CASH_WITHDRAWAL PAYMENT FEES INTEREST RETURNS_OR_REFUNDS OTHER_TRANSACTIONS
Data/Transaction/TransactionId	<p>Unique identifier for the transaction</p> <p>Note: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:</p> <ul style="list-style-type: none"> ▪ Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID ▪ Annual fees – Annual fee transactions will have the same transaction ID ▪ Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID <p>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions.</p>
Data/Transaction/TransactionReference	Acquirer Reference Number (for Credit Cards)

Data/Transaction/TransactionInformation	<p>NOTE: The response for this field on International payments will be populated with the following values:</p> <ul style="list-style-type: none"> Original amount and currency - This is the amount to be credited to the payee after any applicable Kinetic fees to be paid by the payee have been deducted in the currency instructed by the payer. <p>This value may be the same as the originally instructed amount, however, it may or may not include fees depending on who the PSU has elected to pay the fees for the transaction.</p> <ul style="list-style-type: none"> Transaction amount - This is the amount to be paid from the HSBC Kinetic account in GBP. Transaction Information (Creditor Name) Transaction Code - For International Payments this field will be populated with "International payment". BookingDateTime ExchangeRate SourceCurrency Target Currency MidmarketRate TransactionInformation (Payment Reference) ContractIdentification
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8.10.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Field	Notes
/Data/Transaction/BankTransactionCode/code	Not returned
/Data/Transaction/ProprietaryBankTransactionCode/code	Populates value of HSBC global code same as shown on HSBCnet direct channel
/Data/Transaction/ProprietaryBankTransactionCode/issuer	Issuer value is always "HSBC" .
Data/Transaction/TransactionId	<p>Unique identifier for the transaction. This identifier is only provided once the mutability flag is turned to 'immutable'.</p> <p>Note: For credit cards, there are some scenarios of transactions which will have the same transaction ID. These include:</p> <ul style="list-style-type: none"> Transactions which incur a fee (for example ATM withdrawal, foreign currency transaction); the transaction and the corresponding fee will have the same transaction ID Annual fees – Annual fee transactions will have the same transaction ID Regular subscriptions – Each regular (e.g. monthly) transaction relating to a subscription will have the same transaction ID <p>We advise TPPs to use a combination of transaction ID, date, and amount to deduplicate credit card transactions.</p>
Data/Transaction/TransactionReference	Bank reference of a transaction. *For Credit cards this is NA

8.11. Mutability Flag

A mutability flag will be returned on applicable transactions as part of the response. Mutable transactions are for noting and could change as part of some of our backend processing, whilst immutable transactions will not ordinarily be subject to any further processing.

In most cases the flag will turn from immutable to mutable the next calendar date after the transaction is booked.

8.12. Restricted Data for Lasting Consents (also known as Article 10A access)

TPPs can access all the data clusters included in the customer consent within 60 minutes of SCA.

For subsequent requests, TPPs can only access Balance and the last 90 days of transaction history without SCA (customer not present). More specifically:

The following endpoints are available outside of Article 10A access (i.e. without re-SCA).

- GET /accounts
- GET /accounts/{AccountId}
- GET /accounts/{AccountId}/balances
- GET /accounts/{AccountId}/transactions

These are examples of the Restricted endpoints which are available within the 60 minutes of SCA:

- GET /accounts/{AccountId}/direct-debits
- GET /accounts/{AccountId}/standing-orders
- GET /accounts/{AccountId}/beneficiaries
- GET /accounts/{AccountId}/product
- GET /accounts/{AccountId}/parties
- GET /accounts/{AccountId}/scheduled-payments

Following the first 60 minutes after SCA these are only available if the customer re-SCAs and for another 60 minutes.

For requests outside the Article 10A exemption, we return only the data clusters allowed (Balance and Transactions under 90 days) and return 403 errors for other data clusters, which may be included in the same request (e.g. standing orders).

For the Transactions data cluster, more specifically, the data requested must be for up to 90 days in order to return a successful response. If a request includes transactions that are older than 90 days, then a 403 will be returned for the entire cluster; partial responses are not returned. The TPP can then trigger a re-SCA flow if they wish to access data outside the Article 10A exemption.

9. Beneficiaries API

9.1. Implemented Endpoints

9.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	Y	N	Y	Y

9.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Beneficiaries	GET /accounts/{AccountId}/beneficiaries ^	Conditional	Y	N	Y	N	N	Y
Beneficiaries	GET /beneficiaries *	Optional	N	N	N	N	N	N

^ For this endpoint only, beneficiaries will be provided to TPP as follows:

- For Global Wallet accounts, international beneficiaries will be returned at 'customer' level with pagination
- For all other account types,
- domestic beneficiaries will be returned at 'customer' level with pagination
- international beneficiaries will be returned at 'account' level with pagination
- where both domestic and international beneficiaries are available, domestic beneficiaries will be returned first followed by international beneficiaries with pagination

Customer level = all beneficiaries saved into the common beneficiary store used across accounts

Account level = beneficiaries saved into a specific beneficiary store for that account

For all account types, only forward pagination will be supported with page size of 50

* Support for this endpoint has been demised

9.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N

9.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

The beneficiaries resource is used by an AISP to retrieve the list of beneficiaries for a specific AccountId that the PSU has authorized to access. The bulk beneficiaries endpoint is not supported for HSBCnet.

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Beneficiaries	GET /accounts/{AccountId}/beneficiaries	Conditional	Y	N	N

Beneficiary list

The table below outlines the beneficiary list and pagination limitations for each HSBC channel by product type:

HSBC channel	Product type	Max. number of beneficiaries returned per page	Beneficiary status	Period supported
HSBCnet UK	Business Current Accounts	50	Approved	7 years

Beneficiaries ordering

HSBCnet UK returns the beneficiary details in reverse date order (i.e., beneficiary details added in the template that is created most recent returns first to TPP).

Pagination

HSBCnet UK returns max 50 beneficiaries/page. For cases where the number of beneficiaries received for a particular debit account exceeds 50, then pagination is supported, and additional records can be viewed using next and previous navigations.

Payment types supported to retrieve beneficiaries

HSBCnet UK retrieves the beneficiaries from templates which are created for below payment type:

- Priority Payment (PP)
- Inter Account Transfer (IAT)
- ACH Credit
- ACH Debit

Response fields

HSBCnet UK returns the below fields to TPP for the received debit account if the debit account has all the necessary entitlements to receive the specific beneficiary information.

Field	Notes
/Data/Beneficiary/CreditorAccount/Identification	Mandatory field This field includes the Creditor account number for the approved beneficiaries.
/Data/Beneficiary/CreditorAccount/Name	Optional field This field contains the beneficiary's name for the approved beneficiary.
/Data/Beneficiary/CreditorAccount/SchemeName	Mandatory field This field contains the beneficiary account number type Possible values: 1. "UK.OBIE.SortCodeAccountNumber" 2. "UK.OBIE.IBAN" 3. "UK.OBIE.BBAN" Out of scope 4. UK.OBIE.PAN 5. UK.OBIE.Paym

10. Direct Debits API

10.1. Implemented Endpoints

10.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N	N	N

10.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	Y	N	N	N

10.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N

10.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Direct-Debits	GET /accounts/{AccountId}/direct-debits	Conditional	Y	N	N

10.2. Response Fields

10.2.1. HSBC Personal, first direct, M&S Bank

Field	Notes
/Data/DirectDebit/MandateRelatedInformation/FirstPaymentDateTime	Not returned
/Data/DirectDebit/MandateRelatedInformation/FinalPaymentDateTime	Not returned
/Data/DirectDebit/MandateRelatedInformation/Frequency	Mandatory
/Data/DirectDebit/MandateRelatedInformation/Frequency/Type	Mandatory Will always return value 'ADHO'
/Data/DirectDebit/MandateRelatedInformation/Frequency/CountPerPeriod	Not returned
/Data/DirectDebit/MandateRelatedInformation/Frequency/ PointinTime	Not returned

10.2.2. HSBC Business, HSBC Kinetic

Field	Notes
/Data/DirectDebit/MandateRelatedInformation/Frequency/Type	Type field under the MandateRelatedInformation/Frequency block will always return 'ADHO'

11. Standing Orders API

For Personal Banking, domestic and international standing orders will be included in the response. HSBC Business Banking and HSBC Kinetic do not currently offer international standing order functionality.

11.1. Implemented Endpoints

11.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	N	Y	N

Inactive standing orders are included in the response.

Inactive standing orders have the value 'Not Known' under the frequency field.

11.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N	Y	N	N	N

Inactive standing orders are included in the response.

Inactive standing orders have the value 'Not Known' under the frequency field.

11.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	Y	N

Applies for domestic payments only

Inactive standing orders are included in the response.

Inactive standing orders have the value 'Not Known' under the frequency field.

11.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet (Not Implemented)

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Standing-orders	GET /accounts/{AccountId}/standing-orders	Conditional	N	N	N

11.2. Response Fields

11.2.1. HSBC Personal, first direct, M&S Bank

Field	Notes
/Data/StandingOrder/MandateRelatedInformation/FirstPaymentDateTime	Mandatory
/Data/StandingOrder/MandateRelatedInformation/ FinalPaymentDateTime	Not returned
/Data/StandingOrder/MandateRelatedInformation/Frequency	Mandatory
/Data/StandingOrder/MandateRelatedInformation/Frequency/Type	Mandatory
/Data/StandingOrder/MandateRelatedInformation/Frequency/CountPerPeriod	Not returned
/Data/StandingOrder/MandateRelatedInformation/Frequency/ PointInTime	Values returned will be like -1, 01, 02 etc. This will represent the day of debit. It needs to be referred along with Frequency 'Type'
Reference in Remittance information	Value should be returned under parameter Data/StandingOrder/RemittanceInformation/Structured/CreditorReferenceInformation/Reference

11.3. Frequency illustrations

11.3.1. HSBC Personal, first direct, M&S Bank

Scenario	Returned value
Every week on Monday	Type: Week PointInTime: 01
Every 2 weeks on Tuesday	Type: FRTN PointInTime: 02
3rd day of the month	Type: MNTH PointInTime: 03
Last day of every month	Type: MNTH PointInTime: -1
Every 3 months on 1st day of the month	Type: QURT PointInTime: 01
Yearly on 1st day of new year	Type: Year PointInTime: 01

Note: Above examples are for illustrative purposes only and do not represent exhaustive list

12. Products API

12.1. Overview

The following table summarises the possible responses:

Product ID	Product Name	Product Details	Credit Interest	Overdraft Interest	Other Fees & Charges	Description
X	X					If the "Product ID" field in the "Product" section of the response has a value then TPP can refer to Open Data API for complete product reference data for the account.
	X	X	X	X	X	If the "Product ID" in the "Product" section is masked, product name is populated and one or more of the subset data sections are populated in the response, then the product information should be picked up from the response by the TPP i.e. Open Data should not be referred in such instances.
X	X				X	If the "Product ID" in the "Product" section has a value and one or more of the subset data sections are also populated in the response, then that means a customer specific element exists on the account e.g. an account fee in this instance. In such scenarios the subset data section populated in the response should be picked up by the TPP, and Open Data API should be referred for product reference data not present in the subset section of the response.
	X					If the response contains the "Product Name" field in the "Product" section with the "Product Id" field masked and subset data sections are not populated, then that means the data is not available to be shared in this instance.
						If the "Product ID" in the "Product" section is masked, product name and none of the subset sections are populated, then that means the data is not available to be shared in this instance.

12.2. Implemented Endpoints

12.2.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y	Y	N

12.2.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y	Y	Y	Y

12.2.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y

12.2.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Products	GET /accounts/{AccountId}/product	Conditional	Y	Y	Y

13. Party API

13.1. Implemented Endpoints

13.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Party	GET /accounts/{AccountId}/party	Conditional	Y	Y	Y	Y	Y
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y	Y	Y

13.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Party	GET /accounts/{AccountId}/party	Conditional	Y	Y	Y	Y	Y	Y
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y	Y	Y	Y

13.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Party	GET /accounts/{AccountId}/party	Conditional	N	N
Party	GET /accounts/{AccountId}/parties	Conditional	Y	N

13.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Party	GET /accounts/{AccountId}/party	Conditional	N	N	N
Party	GET /accounts/{AccountId}/parties	Conditional	Y	Y	Y

13.2. Permissions

The **ReadParty** permission is required to access GET /accounts/{AccountId}/party or GET /accounts/{AccountId}/parties. The resource response payload does not differ depending on the permissions granted.

The **ReadPartyPSU** permission is required to access GET /party. However, the **ReadPartyPSU** permission would not be supported, since the bulk GET /party endpoint isn't being supported.

13.3. Data

HSBC Personal, first direct, M&S Bank

The Party API would surface only the below data:

- PartyID
- PartyType
- Name
- FullLegalName

For joint accounts data for both accounts holders will be returned via the Parties API.

HSBC Business and Kinetic

The Party API would surface only the below data:

- PartyID
- FullLegalName

14. Scheduled Payments API

For all brands offering international payment functionality, the response will include domestic and international scheduled payments.

14.1. Implemented Endpoints

14.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	Y	N	Y	Y

14.1.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	Y	Y	N	N	N

14.1.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N

Applies for domestic payments only

14.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Mandatory	Business Current Accounts	Foreign Currency Accounts*	Credit Cards
Scheduled-payments	GET /accounts/{AccountId}/scheduled-payments	Conditional	Y	N	N

15. Offers API

15.1. Overview

ReadOffers permission cluster is implemented as per Open Banking Standard specification.

15.2. Implemented Endpoints

15.2.1. HSBC Personal, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Offers	GET /accounts/{AccountId}/offers	Mandatory	N	N	Y	N	N
Offers	GET /offers	Optional	N	N	N	N	N

15.3. Offers Type

The below table gives detail on the type of offers that will be returned for HSBC Personal Banking:

Offer API Returns- Credit Cards		
Field	Definition	Population notes
Offer	Actual offer available on a credit card	Offer can be of 2 types: Introductory or Promotional Introductory offer will not have end date but will last for 60 days for HSBC UK and 90 days for M&S Bank from account opening date. Promotional offer will have end date provided.

*Offer is returned only if it is available for the given credit card.

15.4. Response fields

15.4.1. HSBC Personal, M&S Bank

GET /accounts/{AccountId}/offers

Field	Notes
Data/Offer/AccountId	Returned
Data/Offer/OfferId	Returned
Data/Offer/OfferType	We support only 'BalanceTransfer' as 'OfferType'
Data/Offer/Description	<p>Returned</p> <p>Our introductory rate on balance transfers requested within 60 days of account opening. One-off balance transfer fee will be <x>% of the amount transferred (minimum<y>).</p> <p>The standard rate <z>% p.a will apply after the end of the Introductory period.</p> <p>This field includes offer type (promotional / introductory), transfer fee, standard rate and minimum amount Introductory offer is for those customers who are with HSBC bank for less than or equal to 60 days.\</p> <p>Promotional offer is for those customers who are with HSBC bank for more than 60 days.</p>
Data/Offer/StartDateTime	Not returned
Data/Offer/EndDateTime	Returned for Promotional offer only
Data/Offer/Rate	Returned within Data/Offer/Description
Data/Offer/Value	Not returned
Data/Offer/Term	Returned
Data/Offer/URL	For more details and to apply for Balance transfer, please sign in to Online Banking
Data/Offer/Amount/Amount	Not returned
Data/Offer/Amount/Currency	Not returned
Data/Offer/Fee/Amount	Not returned
Data/Offer/Fee/Currency	Not returned

16. Statements API

16.1. Overview

Statements Endpoint

ReadStatementsBasic and ReadStatementsDetail permission clusters are implemented as per the Open Banking Standard specification.

Statement Transactions Endpoint

ReadTransactionsBasic and ReadTransactionsDetail permission clusters are implemented as per the Open Banking Standard specification.

Statement Transactions are returned in reverse date order (i.e. most recent first).

Pagination for Statement Transactions Endpoint return as follows:

- HSBC Personal, first direct - maximum of 300 transactions per page for 6 years of billed transactions
- M&S Bank - maximum of 300 transactions per page for 18 months of billed transactions
- HSBC Business - maximum of 100 transactions per page for 6 years of billed transactions*
- HSBC Kinetic - maximum of 100 transactions per page for 7 years of billed transactions*

* Approximately 480,000 transactions can be returned within the 60 minute (1 hour) session. If the customer's statements contain more transactions than can be delivered in a single session, then TPP will have to present a refresh token to retrieve additional transactions. The endpoint GET /accounts/{AccountId}/statements/{StatementId}/transactions return only transactions billed for a given statement period.

If the TPP does not specify the date range, 18 months will be returned as a standard.

Maintenance window

There is a monthly statement file maintenance window. This occurs on the 1st Sunday of every month between 05:00 and 07:00 UK time which usually takes 5-10 minutes. If TPPs encounter this error during this window, they should try again in 30 minutes.

16.2. Implemented Endpoints

16.2.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Mandatory	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Statements	GET /accounts/{AccountId}/statements	Conditional	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	N	Y	N	N

16.2.2. HSBC Business

Resource	Endpoints	Mandatory	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Statements	GET /accounts/{AccountId}/statements	Conditional	N	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	N	N	Y	N	N
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	N	N	Y	N	N

16.2.3. HSBC Kinetic

Resource	Endpoints	Mandatory	Business Current Accounts	Credit Cards
Statements	GET /accounts/{AccountId}/statements	Conditional	N	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}	Conditional	N	Y
Statements	GET /accounts/{AccountId}/statements/{StatementId}/transactions	Conditional	N	Y

16.3. Response fields

16.3.1. HSBC Personal, first direct, M&S Bank

GET /accounts/{AccountId}/statements

Field	Notes
/Data/Statement/AccountId	Returned
/Data/Statement/StatementId	Returned
/Data/Statement/Type	Only RegularPeriodic
/Data/Statement/StartDateTime	Returned
/Data/Statement/EndDateTime	Returned
/Data/Statement/CreationDateTime	Returned

GET /accounts/{AccountId}/statements/{StatementId}

Field	Notes
/Data/Statement/StatementDescription	Not returned
/Data/Statement/StatementBenefit	Not returned
/Data/Statement/StatementInterest/Type	<p>Following types supported:</p> <ul style="list-style-type: none"> • UK.OBIE.Cash • UK.OBIE.Purchase • UK.OBIE.BalanceTransfer • UK.OBIE.Total <p>For Credit Cards with "Loan/Instalment Plan" and new "Money Transfer plan" the OBReadStatement2/Data/Statement/StatementInterest/Type will be mapped to Enumeration "UK.OBIE.Purchase" and the OBReadStatement2/Data/Statement/StatementInterest/Description will contain the plan type value as "Loan/Instalment Plan" and "Money Transfer plan".</p>
/Data/Statement/StatementInterest/Description	<p>For Credit Cards with "Loan/Instalment Plan" and new "Money Transfer plan" the OBReadStatement2/Data/Statement/StatementInterest/Type will be mapped to Enumeration "UK.OBIE.Purchase" and the OBReadStatement2/Data/Statement/StatementInterest/Description will contain the plan type value as "Loan/Instalment Plan" and "Money Transfer plan".</p>
/Data/Statement/StatementInterest/CreditDebitIndicator	Returned
/Data/Statement/StatementInterest/Frequency	<p>Following types supported:</p> <ul style="list-style-type: none"> • UK.OBIE.Monthly
/Data/Statement/StatementInterest/Amount/Amount	Returned
/Data/Statement/StatementInterest/Amount/Currency	Returned
/Data/Statement/StatementFee	Not returned (data delivered via Transactions resource)

/Data/Statement/StatementDateTime/Type	Following types supported: <ul style="list-style-type: none"> • UK.OBIE.LastStatement • UK.OBIE.NextStatement • UK.OBIE.PaymentDue
/Data/Statement/StatementDateTime/DateTime	Returned
/Data/Statement/StatementRate/Type	Not returned
/Data/Statement/StatementValue	Not returned
/Data/Statement/StatementAmount/Type	Following types supported: <ul style="list-style-type: none"> • UK.OBIE.ClosingBalance • UK.OBIE.TotalCredits • UK.OBIE.TotalDebits • UK.OBIE.MinimumPaymentDue • UK.OBIE.CreditLimit • UK.OBIE.AvailableBalance • UK.OBIE.PreviousClosingBalance • UK.OBIE.PreviousPayment
/Data/Statement/StatementAmount/CreditDebitIndicator	Returned
/Data/Statement/StatementAmount/Amount/Amount	Returned
/Data/Statement/StatementAmount/Amount/Currency	Returned

16.3.2. HSBC Business, Kinetic

GET /accounts/{AccountId}/statements

Field	Notes
/Data/Statement/AccountId	Returned
/Data/Statement/StatementId	Returned
/Data/Statement/ StatementReference	Returned
/Data/Statement/Type	Only RegularPeriodic
/Data/Statement/StartDateTime	Returned
/Data/Statement/EndDateTime	Returned
/Data/Statement/CreationDateTime	Returned

GET /accounts/{AccountId}/statements/{StatementId}

Field	Notes
/Data/Statement/StatementDescription	Returned
/Data/Statement/StatementBenefit	Not returned
/Data/Statement/StatementInterest/Type	Following types supported: <ul style="list-style-type: none"> • UK.OBIE.EstimatedNext • UK.OBIE.Purchase • UK.OBIE.Total

/Data/Statement/StatementInterest/Description	Not returned
/Data/Statement/StatementInterest/CreditDebitIndicator	Returned
/Data/Statement/StatementInterest/Frequency	Following types supported: • UK.OBIE.Monthly
/Data/Statement/StatementInterest/Amount/Amount	Returned
/Data/Statement/StatementInterest/Amount/Currency	Returned
/Data/Statement/StatementFee	Not returned (data delivered via Transactions resource)
/Data/Statement/StatementDateTime/Type	Following types supported: • UK.OBIE.PurchasePromoEnd (next statement grace period end date) • UK.OBIE.PaymentDue
/Data/Statement/StatementDateTime/DateTime	Returned
/Data/Statement/StatementRate/Type	Only UK.OBIE.MonthlyPurchase
/Data/Statement/StatementValue	Not returned
/Data/Statement/StatementAmount/Type	Following types supported: • UK.OBIE.StartingBalance • UK.OBIE.ClosingBalance • UK.OBIE.TotalCredits • UK.OBIE.TotalDebits • UK.OBIE.MinimumPayment • UK.OBIE.ArrearsClosingBalance • UK.OBIE.CreditLimit
/Data/Statement/StatementAmount/CreditDebitIndicator	Returned
/Data/Statement/StatementAmount/Amount/Amount	Returned
/Data/Statement/StatementAmount/Amount/Currency	Returned

16.4. Truncation - HSBC Business, Kinetic

The date ranges of the transactions returned by the GET /accounts/{AccountId}/statements message depend upon two date ranges, indicating the intent and requested time periods. The behaviour of the API can change depending on how these are populated (or not) and how they overlap. This is documented in detail below:

When the TPP sends in its POST /account-requests, it can send in transactionFromDate and transactionToDate:

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults 18 months of statements data i.e. 546 days prior on a rolling basis, e.g. if the GET /accounts/{AccountId}/statements is sent a week after the POST /account-requests, it will have access to the most recent 7 days, but no longer have access to the 7 days at the start of the 546-day period from the date the POST /account-requests was sent in.
- When the TPP sends in GET /accounts/{AccountId}/statements, it can send in fromStatementDateTime and toStatementDateTime
- HSBC will accept a future-dated toStatementDateTime, but this will have the same net result as setting the date to today.

- If no dates are provided, HSBC will return defaults 18 months of statements data from the date requested. Please refer to the crossover truncation for date crossover.
- If the dates provided go beyond the maximum number of days for which statements are available (e.g. 6 years for HSBC Business and 7 years for Kinetic), HSBC will return the maximum available (6 years for HSBC Business and 7 years for Kinetic in this example).
- HSBC will truncate dates that don't crossover with the intent's transactionFromDate and transactionToDate termed 'crossover truncation'.
- To identify that future truncation or crossover truncation has occurred, the TPP may wish to check the 'self' link returned, which will contain proprietary fromStatementDateTime and toStatementDateTime fields. **It's not possible to identify the reason.**

Example 1: crossover truncation and future truncation I

```

|-----|... INTENT period

      |-----| ... GET /STATEMENT period

          X ... today

              |----| ... accessible period after truncation
  
```

Example 2: crossover truncation and future truncation II

```

      |-----|... INTENT period

|-----|... GET /STATEMENT period

          X ... today

              |----| ... accessible period after truncation
  
```

Example 3: crossover truncation but future truncation is irrelevant

```

      |-----| ... INTENT period

|-----| ... GET /STATEMENT period

          X ... today is irrelevant, so no future truncation occurs

              |----| ... accessible period after truncation
  
```

Example 4: crossover truncation where there is no crossover

```

      |----| ... INTENT period

      |-----| ... GET /STATEMENT period

          X ... today is irrelevant

<Nothing>      ... accessible period after truncation
  
```

Example 5: no date period in the intent

|-----| ... INTENT period not sent in, so defaulted to today - 546 days to today

|-----| ... GET /STATEMENT period

X ... today

|-----| ... accessible period after truncation

16.5. Date Filtering - HSBC Business, Kinetic

HSBC accepts one, both or neither of the `fromStatementDateTime` and `toStatementDateTime` parameters being passed.

16.6. Time Filtering - HSBC Business, Kinetic

HSBC does not utilise times in transaction date-times, so the time components of `fromStatementDateTime` and `toStatementDateTime` are ignored, and data will be returned from the `fromBookingDateTime` 00:00:00 until the `toBookingDateTime` 23:59:59 (subject to pagination)

Payment Initiation Summary

17. Payment Initiation Summary

17.1. Payment limits

The below limits are correct as of this document's publication date but are subject to change without notice.

17.1.1. HSBC Personal

Single Payment Limit - £25,000

Daily Payment Limit - £1,000 - £50,000 (Default limit £25,000) - Customers can personalise their daily digital payment limit between these values.

* HSBC Personal has introduced additional limits for cryptocurrency payments. These limits restrict each payment to £2,500 and the total payments to within a 30-day period to £10,000.

17.1.2. first direct

Single Payment Limit - £49,999

Daily Payment Limit - £49,999

* first direct has introduced additional limits for cryptocurrency payments. These limits restrict each payment to £2,500 and the total payments to within a 30-day period to £10,000.

17.1.3. HSBC Business

Single Payment Limit - Starts at £10,000 (negotiable so may vary by customer)

Daily Payment Limit - Starts at £10,000 (negotiable so may vary by customer)

17.1.4. HSBC Kinetic

Single Payment Limit - £25,000

Daily Payment Limit - £25,000

17.1.5. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Single Payment Limit - Same as the customer's limit on the direct channel

Daily Payment Limit - Same as the customer's limit on the direct channel

17.2. HSBC Business – Key PIS Information

HSBC Business supports multi-authorisation for all payment types. It is therefore essential that any TPP initiating payments through Business Banking indicates their requirement in the AuthorisationType field. In line with the Open Banking Standard specification, this field can contain “Single” or “Any”. If a value is not provided, it will be assumed that multi-authorisation is supported (AuthorisationType = Any). Failure to indicate Authorisation Type may result in failed payments if the TPP does not support multi-authorisation.

17.3. Faster Payments

Please note there is a risk that payment requests received between 18:00 - 23:45 which are deemed to require additional fraud checks have the potential to be rejected/declined, unless the fraud checks can be completed with the customer on the same day.

17.4. Payments Refunds

For TPPs to receive payment refund details in both domestic (including Sweeping/VRP) and international payment responses, the field “readRefundAccount” must be true and the payment initiation must be successful.

However, if the payment initiation fails, or is not complete (as per the below statuses) payment refund details will **not be shared** even if the readRefundAccount is true.

- HSBC Personal, first direct- rejected, initiationFailed
- HSBC Business - pending, rejected, initiationPending and initiationFailed
- HSBC Kinetic - rejected, initiationFailed
- HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - pending, rejected, initiationPending and initiationFailed

For international payments (HSBC Personal and HSBC Business only), apart from the debtor accounts scheme and identification, in order to aid the payment refunds the below details will be shared as part of the payment refund object:

- refund/account/secondaryIdentification - IBAN of the debtor account
- refund/agent/schemeName - UK.OBIE.BICFI
- refund/agent/identification - BIC value

For Business Banking payments from a Global Wallet account we won't return a refund account. Customers with queries over refunds should contact the Business Internet Banking Helpdesk.

Please also refer to section “Refund Account Details for Multi-Authorisation Payments” for more information on refunds for multi-authorisation payments.

17.5. Implemented Endpoints

17.5.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y	N	Y
Domestic-payments	POST /domestic-payments	Y	Y	N	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	Y
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y	N	Y
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N	Y
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N	N	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N	N
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N	Y	N
International-payments	POST /international-payments	Y	N	Y	N
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y	N
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y	N
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	Y	N
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y	N
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y	N
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N	N
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	Y	N	Y	N
International-standing-orders	POST /international-standing-orders	Y	N	Y	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y	N
file-payments-consent	POST /file-payment-consents	N	N	N	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	N	N	N	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	N	N	N	N
file-payments	POST /file-payments	N	N	N	N
file-payments	GET /file-payments/{FilePaymentId}	N	N	N	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	N	N	N	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N	N

Payments are allowed only to existing beneficiaries from Savings product in line with direct channels. New beneficiaries for savings accounts can only be set up via staff channel (Phone or Branch).

17.5.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts**
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y	Y	N
Domestic-payments	POST /domestic-payments	Y	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	Y	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	Y	N
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	Y	N
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	N	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	Y	N
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N	N	Y
International-payments	POST /international-payments	Y	N	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	N	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	N	Y
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	N	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N	N
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	N	N	N	N
International-standing-orders	POST /international-standing-orders	N	N	N	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N	N	N	N
file-payments-consent	POST /file-payment-consents	Y	N	Y	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	Y	N	Y	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	Y	N	Y	N
file-payments	POST /file-payments	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N	N

**As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

Please note Savings Account payments are only able to be conducted in the form of internal transfers.

^ Only available when localinstrument is UK.OBIE.FPS

17.5.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y
Domestic-payments	POST /domestic-payments	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y
Domestic-standing-orders	POST /domestic-standing-orders	Y
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y
International-payments	/international-payment-consents (POST/ GET/ DELETE)	N
International-payments	POST /international-payments	N
International-payments	GET /international-payments/{InternationalPaymentId}	N
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	N
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	N
International-scheduled-payments	POST /international-scheduled-payments	N
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	N
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	N
International-standing-orders	POST /international-standing-orders	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N
file-payments-consent	POST /file-payment-consents	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	N
file-payments	POST /file-payments	N
file-payments	GET /file-payments/{FilePaymentId}	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N

17.5.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-payments	POST /domestic-payments	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	Y	N
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-payments	POST /international-payments	Y	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	Y	N	Y
International-standing-orders	POST /international-standing-orders	Y	N	Y
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y
file-payments-consent	POST /file-payment-consents	Y	N	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	Y	N	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	Y	N	N
file-payments	POST /file-payments	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	N	N	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N

Please note that domestic endpoints are to be used for domestic payments in Local currency only.

18. Domestic Payments

18.1. Implemented Endpoints

18.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
Domestic-payments	POST/domestic-payment-consents	Y	Y	N	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}	Y	Y	N	Y
Domestic-payments	POST /domestic-payments	Y	Y	N	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N	Y

18.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	POST /domestic-payment-consents	Y	Y	Y	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}	Y	Y	Y	N
Domestic-payments	POST /domestic-payments	Y	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	Y	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	Y	N

18.1.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
Domestic-payments	POST /domestic-payment-consents	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}	Y
Domestic-payments	POST /domestic-payments	Y
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y

18.1.4. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	/domestic-payment-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-payments	POST /domestic-payments	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N
Domestic-payments	GET /domestic-payment-consents/{ConsentId}/funds-confirmation	Y	Y	N

18.2. Request Fields

For POST /domestic-payment-consents and POST /domestic-payments:

18.2.1. HSBC Personal, first direct

Field	Notes	Error Code if invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	This field must be no more than 70 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Structured/CreditorReferenceInformation/Reference	Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. Payments to major beneficiaries where the reference has less than four digits can only be made through the App to App redirection journey. If these payments are submitted through the browser journey they will be rejected as we will be unable to process them. Also please note that for payments to charities, unless there is a specific reference please use the last four digits of the account number to populate the reference field.	400 - UK.OBIE.Field.Invalid

18.2.2. HSBC Business

Field	Notes	Error Code if invalid
AuthorisationType	Any or Single	
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
CreditorAccount/Name	This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
LocalInstrument	If Local instrument = UK.OBIE.CHAPS, then consider CHAPS Or, If Local instrument = UK.OBIE.FPS, then consider FPS Or, If Local instrument = No value, then select FPS	400 - UK.OBIE.Field.Invalid
Reference	When LocalInstrument = UK.OBIE.FPS Reference is mandatory and must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. When LocalInstrument = UK.OBIE.CHAPS Reference is mandatory and maximum 18 characters (as per above). It will be concatenated with RemittanceInformation/Unstructured and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields must not exceed 139 Only 1 occurrence is allowed Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid
Unstructured	When LocalInstrument = UK.OBIE.FPS, Unstructured is optional. The character limit is 138 characters. When localInstrument=uk.obie.CHAPS. Unstructured will be concatenated with RemittanceInformation/Reference and included in the message to beneficiary in the payment instruction. The total of the number of characters in these 2 fields must not exceed 139.	400 - UK.OBIE.Field.Invalid

18.2.3. HSBC Kinetic

Field	Notes	Error Code if invalid
AuthorisationType	Any or Single	
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Unexpected
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid

RemittanceInformation/Reference	<p>Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / (spaces are also allowed).</p> <p>If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.</p> <p>Only 1 occurrence is allowed Payment requests that do not meet these conditions will be rejected.</p>	
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18.2.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Field	Notes	Error Code if invalid
LocalInstrument (O)	<p>May be optionally provided as per any of the below supported enumeration values in case sensitive format only:</p> <ul style="list-style-type: none"> • UK.OBIE.CHAPS (for UK payments) • UK.OBIE.FPS (for UK payments) • UK.OBIE.BACS (for UK ACH credits payments) <p>Note: UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym & UK.OBIE.Link is not supported currently.</p>	
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN <p>UK.OBIE.SortCodeAccountNumber</p>	
DebtorAccount/Identification (O)	<p>May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35</p>	
CreditorAccount/Name (M)	<p>Must be provided</p>	
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits)/ Faster Payment (Priority Payment) from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>	
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same and should be only the UK.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p>	
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in at most 3 array fields of AddressLine [0-2].</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p> <p>(3) If you wish to pay Faster Payment (ACH Credits)/ BACS Direct Credits (ACH Credits) from a "Great Britain" account, then CreditorPostalAddress/AddressLine must not be provided</p>	
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency. For UK domestic, the currency should only be GBP.</p>	
RemittanceInformation/Structured/CreditorReferenceInformation/Reference	<p>May be optionally provided. Must be no more than 30 characters</p>	

RemittanceInformation/Unstructured (O)	May be optionally provided. Unstructured will be concatenated with CreditorReferenceInformation/Reference and included in the details in the payment screen. The total number of characters in these 2 fields must not exceed 18 characters (for ACH Credit) or 140 characters (for Priority Payment, SEPA and Inter Account Transfer). For Faster Payments the fields Reference and Unstructured will not be concatenated, will appear in two separate rows in the payment screen and must not exceed 30 characters each.	
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddress.StreetName
channelPaymentId	Risk.DeliveryAddress.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
exchangeRateInformation.exchangeRate	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.BuldingNumber	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.Country	SupplementaryData
Risk.DeliveryAddress.CountrySubDivision[0-2]	

18.3. Fees for CHAPS Payments

The PSU can select a different account for bearing the charges for the CHAPS transaction.

The charge will be a dynamic amount for each CHAPS transaction request.

18.4. Cut-Off Time for CHAPS Payments

HSBC Personal, first direct:

Cut-off time for CHAPS payment is 8:00 AM to 3:30 PM UK time. Any request for a CHAPS payment outside these values will be held and processed the next working day.

HSBC Business:

Cut-off time for CHAPS payment is 8:00 AM to 5:10 PM UK time. Any request for a CHAPS payment outside these values will be rejected. These cut-off times are aligned to the offering on the direct channels.

18.5. Additional fields for CHAPS Payments

HSBC Business:

With the move towards ISO 20022 compliance for CHAPS payments being driven by the Bank of England, a number of additional fields above and beyond those stipulated in the above Request Fields section are now supported for Open Banking CHAPS payments by HSBC Business. The full list of supported fields and expected values can be found [here](#).

18.6. Payment Status

For Single Immediate Domestic payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /domestic-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlementCompletedDebitorAccount' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the Get/DomesticPayment/Domestic PaymentId endpoint.
"PDNG" (Pending)	200	Interim	HSBC Business HSBCnet UK	When the payment needs further authorisation from a second user (multi-auth) or is pending review.
"RJCT" (Rejected)	200	Final	All brands	Payment request is rejected (no Debit and no Credit posted to the account).

Endpoint: GET /domestic-payments/{DomesticPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlementCompletedDebitorAccount' or 'Rejected' based on a pay/no-pay decision.
"PDNG" (Pending)	200	Interim	HSBC Business HSBCnet UK	When the payment needs further authorisation from a second user (multi-auth) or is pending review.
"ACSC" (AcceptedSettlement CompletedDebitorAccount)	200	Interim	All brands	Payment has progressed to the payment execution stage. The customer account is debited with the amount of the payment.
"ACCC" (AcceptedSettlement CompletedCreditorAccount)	200	Final	All brands	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.
"RJCT" (Rejected)	200	Final	All brands	Payment request is rejected (no Debit and no Credit posted to the account).

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

TPPs can request & receive payment status updates for up to 10 days after the payment has been posted. A final payment status can be returned by 'GET' endpoint.

In rare scenarios a timeout may occur, which prevents a final status being returned. If TPPs do not receive final status for a SIP by the end of the next working day, please contact our service desk who can help manual retrieve the final status. This has to be done within 10 days of the payment.

In a scenario where a TPP terminates the connection before they have received a response from the POST endpoint, the payment may still have been submitted for processing. In this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

19. Domestic Scheduled Payments

19.1. Implemented Endpoints

19.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
Domestic-scheduled-payments	POST /domestic-scheduled-payment-consents	Y	Y	N	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payment-consents/{ConsentId}	Y	Y	N	Y
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N	Y

19.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-scheduled-payments	POST /domestic-scheduled-payment-consents	Y	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payment-consents/{ConsentId}	Y	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	Y	N

19.1.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
Domestic-scheduled-payments	POST /domestic-scheduled-payment-consents	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payment-consents/{ConsentId}	Y
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y

19.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-scheduled-payments	/domestic-scheduled-payment-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N

Working capital debit accounts are NOT supported via Domestic-scheduled-payment-consents endpoint

19.2. Request Fields

For POST /domestic-scheduled-payment-consents and POST /domestic-scheduled-payments:

19.2.1. HSBC Personal, first direct

Field	Notes	Error Code if invalid
AuthorisationType	Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be > today and ≤ 365 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided.	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Structured /CreditorReferenceInformation/Reference	Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.	400 - UK.OBIE.Field.Invalid

19.2.2. HSBC Business

Field	Notes	Error Code if invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be > today and ≤ 45 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	This field must be no more than 18 characters, can contain A to Z, a to z, 0 to 9 and the special characters & - . / (spaces are also allowed). Payment requests that do not meet these conditions will be rejected.	N/A
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid

RemittanceInformation/Reference	Reference is mandatory and must be no more than 18 characters, can contain A to Z, a to z, 0 to 9, and the special characters & - . / (spaces are also allowed). If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. Only 1 occurrence is allowed Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid
CreditorPostalAddress/Country	If this field is received and is NOT GB the payment will be rejected	400 - UK.OBIE.Field.Invalid

19.2.3. HSBC Kinetic

Field	Notes	Error Code if invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be > today and ≤ 45 days ahead	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Reference	Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. Only 1 occurrence is allowed Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Invalid

19.2.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Field	Notes	Error Code if invalid
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only: <ul style="list-style-type: none"> • UK.OBIE.CHAPS (for UK payments) • UK.OBIE.FPS (for UK payments) • UK.OBIE.BACS (for UK ACH credits payments) Note: UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently.	
RequestedExecutionDateTime (M)	Must be within next 45 calendar days	
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber 	
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35	
CreditorAccount/Name (M)	Must be provided	

CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay BACS Direct Credits (ACH Credits) from a “Great Britain” account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>	
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same and should be only the UK.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number)</p>	
CreditorPostalAddress/AddressLine (O)	<p>(1) If creditorPostalAddress is provided, it must be in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2].</p> <p>(2) If you wish to pay using “Inter-Account Transfer”, then this field must not be filled.</p> <p>(3) If you wish to pay BACS Direct Credits (ACH Credits) from a “Great Britain” account, then CreditorPostalAddress/AddressLine must not be provided</p>	
InstructedAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>	
RemittanceInformation/Reference (O)	May be optionally provided. Must be no more than 30 characters	
RemittanceInformation/Unstructured (O)	May be optionally provided. Must be no more than 30 characters	
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddress.StreetName
channelPaymentId	Risk.DeliveryAddress.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddress.BuldingNumber	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.Country	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.CountrySubDivision[0-2]	SupplementaryData

19.3. Payment Status

For domestic scheduled payments, a request for a payment status will return one of the following statuses:

Endpoint: POST /domestic-scheduled-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"PDNG" (Pending)	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth).
"RJCT" (Rejected)	200	Final	All brands	Instruction has failed
"Cancelled"	200	Final	HSBCnet UK	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)
"INCO" (Initiation Completed)	200	Final	HSBCnet UK	The instruction has been setup successfully or has been successfully processed on the due date.

Endpoint: GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"Initiation Pending"	200	Interim	HSBC Business, Kinetic, HSBCnet	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
"PDNG" (Pending)	200	Final	All brands	The scheduled payment or standing order has been set up successfully
"RJCT" (Rejected)	200	Final	All brands	Instruction has failed
"Cancelled"	200	Final	HSBC Business, Kinetic, HSBCnet	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments)

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

20. Domestic Standing Orders

20.1. Implemented Endpoints

20.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
Domestic-standing-orders	POST /domestic-standing-order-consents	Y	N	N	N
Domestic-standing-orders	GET /domestic-standing-order-consents/{ConsentId}	Y	N	N	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	N	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	N	N

20.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-standing-orders	POST /domestic-standing-order-consents	Y	N	Y	N
Domestic-standing-orders	GET /domestic-standing-order-consents/{ConsentId}	Y	N	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	Y	N

20.1.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
Domestic-standing-orders	POST /domestic-standing-order-consents	Y
Domestic-standing-orders	GET /domestic-standing-order-consents/{ConsentId}	Y
Domestic-standing-orders	POST /domestic-standing-orders	Y
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y

20.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-standing-orders	/domestic-standing-order-consents (POST/ GET/ DELETE)	Y	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	Y	N

Working capital debit accounts are NOT supported via Domestic-standing-order-consents endpoint.

20.2. Request Fields

20.2.1. HSBC Personal, HSBC Business, HSBC Kinetic

For POST /domestic-standing-order-consents and POST /domestic-standing-orders:

Field	Notes	Error Code if invalid
MandateRelatedInformation/Frequency/Type	See separate Permitted Frequency Values section	400 - UK.OBIE.Field.Invalid
MandateRelatedInformation/Frequency/Countperperiod	Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be present Must be > 0 and ≤ 999 If both FinalPaymentDateTime and Countperperiod are not present in request then the payment will be considered as to be on-going "Until Further Notice"	400 - UK.OBIE.Field.Invalid
MandateRelatedInformation/Frequency/PointinTime	Should not be sent by TPP. We will reject the payment instruction if this field is sent	400 - UK.OBIE.Field.Invalid

FirstPaymentDateTime	<p>Must be > tomorrow and ≤ 365 days ahead Must be < FinalPaymentDateTime, if that field is present Must be < RecurringPaymentDateTime It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20 Example 1 (correctly aligned): Frequency = IntrvlMnthDay:01:10 (Monthly - 10th) FirstPaymentDateTime = 2019-06-10 => FirstPaymentDateTime = 2019-06-10 If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day. Example 2 (misaligned): Frequency = IntrvlMnthDay:01:10 (Monthly - 10th) FirstPaymentDateTime = 2019-06-20 => FirstPaymentDateTime = 2019-07-10 Example 3 (misaligned): Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) FirstPaymentDateTime = 2019-06-10 => FirstPaymentDateTime = 2019-06-20 Note: the time element has removed from above DateTime examples, for simplicity.</p> <p>If FirstPaymentDateTime folds on weekend or UK Bank holiday, it will automatically be moved to the next working day after the instruction is received.</p>	400 - UK.OBIE.Field.Invalid
RecurringPaymentAmount/Amount	Optional If Present ReurringPaymentAmount = FinalPaymentAmount = FirstPaymentAmount	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount/Amount	Optional If Present FinalPaymentAmount = ReurringPaymentAmount = FirstPaymentAmount	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount/Amount	Mandatory	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
FirstPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
RecurringPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
FinalPaymentAmount/Currency	Must be GBP	400 - UK.OBIE.Field.Invalid
FinalPaymentDateTime	Mutually exclusive with presence of Countperperiod; one and only one must be present Must be > tomorrow Must be > FirstPaymentDateTime If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	400 - UK.OBIE.Field.Invalid
RecurringPaymentDateTime	Must be > tomorrow and ≤ 365 days ahead Must be > FirstPaymentDateTime	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Structured/ CreditorReferenceInformation/Reference	Must be provided Max length 18 characters and can contain only letters, numbers, spaces and the symbols ?!:(;&.,' – If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits.	400 - UK.OBIE.Field.Invalid

20.2.2. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet -
expected to be implemented in Q2 2025

For POST /domestic-standing-order-consents and POST /domestic-standing-orders:

Field	Notes	Error Code if invalid
Initiation/Frequency (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • Daily: EvryWorkgDay • Weekly: IntrvlWkDay01:<day of the week, week starts from Mon> • Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon> • Monthly: IntrvlMnthDay:01:<day of the month> • Every 2 months: IntrvlMnthDay:02:<day of the month> • Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month> • Every 6 months: IntrvlMnthDay:06:<day of the month> • End of every month: IntrvlMnthDay:01:-01 • Annually / Yearly: IntrvlMnthDay:12:<day of the month> 	
FirstPaymentAmount (M)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>	
FinalPaymentAmount (O)	<p>Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01</p> <p>Currency: Must be equal to debit account currency</p>	
Initiation/NumberOfPayments (O)	<p>The max range value for numberOfPayments is dependent on the payment type.</p> <ul style="list-style-type: none"> • Priority Payment and Inter-Account Transfer : 2-99 • Standing Order : 2-999 	
DebtorAccount/SchemeName (O)	<p>May be optionally provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber 	
DebtorAccount/Identification (O)	<p>May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35</p>	
CreditorAccount/Name (M)	<p>Must be provided</p>	
CreditorAccount/SchemeName (M)	<p>Must be provided as per any of the below supported enumeration values only:</p> <ul style="list-style-type: none"> • UK.OBIE.SortCodeAccountNumber (for UK payments) <p>If you wish to pay BACS Direct Credits (ACH Credits)/Standing Order from a "Great Britain" account, then CreditorAccount/SchemeName must be UK.OBIE.SortCodeAccountNumber</p>	
CreditorAccount/Identification (M)	<p>Must be provided in SWIFT character set having character length less than or equal to 34,</p> <p>(1) Debtor and Creditor account locations should be the same, and should be only the UK.</p> <p>(2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number).</p>	
CreditorPostalAddress/AddressLine (O)	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for PP payments</p> <p>(2) If you wish to pay using "Inter-Account Transfer", then this field must not be filled.</p>	
Reference (O)	<p>May be optionally provided. Must be no more than 18 characters</p>	
ReadRefundAccount (O)	<p>May be optionally provided (Possible values Yes/No). For Standing orders, only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.</p>	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddr.PostCode
Authorisation.CompletionDateTime	Risk.DeliveryAddr.StreetName
channelPaymentId	Risk.DeliveryAddr.TownName
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.MerchantCategoryCode
CreditorAccount.SecondaryIdentification	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
Risk.DeliveryAddr.AddressLine[0 -2]	SCASupportData.AppliedAuthenticationApproach
Risk.DeliveryAddr.BuldingNumber	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddr.Country	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddr.CountrySubDivision[0-2]	SupplementaryData

20.3. Permitted Frequency Values

20.3.1. HSBC Personal, first direct

Frequency					
1st Payment date	Final payment date	Type	CountPerPeriod	PointInTime	Interpretation
1-Jan-24 (Monday)	NA	WEEK	12	NA	Payment will be made every week on Monday for 12 weeks
1-Feb-24 (Thurs)	7-Mar-24 (Thurs)	WEEK	NA	NA	Payment will be made every week on Thursday from 1-Feb-24 till 7-Mar-24
24-Sep-24 (Tue)	NA	WEEK	NA	NA	Payment will be made every week on Tuesday till further notice
15-Mar-24	NA	FRTN	10	NA	10 payments will be made every fortnight starting from 15-Mar-24
01-Apr-24	01-Dec-24	MNTH	NA	NA	Payments will be made on 1st of every month from 1-Apr-24 to 1-Dec-24
01-Apr-24	NA	MNTH	NA	NA	Payments will be made on 1st of every month from 1-Apr-24 till further notice
15-Feb-24	NA	QURT	4	NA	4 quarterly payments will be made on 15-Feb, 15-May, 15-Aug and 15-Nov
28-Mar-24	NA	YEAR	5	NA	5 yearly payments will be made on 28-Mar starting from 2024

Note: We do not support INDA (Intra day) and MIAN (Semi Annual)

20.3.2. HSBC Business, HSBC Kinetic

Supported Frequency Type codes for Domestic-standing-order-consents endpoint are:

- WODL* refers to payment made every working day
- WEEK refers to payment made every week (with allowed values - Monday to Friday)
- FRTN refers payment made every 2 weeks (with allowed values - Monday to Friday)
- MNTH refers to payment made every month (with allowed dates for month 01-31)
- QURT refers to payment made every 3 months (with allowed dates from 01-31 based on the first payment day month)
- YEAR refers to payment processed on the same date yearly

CountperPeriod would be mapped to initiation.numberOfPayments**

If CountPerPeriod or FinalPaymentDateTime are not specified, then the domestic standing order is open ended.

* WODL is applicable for HSBC Kinetic only

** CountperPeriod is not applicable for HSBC Kinetic

20.4. Payment Status

For domestic standing order payments, a request for a payment status will return one of the following statuses:

Endpoint: POST /domestic-standing-orders

Status	API Call Status	Status Type	Applicable to	Account Position
"PDNG" (Pending)	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
"RJCT" (Rejected)	200	Final	All brands except HSBCnet UK	Instruction has failed

Endpoint: GET /domestic-standing-orders/{DomesticStandingOrderId}

Status	API Call Status	Status Type	Applicable to	Account Position
"PDNG" (Pending)	200	Interim	All brands	The scheduled payment / standing order instruction has been successfully received but not yet set up. For HSBC Business, this may also mean that the instruction needs further authorisation from a second user (muti-auth)
"INCO" (Initiation Completed)	200	Final	All brands except HSBCnet UK	The scheduled payment or standing order has been set up successfully
"RJCT" (Rejected)	200	Final	All brands except HSBCnet UK	Instruction has failed
"Cancelled"	200	Final	HSBC Business, Kinetic, HSBCnet	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments)

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

21. International Payments

21.1. Implemented Endpoints

21.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts*	Global Money
International-payments	POST /international-payment-consents	Y	N	Y	N
International-payments	GET /international-payment-consents/{ConsentId}	Y	N	Y	N
International-payments	POST /international-payments	Y	N	Y	N
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y	N
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y	N

* As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

During the maintenance window:

- If Debtor account not selected at TPP scenario, HCA accounts will not be available in the HSBC PIS Consent journey account selection page.
- If Debtor account is selected at TPP then that will result in an error – “System undergoing maintenance”

21.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts	Global Wallet
International-payments	POST /international-payment-consents	Y	N	N	Y	Y
International-payments	POST /international-payments	Y	N	N	Y	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	N	Y	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	N	Y	Y

21.1.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
International-payments	POST /international-payment-consents	Y
International-payments	GET /international-payment-consents/{ConsentId}	Y
International-payments	POST /international-payments	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y

21.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet (expected to be implemented 2025)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-payments	/international-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-payments	POST /international-payments	Y	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y
International-payments	GET /international-payment-consents/{ConsentId}/funds-confirmation	Y	N	Y

21.2. Request Fields

If the TPP includes any additional fields not listed in the request fields section below, the payment will be rejected with the following error message:

'400 - OBExternalStatusReasonCode U005 - a value is provided when not required.'

If a TPP considers any data relevant to the Bank that HSBC should be informed of, then please send that information under 'Supplementary Data' if supported by the brand.

21.2.1. HSBC Personal, first direct

For POST /international-payment-consents and POST /international-payments:

Field	Notes	Error Code if invalid
AuthorisationType	Single	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits) If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency Or If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	See above rule related to InstructedAmount/Currency	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of BorneByCreditor, BorneByDebtor, Shared For SEPA this field, if supplied, can only be 'Shared'	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress	Please refer to section Creditor/PostalAddress	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to section CreditorAgent/PostalAddress	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Refer to section Optional Fields	400 - UK.OBIE.Field.Invalid

21.2.2. HSBC Business

For POST /international-payment-consents and POST /international-payments:

Field	Notes	Error Code if invalid
LocalInstrument	Valid Values are any of : "UK.OBIE.SEPACreditTransfer", "UK.OBIE.SEPAInstantCreditTransfer", "UK.OBIE.SWIFT" NB – it is recommended the Local Instrument is left 'blank', for HSBC systems to define the most appropriate payment route. For Global Wallet payments Local Instrument must not be SEPA. If supplied the payment will be rejected.	400 - UK.OBIE.Field.Invalid
InstructionPriority	TPP can send Normal or Urgent. However, HSBC Business will process all requests with the same priority.	400 - UK.OBIE.Field.Invalid
PaymentPurposeCode	For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section) See Optional Fields section for details of how this and other optional fields are restricted. For all other payments current implementation applies.	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	If Purpose and ExtendedPurpose fields are both received the payment will be rejected. For payments to all "Purpose of Payment" required countries or when CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section) Also see Optional Fields for details of how this and other optional fields are restricted. For all other payments current implementation applies with the exception that maximum of 35 characters will now apply. Allowed characters: a-z, A-Z, 0-9 / - ? : () . , ' +	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	Only HSBC supported countries will be allowed and the sanctioned country check will be applied. This field must be provided and must match the BIC and/or IBAN - otherwise rejected	400 - UK.OBIE.Field.Invalid
InstructedAmount	Amount: Should not be more than 15 digits Must not be more than GBP 250k Currency for a payment from a non Global Wallet Account:: If the Instructed Currency and Currency of Transfer are different, the Instructed currency must be the same as the debit account currency. If not the payment cannot be fulfilled. Global Wallet Payment – Currency of Transfer and Instructed Amount Currency must be the same. If not the payment cannot be fulfilled. Global Wallet Transfer – Currency of Transfer and Instructed Amount Currency must be the same, or Instructed Amount Currency must match currency of debtor account. If not the payment cannot be fulfilled.	400 - UK.OBIE.Field.Unexpected
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or for a Global Wallet – UK.OBIE.Wallet	400 - UK.OBIE.Field.Invalid
DebtorAccount Identification	Global Wallet identification is 19 alphanumeric characters "WAXXXXXXXXXXXXXYYY" WA denotes a Global Wallet account, followed by 14-digit account number and 3 letter currency code (e.g. USD, EUR, AUD etc)	
CreditorAgent SchemeName	SchemeName Can only be "UK.OBIE.BICFI" or "UK.OBIE.LCC" BIC value must not belong to GB See table in section CreditorAgent and CreditorAccount for details	400 - UK.OBIE.Field.Invalid

CreditorAccount.SchemeName	Valid values would be: "UK.OBIE.IBAN", "UK.OBIE.SortCodeAccountNumber" "UK.OBIE.BBAN" or "UK.OBIE.Wallet" (for a transfer to another Global Wallet account)	400 - UK.OBIE.Field.Invalid
CreditorAccount.Name	Max 70 characters	400 - UK.OBIE.Field.Invalid
CreditorAgent.PostalAddress	For all payments: This object must NOT be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object.	400 - UK.OBIE.Field.Invalid
ChargeBearer	For Swift this field, if supplied, must be one of the following - BornebyDebtor - BornebyCreditor - Shared For SEPA and Global Wallet payments this field, if supplied, can only be 'Shared'	400 - UK.OBIE.Field.Invalid
CreditorPostalAddress	Each field in the address array is required Each field is max 35 characters * For Global Wallet payments to the United States or Canada or payments in Canadian Dollars (CAD), the TPP must provide the CreditorPostalAddress fields.	400 - UK.OBIE.Field.Invalid
DeliveryAddress.Country	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported	400 - UK.OBIE.Field.Invalid

If the creditor account is recognized as belonging to the customer initiating the payment, the payment will be presented to user as an "International Transfer" in the HSBC domain. In these cases, only the following fields received from the TPP will be displayed to the user:

- CreditorAccount.SchemeName
- CreditorAccount.Identification
- CreditorAccount.Name
- CurrencyOfTransfer
- InstructedAmount.Amount
- InstructedAmount.Currency

For International Transfers, if the debit account is a Business Current Account the credit account must be a Foreign Currency Account. If this not the case the customer will be shown the relevant error message in the HSBC UI.

21.2.3. HSBC Kinetic

Field	Notes	Error Code if invalid
LocalInstrument (O)	Valid Values are any of : "UK.OBIE.SEPACreditTransfer", "UK.OBIE.SEPAInstantCreditTransfer", "UK.OBIE.SWIFT"	400 - UK.OBIE.Field.Invalid
InstructionPriority	TPP can send Normal or Urgent. However, HSBC will process all requests with the same priority.	400 - UK.OBIE.Field.Invalid
PaymentPurposeCode	For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section) See Optional Fields section for details of how this and other optional fields are restricted. For all other payments current implementation applies.	400 - UK.OBIE.Field.Invalid

ExtendedPurpose	<p>If Purpose and ExtendedPurpose fields are both received the payment will be rejected.</p> <p>For payments to all "Purpose of Payment" required countries or when CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section)</p> <p>Also see Optional Fields for details of how this and other optional fields are restricted.</p> <p>For all other payments current implementation applies with the exception that maximum of 35 characters will now apply.</p> <p>Allowed characters: a-z, A-Z, 0-9 / - ? : () . , ' +</p>	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	<p>For International Payments DestinationCountryCode must be provided by TPP. If this is not provided the payment request will be rejected.</p> <p>Only HSBC supported countries will be allowed and the sanctioned country check will be applied. This field must be provided and must match the BIC and/or IBAN - otherwise rejected</p>	400 - UK.OBIE.Field.Invalid
InstructedAmount	<p>Amount:</p> <p>HSBC Kinetic accounts have a total Daily and Transaction Limit of GBP 25 000. This covers both domestic and international payments.</p> <p>HSBC Kinetic accounts should have a maximum of 2 decimal places</p> <p>Currency:</p> <p>If the Instructed Currency and Currency of Transfer are different, the Instructed currency must be the same as the debit account currency. If not the payment cannot be fulfilled.</p>	400 - UK.OBIE.Field.Unexpected
DebtorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAgent SchemeName	<p>SchemeName</p> <p>Can only be "UK.OBIE.BICFI" or "UK.OBIE.LCC"</p> <p>BIC value must not belong to GB</p> <p>See table in section CreditorAgent and CreditorAccount for details</p>	400 - UK.OBIE.Field.Invalid
CreditorAccount SchemeName	<p>Valid values would be:</p> <p>"UK.OBIE.IBAN",</p> <p>"UK.OBIE.SortCodeAccountNumber"</p> <p>"UK.OBIE.BBAN"</p>	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
CreditorAgent. PostalAddress	<p>For Swift and SEPA payments:</p> <p>This object must NOT be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object.</p>	400 - UK.OBIE.Field.Invalid
ChargeBearer	<p>For Swift this field, if supplied, must be one of the following</p> <ul style="list-style-type: none"> - BornebyDebtor - BornebyCreditor - Shared <p>For SEPA this field, if supplied, can only be 'Shared'</p>	400 - UK.OBIE.Field.Invalid
CreditorPostalAddress	<p>Each field in the address array is required</p> <p>Each field is max 35 characters</p>	400 - UK.OBIE.Field.Invalid
DeliveryAddress.Country	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported	400 - UK.OBIE.Field.Invalid

21.2.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

For POST /international-payment-consents and POST /international-payments:

Field	Notes	Error Code if invalid
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only: <ul style="list-style-type: none"> • UK.OBIE.SWIFT (for non-UK payments) • UK.OBIE.Target2 (for all PSD2 payments) • UK.OBIE.Euro1 (for all PSD2 payments) Note: UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International endpoint payment initiation	
InstructionPriority (O)	May be optionally provided. Can have value as either 'Normal' or 'Urgent'.	
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber 	
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35	
ChargeBearer (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • BornebyDebtor • BornebyCreditor • Shared (1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only. (2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only. (3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.	
CreditorAccount/Name (M)	Must be provided	
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only	
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber (for UK payments) 	
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34. (1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries. If the debit and credit location both are UK, then currency must not be GBP. (2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number) (3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN (4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN	

CreditorPostalAddress/AddressLine	<p>(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments, and atmost 4 array fields of AddressLine[0-3] for SEPA payments.</p> <p>(2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>(3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2]</p> <p>Note:- If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or CurrencyOfTransfer as not CAD, then this field must not be filled.</p>	
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)	
CreditorAgent/Name (O)	Must not be provided	
CurrencyOfTransfer (M)	Must be provided.	
DestinationCountryCode (O)	Only HSBCnet UK supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.	
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256	
ExchangeRateInformation/ExchangeRate (O)	Must not be provided	
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only	
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency	
ExtendedPurpose (O)	Only HSBCnet UK supported ExtendedPurpose codes will be allowed. Kindly refer section Optional Fields	
InstructedAmount (M)	Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 Currency: Must be equal to debit account currency	
Purpose (O)	Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section Optional Fields	
RemittanceInformation/Reference (O)	May be optionally provided. Must be no more than 30 characters	
RemittanceInformation/Unstructured (O)	May be optionally provided. Must be no more than 30 characters	
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddress.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddress.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddress.StreetName
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	Risk.DeliveryAddress.TownName
CreditorAccount.SecondaryIdentification	Risk.MerchantCategoryCode
CreditorAgent.Name	Risk.MerchantCustomerIdentification

CreditorAgent.PostalAddress entire Object (any field inside)	Risk.PaymentContextCode
DebtorAccount.SecondaryIdentification	SCASupportData.AppliedAuthenticationApproach
ExchangeRateInformation.exchangeRate	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddress.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddress.BuldingNumber	SupplementaryData

21.3. CreditorAgent and CreditorAccount

21.3.1. HSBC Personal, first direct

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

CreditorAgent/ SchemeName	CreditorAgent/ CreditorAgent/	CreditorAccount/ CreditorAccount/	CreditorAccount/ CreditorAccount/	Countries - /CreditorAgent /PostalAddress /Country	Countries
NA	NA	UK.OBIE.IBAN	IBAN Number	Must be provided	EEA / SEPA countries
UK.OBIE.BICFI	BIC Value 11 characters	UK.OBIE.IBAN	IBAN Number	Must be provided	Albania, Andorra, Azerbaijan, Bahrain, Bosnia and Herzegovina, Faroe Islands, Georgia, Greenland, Israel, Jordan, Kazakhstan, Kuwait, Lebanon, Macedonia, Mauritania, Moldova, Montenegro, Pakistan, "Palestinian Territory, Occupied", Qatar, Saudi Arabia, Tunisia, Turkey, United Arab Emirates
UK.HSBC.LCC	LCC Value e.g. United States – FED Code, India – IFSC Code	UK.HSBC.LocalAccount Number	Local Account Number	Must be provided	Australia, Canada, India, South Africa, United States
UK.OBIE.BICFI	BIC Value 11 characters	UK.HSBC.LocalAccount Number	Local Account Number	Must be provided	All others

21.3.2. HSBC Business

The format of the Business Identifier Code (BIC) is 11 characters:

- 4-letter bank code
- 2-letter country code
- 2-letter or number location code
- 3-letter or number branch code (optional)

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

Local Instrument Value	CreditorAgent. SchemeName	CreditorAgent. Identification	CreditorAgent. PostalAddress	Countries
UK.OBIE.SEPACreditTransfer UK.OBIE.SEPAInstantCreditTransfer	NA	NA	Must NOT be provided	EEA / SEPA countries
UK.OBIE.SWIFT	UK.OBIE.BICFI	BIC Value can be either 8 or 11 characters	Must NOT be provided	All countries for SWIFT payment route. (For payments from a Global Wallet account SWIFT can go as per above, but only when the currency of transfer is- AUD, CAD, CNY, CHF, EUR, HKD, SGD, USD, GBP, NZD, AED, CZK, DKK, NOK, PLN, SAR, SEK, ZAR and THB)
UK.OBIE.SWIFT	UK.OBIE.LCC	Routing code value can be either 6 or 9 digits	Must NOT be provided	Australia - 6 digits Canada - 9 digits Lesotho - 6 digits South Africa - 6 digits Swaziland - 6 digits USA - 9 digits
Blank/Null	UK.OBIE.LCC	BIC value can be either 8 or 11 characters. Routing code value can be either 6 or 9 digits.	Must NOT be provided	For Pay Local from a Global Wallet account, currencies include: - AUD, CAD, CNY, CHF, EUR, HKD, JPY, SGD and USD. Currency of transfer must match the destination country. All will use BIC except the following: Australia – BSB ID – 6 digits Canada – Bank Code – 9 digits Hong Kong – HK clearing bank no. – 6 digits USA – ACH routing no. – 9 digits

21.3.3. HSBC Kinetic

The format of the Business Identifier Code (BIC) is 11 characters:

- 4-letter bank code
- 2-letter country code
- 2-letter or number location code
- 3-letter or number branch code (optional)

The TPP should provide the CreditorAgent and CreditorAccount scheme names for the different payment countries as per the table below:

Local Instrument Value	CreditorAgent. SchemeName	CreditorAgent. Identification	CreditorAgent. PostalAddress	Countries
UK.OBIE.SEPACreditTransfer UK.OBIE.SEPAInstantCreditTransfer	NA	NA	Must NOT be provided	EEA / SEPA countries
UK.OBIE.SWIFT	UK.OBIE.BICFI	BIC Value can be either 8 or 11 characters	Must NOT be provided	All countries for SWIFT payment route. (For payments from a Global Wallet account SWIFT can go as per above, but only when the currency of transfer is- AUD, CAD, CNY, CHF, EUR, HKD, SGD, USD, GBP, NZD, AED, CZK, DKK, NOK, PLN, SAR, SEK, ZAR and THB)
UK.OBIE.SWIFT	UK.OBIE.LCC	Routing code value can be either 6 or 9 digits	Must NOT be provided	Australia - 6 digits Canada - 9 digits Lesotho - 6 digits South Africa - 6 digits Swaziland - 6 digits USA - 9 digits

21.4. Creditor/PostalAddress

21.4.1. HSBC Personal, first direct

The TPP should provide only one of the AddressLine array or the individual fields in the PostalAddress object, but not both. If both are sent, payment request will be rejected

If the TPP is providing the address information in the AddressLine array, then it should consist of the following data elements:

Field	Notes	Error Code if invalid
Creditor/PostalAddress /Country	Must be provided	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress /AddressLine – Array Element 0	Must be provided. It should consist of: Department, Sub-Department, Building Number, BuildingName, Street Name, Floor These details must be provided as comma-separated values Max length 35 characters (TBC) If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter.	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress /AddressLine – Array Element 1	Non-Mandatory, but if provided should consist of: Room, UnitNumber, PostBox, CountrySubDivision, AddressType These details must be provided as comma-separated values Max length 35 characters. If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter.	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress /AddressLine – Array Element 2	Must be provided. It should consist of: TownLocationName, TownName, DistrictName These details must be provided as comma-separated values. Max length 25 characters. If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter.	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress /AddressLine – Array Element 3	Non-Mandatory, but if provided should consist of: Post Code Max length 8 characters. If the Post Code is not available then this array element should be left blank or spaced	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress /AddressLine – Array Element 4 to 7	Must not be sent. If sent by TPP, payment request will be rejected	

If TPP is sending Creditor/Postal Address in individual fields, then field 'Careof' should not be sent. If it is sent by TPP, payment request will be rejected.

21.4.2. HSBC Business, Kinetic

HSBC will not support postal addresses in sanctioned countries.

If the TPP is providing the address information in the array, then it should consist of the following data elements:

Field	Notes	Error Code if invalid
Creditor/PostalAddress/Country	Must be provided (if the TPP is using the AddressLine array)	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress/AddressLine – Array Element 0	Must be provided (if the TPP is using the AddressLine array) Department, Sub-Department, Building Number, Street Name must be provided as comma-separated values. Max length 35 characters If any of the values are not available then they should be left blank or spaced out but it is important to maintain the sequence and comma delimiter	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress/AddressLine – Array Element 1	Non-Mandatory but if provided should consist of: Street Name. Max length 35 characters If the Street Name is not available then this array element should be left blank or spaced	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress/AddressLine – Array Element 2	Non-Mandatory but if provided should consist of: TownName. Max length 25 characters If the TownName is not available then this array element should be left blank or spaced	400 - UK.OBIE.Field.Invalid
Creditor/PostalAddress/AddressLine – Array Element 3	Non-Mandatory but if provided should consist of: Postal Code. Max length 8 characters If the Postal Code is not available then this array element should be left blank or spaced	400 - UK.OBIE.Field.Invalid

21.5. CreditorAgent/PostalAddress

21.5.1. HSBC Personal, first direct

The TPP must not provide any of the CreditorAgent Postal address fields apart from Country in the request. If TPP provides any of the non-country address elements then it will result in a “400 - UK.OBIE.Field.Invalid” error. HSBC will derive the bank address internally from the Bank Search service using the BIC/IBAN/LocalAccountNumber from the request.

Field	Notes	Error Code if invalid
CreditorAgent/PostalAddress/Country	Must be provided. See following list under section Payment Country – CreditorAgent/PostalAddress/Country for available values	400 - UK.OBIE.Field.Invalid

21.6. Payment Country – CreditorAgent/PostalAddress/Country

HSBC will support payments to most countries where BIC and IBAN/BBAN are supported. From time to time HSBC, at its own discretion, may suspend support for payment to certain countries in line with sanctions and other policies. If a TPP submits a payment to a non-supported country the payment request will be rejected.

21.6.1. HSBC Personal, first direct

Full list of countries supported for International Payments for HSBC Personal and first direct can be found in [this document](#).

21.6.2. HSBC Business, Kinetic

The check for non-supported countries will be carried out on the following fields:

- Risk/DeliveryAddress/Country
- Data/Initiation/DestinationCountryCode
- Creditor/PostalAddress/Country
- CreditorAgent/PostalAddress/Country (For Swift Payments Only)

The payment will also be rejected if the DestinationCountryCode does not match the country derived from the BIC/IBAN combination provided in the payload. This will result in 400 – UK.OBIE.Field.Invalid.

21.6.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Full list of countries supported for International Payments for HSBCnet UK can be found in [this document](#).

21.7. Optional fields

If the TPP includes any additional fields not listed in the request and optional fields section or below, the payment will be rejected with the following error message:

'400 - OBExternalStatusReasonCode U005 - a value is provided when not required.'

21.7.1. HSBC Personal, first direct

ExtendedPurpose

The "extendedPurpose" field must be used by TPPs for payment to the following countries: Brazil, China, India, Jordan, South Korea, Malaysia, Mauritius, Pakistan, Qatar, South Africa, Thailand, UAE. The value must be from the below list:

ExtendedPurpose Description	
Buying Goods	Medical Expenses
Charity	Mortgage Payment
Consultancy Services	Office Expenses
Credit Card payment	Other Expenses

Deposit	Payment - Export of goods
Donations	Personal Investment
Family Maintenance	Purchase of property
Gift Remittance	Payment to employee
Goods	Rent
Holiday	Savings
Insurance Premium	School/Tuition Fees
Investment	Securities Investment
Invoice Payment	Services
Living fees	Transfer to own account
Loan repayment	Travel Expenses
Loan to family	Utility Payments
Management Services	

21.7.2. HSBC Business, HSBC Kinetic

Creditor Name

For International Payments if Creditor.Name is provided, it must be an exact match to CreditorAccount.Name. If this is not the case the payment request will be rejected.

Exchange Rate Information

The ExchangeRateInformation object should not be included in the payment request. If it is the payment request will be rejected.

Supplementary Data

TPP's must not send the SupplementaryData object. If this object is included in the payment request, the entire payment will be rejected.

SCA Support Data

The TPP should not include anything in the SCASupportData object. If anything is included in that object, the payment will be rejected.

Purpose of Payment:

For all International Payments excluding those made from a Global Wallet account, an ISO code Purpose of Payment (PoP) can be supplied using the Risk/PaymentPurposeCode field.

[Here](#) can be found the attachment with a list of ISO codes.

The field must not exceed 4 characters and must match one of the codes listed in the attachment above. Free format text is not allowed. If the information in the Risk/PaymentPurposeCode field does not match a 4 character ISO code, the payment will be rejected.

Country Payment Description:

For some countries, a set of allowed Country Payment Description (CPD) values must be supplied using the Initiation/ExtendedPurpose field. The set of allowed values will be specific to each country.

For certain other specified countries, an ISO code must be supplied, with blank entry not allowed, using the Risk/PaymentPurposeCode field.

For other countries, an ISO code may also be supplied, using the Risk/PaymentPurposeCode field, but as an optional entry.

[Here](#) can be found the attachment with a list of countries with their Country Payment Description values and information on whether the Country Payment Description (CPD) is mandatory for this country.

[Here](#) can be found the attachment with a list of ISO codes to be entered into the Risk/PaymentPurposeCode field.

The field must not exceed 4 characters and must match one of the codes listed in the attachment above. Free format text is not allowed. If the information in the Risk/PaymentPurposeCode field does not match a 4 character ISO code, the payment will be rejected.

For payments to all destinations, where the currency of transfer is Chinese Yen (CNY), a Country Payment Description from the allowed values for payments to China must be supplied, using the Initiation/ExtendedPurpose field.

HSBC will map the contents of the following fields to our back-end systems:

- Risk/PaymentPurposeCode – Containing a 4 character ISO code – Mandatory OR Optional based on the country selected – see reference list above
- Initiation/ExtendedPurpose – Mandatory OR Optional field based on the country selected – see reference list above
- RemittanceInformation/Unstructured – Optional field
- RemittanceInformation/Reference – Optional field.

Any combination of these fields may be used, with the following restrictions:

- Risk/PaymentPurposeCode may only contain the 4 character ISO code for the PoP/CPD
- The total number of characters for Initiation/ExtendedPurpose must not exceed 35
- The total number of characters for RemittanceInformation/Reference must not exceed 34. The total number of characters across RemittanceInformation/Unstructured and RemittanceInformation/Reference combined, must not exceed 70.
- Allowed characters: a-z, A-Z, 0-9 / - ? : () . , ' +
- Only 1 occurrence is allowed for Remittance Information object

21.7.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

If you wish to pay using “Eurozone-SEPA - Credit Transfer” OR “Eurozone-SEPA - Credit Transfer Instant”, then the ISO “Purpose” code values must be from the below list:

Description	Code
BonusPayment Transaction is the payment of a bonus.	BONU
CashManagementTransfer Transaction is a general cash management instruction.	CASH
CapitalBuilding Transaction is related to capital building fringe fortune, ie capital building in general.	CBFF
Card Bulk Clearing A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.	CBLK
Credit Card Payment Transaction is related to a payment of credit card.	CCRD
TradeSettlementPayment Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.	CORT
Debit Card Payment Transaction is related to a payment of debit card.	DCRD
Dividend Transaction is the payment of dividends.	DIVI
Epayment Transaction is related to ePayment via Online-Banking	EPAY
Fee Collection A Service that is settling card transaction related fees between two parties.	FCOL

Description	Code
GovernmentPayment Transaction is a payment to or from a government department.	GOVT
Hedging Transaction is related to the payment of a hedging operation.	HEDG
Irrevocable Credit Card Payment Transaction is reimbursement of credit card payment.	ICCP
Irrevocable Debit Card Payment Transaction is reimbursement of debit card payment.	IDCP
IntraCompanyPayment Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.	INTC
Interest Transaction is the payment of interest.	INTE
Loan Transaction is related to the transfer of a loan to a borrower.	LOAN
OtherPayment Other payment purpose.	OTHR
PensionPayment Transaction is the payment of pension.	PENS

Description	Code
SalaryPayment Transaction is the payment of salaries.	SALA
Securities Transaction is the payment of securities.	SECU
SocialSecurityBenefit Transaction is a social security benefit, ie payment made by a government to support individuals.	SSBE
SupplierPayment Transaction is related to a payment to a supplier.	SUPP
TaxPayment Transaction is the payment of taxes.	TAXS
Trade Transaction is related to the payment of a trade finance transaction.	TRAD
TreasuryPayment Transaction is related to treasury operations. E.g. financial contract settlement.	TREA
ValueAddedTaxPayment Transaction is the payment of value added tax.	VATX
WithHolding Transaction is the payment of withholding tax.	WHLD

If you wish to make a payment from a UK Global Wallet account, using “Pay Local”, to Beneficiary bank location of “Singapore (SG)”, then the ISO “Purpose” code values must be from the below list:

Description	Code
Account Management	ACCT
Advance Payment	ADVA
Agricultural Transfer	AGRT
Air	AIRB
Allowance	ALLW
Alimony Payment	ALMY
Annuity	ANNI
Anesthesia Services	ANTS
Account Receivable Entry	AREN
Baby Bonus Scheme	BBSC
Child Benefit	BECH
Unemployment Disability Benefit	BENE
Business Expenses	BEXP

Description	Code
Dental Services	DNTS
Education	EDUC
Electricity Bill	ELEC
Energies	ENRG
Estate Tax	ESTX
Payment of Fees & Charges	FCPM
Ferry	FERB
Foreign Exchange	FREX
Foreign Worker Levy	FWLV
Gas Bill	GASB
Purchase Sale Of Goods	GDDS
Purchase Sale Of Goods And Services	GDSV
Government Insurance	GOVI

Description	Code
Network Communication	NWCM
Opening Fee	OFEE
Other	OTHR
Other Telecom Related Bill	OTLC
Preauthorised Debit	PADD
Payroll	PAYR
Pension Payment	PENS
Telephone Bill	PHON
Point Of Purchase Entry	POPE
Property Insurance	PPTI
Price Payment	PRCP
Precious Metal	PRME
Payment Terms	PTSP

Back Office Conversion Entry	BOCE	Government Payment	GOVT	Property Tax	PTXP
Bonus Payment	BONU	Purchase Sale Of Goods And Service With Cash Back	GSCB	Re-presented Check Entry	RCKE
Bus	BUSB	Goods & Services Tax	GSTX	Receipt Payment	RCPT
Cash Management Transfer	CASH	Hedging	HEDG	Road Tax	RDTX
Capital Building	CBFF	Housing Loan Repayment	HLRP	Rebate	REBT
Cable TV Bill	CBTV	Home Health Care	HLTC	Refund	REFU
Credit Card Payment	CCRD	Health Insurance	HLTI	Rent	RENT
Credit Card Bill	CDBL	Hospital Care	HSPC	Recurring Installment Payment	RINP
Credit Payment with Cashback	CDCB	Housing Tax	HSTX	Railway	RLWY
Cash Disbursement	CDCD	Irrevocable Credit Card Payment	ICCP	Royalties	ROYA
Original Credit	CDOC	Intermediate Care Facility	ICRF	Salary Payment	SALA
Quasi cash	CDQC	Irrevocable Debit Card Payment	IDCP	Savings	SAVG
Cancellation Fee	CFEE	Instalment Hire Purchase Agreement	IHRP	Purchase Sale of Services	SCVE
Charity Payment	CHAR	Insurance Premium Car	INPC	Securities	SECU
Car Loan Principal Repayment	CLPR	Insurance Premium	INSU	Social Security Benefits	SSBE
Commodity Transfer	CMDT	Intra Company Payment	INTC	Study	STDY
Collection Payment	COLL	Interest	INTE	Subscription	SUBS
Commercial Payment	COMC	Investment & Securities	INVS	Supplier Payment	SUPP
Commission	COMM	Invoice Payment	IVPT	Tax Payment	TAXS
Consumer Third Party Consolidate Payment	COMT	Labour Insurance	LBRI	Telco Bill	TBIL
Costs	COST	License Fee	LICF	Town Council Service Charges	TCSC
Carpark Charges	CPKC	Life Insurance	LIFI	Telephone-Initiated Transaction	TELI
Copyright	CPYR	Liquidity Management	LIMA	Trade Services	TRAD
Cash Disbursement	CSDB	Loan	LOAN	Treasury Payment	TREA
Company Social Loan Payment To Member Bank	CSLP	Loan Repayment	LOAR	Trust Fund	TRFD
Convalescent Care facility	CVCF	Long Term Care Facility	LTCF	Transport	TRPT
Debit Collection Payment	DBTC	Medical Services	MDCS	Utilities Bill	UBIL
Debit Card Payment	DCRD	Multiple Service Type	MSVC	Value Added Tax Payment	VATX
Deposit	DEPT	Netting	NETT	Vision Care	VIEW
Derivatives	DERI	Net Income Tax	NITX	Internet-Initiated Transaction	WEBI
Dividend	DIVD	Not Otherwise Specified	NOWS	With Holding	WHLD
Durable Medical Equipment	DMEQ	Network Charge	NWCH	Water Bill	WTER

If you wish to pay using "Priority Payment", to Beneficiary bank location of "China (CN)" or using CurrencyOfTransfer as CNY, then the "ExtendedPurpose" code values must be from the below list:

Code	Description
/BUSINESS/CAPITAL TRF	Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ('FDI') by enterprises and RMB Qualified Foreign Institutional Investor ('RQFII') projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.
/BUSINESS/CHARITY DONATION	Donation to charities (non-profit making organizations)
/BUSINESS/CURRENT ACC TXN	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc
/BUSINESS/GOODS TRADE	Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.

/BUSINESS/SERVICE TRADE	Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.
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If you wish to make a payment from a UK Global Wallet account, using "Pay Local", to Beneficiary bank location of "Malaysia (MY)", then the "ExtendedPurpose" code values must be from the below list:

Description	Code
Food and Live Animals	0
Beverages and tobacco	1000
Crude Materials, inedible, except fuels	2000
Minerals, Fuel and Lubricants	3000
Animal and vegetable Oils, Fats and waxes	4000
Chemicals and related products, not classified elsewhere	5000
Manufactured Goods	6000
Machinery, non-customised packaged software and transport equipment	7000
Power lines, pipelines, and undersea communication cables	7100
Miscellaneous manufactured articles	8000
Commodities and miscellaneous transactions, not classified elsewhere	9000
Goods (Broad Classification)	9001
Refunds relating to goods transactions	9100
Non-monetary gold	9700
Goods for processing/manufacturing services	10010
Freight by air	11110
Freight by sea	11120
Freight by other modes of transportation	11130
Passenger fare by air	11210
Passenger fare by sea	11220
Passenger fare by other modes of transportation	11230
Airport services	12110
Port services	12120
Other terminal facilities	12130

Description	Code
Postal and courier services	12140
Charter of aircraft (with crews)	12210
Charter of ships and vessels (with crews)	12220
Charter of other modes of transport (with crews)	12230
Rentals/operating leasing of aircraft (without crews)	12310
Rentals/ operating leasing of ships and vessels (without crews)	12320
Rentals/ operating leasing of other transport equipment (without crews)	12330
Fees for salvage operations	12400
Repair and Maintenance of Aircraft, Ships and Other Transport Equipment	12500
Goods and services purchase by travellers	13110
Goods and services purchase through official travel	13210
Goods and services purchase by short term workers	13220
Pilgrimage /religious related	13300
Medical-related	13400
Education - related	13500
Taxes on products and productions	14410
Subsidies on products and productions	14420
TeleCommunication services	16100
Construction and installation services in Malaysia	16210
Construction and installation services abroad	16220
Auxiliary insurance services	16332
Explicitly-charged financial services	16410
Computer services	16510

Description	Code
Information services	16520
Royalties for usage of intellectual property	16610
License fees to reproduce and distribute intellectual property	16620
Merchanting trade in Malaysia	16711
Merchanting trade Abroad	16712
Research and development	16730
Architectural, engineering, and other technical services	16740
Agricultural, mining, and on-site processing	16750
Advertising, market research and public opinion polling services	16760
Legal services	16771
Accounting services	16772
Management consulting services	16773
Rentals / operating leasing of dwellings, other buildings and machinery	16780
Trade-related services	16791
Waste treatment services	16792
Audio-visual and artistic related services	16810
Health services	16820
Education services	16830
Heritage and recreational services	16840
Other personal services	16850
Refunds relating to services transactions	16910
Fines and penalties (Government sector)	21132
Fines and penalties	21242

21.8. FX Rate Validity

21.8.1. HSBC Personal, first direct

The FX rate quoted for international payments on the HSBC and first direct Open Banking consent journey is valid for 40 seconds from the point when the FX rate is displayed to the customer. From the 40 second window, the customer has 30 seconds to confirm the FX Rate/charges on the HSBC User Interface, 5 seconds for the redirection message and subsequently the TPP has 5 seconds to post the payment instruction to HSBC. Any payment instruction received after this window will be rejected by HSBC.

FX rate function is only applicable to immediate international payments and not applicable to international scheduled payments or international standing orders.

HSBC also supports the confirmation of funds endpoint for immediate international payments, however we don't recommend to use the endpoint for two reasons:

- The confirmation of funds is already done on the HSBC Open Banking consent journey.
- The confirmation of funds endpoint will use the time from the 5 second window, leaving the TPP a very tight window to post the payment instruction.

21.8.2. HSBC Business, Kinetic

The FX rate quoted for international payments on the Open Banking consent journey is valid for 30 seconds from the point when the FX rate is displayed to the customer. From the 30 second window, the customer has 20 seconds to confirm the FX Rate/charges on the HSBC User Interface.

A 10 seconds buffer is reserved to book the rate in the instance that the rate is accepted in the last seconds of the allowed 20 seconds duration. Upon a PSU accepting the rate, it will be booked and the destination currency will be bought.

TPP is then expected to post the payment instruction within the next 30 seconds. Failure to do so adversely impact the customer, as the rate has already been booked by HSBC. Please contact OpenBankingSupport@hsbc.com if the payment instruction fails on the POST.

21.8.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

The FX rate quoted for international payments on the Open Banking consent journey is valid for 30 seconds from the point when the FX rate is displayed to the customer. From the 30 second window, the customer has 20 seconds to confirm the FX Rate/charges on the HSBCnet UK User Interface.

A 10 seconds buffer is reserved to book the rate in the instance that the rate is accepted in the last seconds of the allowed 20 seconds duration. Upon a PSU accepting the rate, it will be booked and the destination currency will be bought.

TPP is then expected to post the payment instruction within the next 30 seconds. Failure to do so adversely impacts the customer, as the rate has already been booked by HSBCnet UK. Please contact OpenBankingSupport@hsbc.com if the payment instruction fails on the POST.

21.9. Pay Local - HSBC Corporate UK and HSBC Innovation Banking – HSBCnet (expected to be implemented 2025)

Pay Local is a HSBCnet specific type of international payments (LocalInstrument UK.OBIE.SWIFT) available for the following currency and destination countries.

Destination country	Currency Of Transfer
Kenya	Kenyan Shilling (KES)
Switzerland	Swiss Franc (CHF)
South Africa	South African Rand (ZAR)
United States	United States Dollar (USD)

For Pay Local to be available in HSBC the following applies:

Mandatory field must be populated as follows:

Field:	Destination Country			
	United States	Switzerland	South Africa	Kenya
CreditorAccount/SchemeName (M)	UK.OBIE.BBAN	UK.OBIE.IBAN	UK.OBIE.BBAN	UK.OBIE.BBAN
CreditorAccount/Identification (M)	Valid BBAN	Valid IBAN	Valid BBAN	Valid BBAN

Optional fields, if provided, then the following criteria must be met:

- CreditorPostalAddress/AddressLine (O): 3 lines of address that includes ZIP code for destination country US
- CreditorAgent/Identification (O):
 - Switzerland, South Africa and Kenya: SWIFT-BIC code
 - US: ACH routing code or leave blank (providing any other value will not allow PL.)

The following must not be provided:

Must not be provided
ChargeBearer (O)
ExchangeRateInformation/ContractIdentification (O)
ExchangeRateInformation/RateType (O)
ExchangeRateInformation/UnitCurrency (O)
ExtendedPurpose (O)
Purpose (O)

21.10. Payment Status

21.10.1. HSBC Personal, first direct

A request for a payment status will return one of the following statuses:

- "PDNG" (Pending)
- "ACSP" (AcceptedSettlementInProgress)
- "ACSC" (AcceptedSettlementCompletedDebtorAccount)
- "ACCC" (AcceptedSettlementCompletedCreditorAccount)
- "RJCT" (Rejected)

21.10.2. HSBC Business, HSBC Kinetic

A request for a payment status will return one of the following statuses:

- "ACSP" (AcceptedSettlementInProgress) - payment initiation has been accepted for execution. Debit and credit have not been posted
- "PDNG" (Pending) - when further authorisation is required (in HSBC Business direct channel)
- "RJCT" (Rejected) - payment request is rejected, no debit or credit posted
- "ACCC" (AcceptedSettlementCompletedCreditorAccount) - payment request has been processed, i.e. debit and credit have been posted successfully (SWIFT Payments Only)

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

21.10.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

For Single Immediate International payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /international-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	HSBCnet UK	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlementCompletedDebtorAccount' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the Get/DomesticPayment/Domestic PaymentId endpoint.
"RJCT" (Rejected)	200	Final	HSBCnet UK	Payment request is rejected (no Debit and no Credit posted to the account).
"PDNG" (Pending)	200	Interim	HSBCnet UK	Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it.

Endpoint: GET /international-payments/{InternationalPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	HSBCnet UK	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlement CompletedCreditorAccount' or 'Rejected' based on a pay/no-pay decision.
"ACCC" (AcceptedSettlement CompletedCreditorAccount)	200	Final	HSBCnet UK	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.
"RJCT" (Rejected)	200	Final	HSBCnet UK	Payment request is rejected (no Debit and no Credit posted to the account).
"PDNG" (Pending)	200	Interim	HSBCnet UK	Payment request is pending for authorization. The appropriate reviewer or authoriser must approve this payment before we can process it.

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

22. International Scheduled Payments

22.1. Implemented Endpoints

22.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
International-scheduled-payments	POST /international-scheduled-payment-consents	Y	N	Y	N
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}	Y	N	Y	N
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y	N
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y	N
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N	N

22.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
International-scheduled-payments	POST /international-scheduled-payment-consents	Y	N	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	N	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N	N

22.1.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet (expected to be implemented 2025)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-scheduled-payments	/international-scheduled-payment-consents (POST/ GET/ DELETE)	Y	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payment-consents/{ConsentId}/funds-confirmation	N	N	N

22.2. Request Fields

If the TPP includes any additional fields not listed in the request fields section below, the payment will be rejected with the following error message:

'400 - OBExternalStatusReasonCode U005 - a value is provided when not required.'

If a TPP considers any data relevant to the Bank that HSBC should be informed of, then please send that information under 'Supplementary Data' if supported by the brand.

22.2.1. HSBC Personal, first direct

Field	Notes	Error Code if invalid
AuthorisationType	Single	400 - UK.OBIE.Field.Invalid
RequestExecutionDateTime	Must be Today +1 and no longer than today +365 Execution date must also be a valid working day	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits) If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency Or If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	See above rule related to InstructedAmount/Currency	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of: BorneByCreditor, BorneByDebtor, Shared	400 - UK.OBIE.Field.Invalid
CreditorAgent/SchemeName	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to section CreditorAgent and CreditorAccount	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to section CreditorAgent/PostalAddress	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Refer to section Optional Fields	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Structured /CreditorReferenceInformation /Reference	Must be provided Max length 18 characters and can contain only the following A to Z, a to z, 0 to 9, &, -, ., / If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits. Payments to major beneficiaries where the reference has less than four digits can only be made through the App to App redirection journey. If these payments are submitted through the browser journey they will be rejected as we will be unable to process them. Also please note that for payments to charities, unless there is a specific reference please use the last four digits of the account number to populate the reference field.	400 - UK.OBIE.Field.Invalid

22.2.2. HSBC Business

Field	Notes	Error Code if invalid
LocalInstrument	Valid Values can only be: "UK.OBIE.SWIFT"	400 - UK.OBIE.Field.Invalid
InstructionPriority	TPP can send Normal or Urgent. However, HSBC Business will process all requests with the same priority.	400 - UK.OBIE.Field.Invalid
Purpose	For payments to all countries where Purpose of Payment is required, or when CurrencyOfTransfer is CNY, TPP must not provide this field. (see Optional Fields section) See Optional Fields section for details of how this and other optional fields are restricted. For all other payments current implementation applies.	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	If Purpose and ExtendedPurpose fields are both received the payment will be rejected. For payments to all "Purpose of Payment" required countries or when CurrencyOfTransfer is CNY, TPP must provide allowed value as defined in country/currency specific tables (maximum of 35 characters) (see Optional Fields section) Also see Optional Fields section for details of how this and other optional fields are restricted. For all other payments current implementation applies with the exception that maximum of 35 characters will now apply. Allowed characters: a-z, A-Z, 0-9 / - ? : () . , ' +	
DestinationCountryCode	Only HSBC supported countries will be allowed and sanction country check will be applied. This field must be provided and match the BIC and/or IBAN - otherwise rejected	400 - UK.OBIE.Field.Invalid
InstructedAmount	Amount: Should not be more than 15 digits Must not be more than GBP100k Currency: Instructed currency, Currency of Transfer and debit account currency must all be the same. Users will only be shown accounts of the same currency if the debit account is not provided by the TPP.	400 - UK.OBIE.Field.Unexpected
CreditorAgent SchemeName	SchemeName Can only be "UK.OBIE.BICFI" OR "UK.OBIE.LCC" See table in International Payments for details BIC value must not belong to GB "UK.OBIE.SortCodeAccountNumber"	400 - UK.OBIE.Field.Invalid
CreditorAccount SchemeName	Valid values would be: "UK.OBIE.IBAN", "UK.OBIE.BBAN"	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	Must be Today +1 and no longer than today +45 days Execution date must also be a valid working day for UK Execution date must not be a UK bank holiday	400 - UK.OBIE.Field.Invalid
Currency of Transfer	Currency: GBP only	400 - UK.OBIE.Field.Invalid
CreditorAgent.PostalAddress	This object must not be part of the payload that is sent to HSBC by a TPP. The payment will be rejected if details are received in this object	400 - UK.OBIE.Field.Invalid
ChargeBearer	If supplied, this field must be one of the following: - BornebyDebtor - BornebyCreditor - Shared	400 - UK.OBIE.Field.Invalid
CreditorPostalAddress	Each field in the address array is required	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime:	Future dated payments value date must be on a working date. UK Bank holidays and weekends value dates are not permitted.	
InstructedAmount.Currency And CurrencyOfTransfer:	Only Same Currency payments (GBP to GBP) are allowed for International Scheduled Payment.	400 - UK.OBIE.Field.Invalid
DeliveryAddress.Country	Only HSBC supported countries will be allowed. Sanctioned country check will be applied if this field is received in the request. Request will be rejected if country is not supported	400 - UK.OBIE.Field.Invalid

22.2.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Field	Notes	Error Code if invalid
LocalInstrument (O)	May be optionally provided as per any of the below supported enumeration values in case sensitive format only: <ul style="list-style-type: none"> · UK.OBIE.SWIFT (for non-UK payments) · UK.OBIE.Target2 (for all PSD2 payments) · UK.OBIE.Euro1 (for all PSD2 payments) Note:- UK.OBIE.BalanceTransfer, UK.OBIE.MoneyTransfer, UK.OBIE.Paym, UK.OBIE.Link is not supported currently. UK.OBIE.BACS, UK.OBIE.CHAPS, UK.OBIE.FPS, is not supported via International-scheduled endpoint payment initiation	
InstructionPriority (O)	May be optionally provided. Can have value as either 'Normal' or 'Urgent'.	
RequestedExecutionDateTime (M)	Must be provided in ISO date format and should be within next 45 calendar days	
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> · UK.OBIE.IBAN · UK.OBIE.BBAN · UK.OBIE.SortCodeAccountNumber 	
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35	
ChargeBearer (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> · BornebyDebtor · BornebyCreditor · Shared (1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only. (2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only. (3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.	
CreditorAccount/Name (M)	Must be provided	
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only	
CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> · UK.OBIE.IBAN · UK.OBIE.BBAN · UK.OBIE.SortCodeAccountNumber (for UK payments) 	
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34, <ul style="list-style-type: none"> (1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries. If the debit and credit location both are UK, then currency must not be GBP. (2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number) (3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN (4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN 	

CreditorPostalAddress/AddressLine	(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments, and atmost 4 array fields of AddressLine[0-3] for SEPA payments. (2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] (3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] Note:- If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or CurrencyOfTransfer as not CAD, then this field must not be filled.	
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)	
CreditorAgent/Name (O)	Must not be provided	
CurrencyOfTransfer (M)	Must be provided.	
DestinationCountryCode (O)	Only HSBCnet UK supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.	
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256	
ExchangeRateInformation/ExchangeRate (O)	Must not be provided	
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only	
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency	
ExtendedPurpose (O)	Only HSBCnet UK supported ExtendedPurpose codes will be allowed. Kindly refer section Optional Fields	
InstructedAmount (M)	Amount :- Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 Currency :- Must be equal to debit account currency	
Purpose (O)	Only HSBCnet UK supported Purpose codes will be allowed. Kindly refer section Optional Fields	
RemittanceInformation/Reference (O)	May be optionally provided. Must be no more than 30 characters	
RemittanceInformation/Unstructured(O)	May be optionally provided. Must be no more than 30 characters	
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No).	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddress.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddress.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddress.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddress.StreetName
Creditor.PostalAddress.AddressLine[4 and onwards] (Priority Payment & SEPA Credit Transfer, SEPA Instant Credit Transfer)	Risk.DeliveryAddress.TownName
CreditorAccount.SecondaryIdentification	Risk.MerchantCategoryCode
CreditorAgent.Name	Risk.MerchantCustomerIdentification
CreditorAgent.PostalAddress entire Object (any field inside)	Risk.PaymentContextCode

DebtorAccount.SecondaryIdentification	SCASupportData.AppliedAuthenticationApproach
ExchangeRateInformation.exchangeRate	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddres.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddres.BuldingNumber	SupplementaryData

22.3. Payment Status

For international scheduled payments, a request for a payment status will return one of the following statuses:

22.3.1. HSBC Personal, first direct

- "RCVD" (Received)
- "RJCT" (Rejected)
- "PDNG" (Pending)

22.3.2. HSBC Business

- "PDNG" (InitiationCompleted)
- "PDNG" (InitiationPending) - when multi-authorisation is required in HSBCs direct channel
- "RJCT" (InitiationFailed)

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

22.3.3. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet

Endpoint: POST /international-scheduled-payments

Status	API Call Status	Status Type	Applicable to	Account Position
"INCO" (Initiation Completed)	200	Final	HSBCnet UK	The instruction has been setup successfully or has been successfully processed on the due date
"PDNG" (Pending)	200	Interim	HSBCnet UK	The scheduled payment / standing order instruction has been successfully received but not yet set up
"RJCT" (Rejected)	200	Final	HSBCnet UK	Instruction has failed
"Cancelled"	200	Final	HSBCnet UK	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)

Endpoint: GET/international-scheduled-payments/{InternationalScheduledPaymentId}

Status	API Call Status	Status Type	Applicable to	Account Position
"INCO" (Initiation Completed)	200	Final	HSBCnet UK	The instruction has been setup successfully or has been successfully processed on the due date
"PDNG" (Pending)	200	Interim	HSBCnet UK	The scheduled payment / standing order instruction has been successfully received but not yet set up
"RJCT" (Rejected)	200	Final	HSBCnet UK	Instruction has failed
"Cancelled"	200	Final	HSBCnet UK	The instruction has been cancelled by the customer using their online banking channel (only applies to Scheduled Payments when the future dated payment is cancelled by the user)

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

23. International Standing Orders

23.1. Implemented Endpoints

23.1.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Foreign Currency Accounts	Global Money
International-standing-orders	POST /international-standing-order-consents (POST/GET/DELETE)	Y	N	Y	N
International-standing-orders	GET /international-standing-order-consents/{ConsentId}	Y	N	Y	N
International-standing-orders	POST /international-standing-orders	Y	N	Y	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y	N

23.1.2. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet (expected to be implemented 2025)

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
International-standing-orders	/international-standing-order-consents (POST/GET/DELETE)	Y	N	Y
International-standing-orders	POST /international-standing-orders	Y	N	Y
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y

Global Wallet/Working capital debit accounts are NOT permitted via International-standing-order-consents endpoint

23.2. Request Fields

If the TPP includes any additional fields not listed in the request fields section below, the payment will be rejected with the following error message:

'400 - OBExternalStatusReasonCode U005 - a value is provided when not required.'

If a TPP considers any data relevant to the Bank that HSBC should be informed of, then please send that information under 'Supplementary Data' if supported by the brand.

23.2.1. HSBC Personal, first direct

Field	Notes	Error Code if invalid
MandateRelatedInformation/Frequency/Type	See separate Permitted Frequency Values section	400 - UK.OBIE.Field.Invalid
MandateRelatedInformation/Frequency/Countperperiod	Mutually exclusive with presence of FinalPaymentDateTime; one and only one must be	400 - UK.OBIE.Field.Invalid

	present Must be > 0 and ≤ 999 If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	
MandateRelatedInformation/ Frequency/PointInTime	Field must not be sent else Payment request will be rejected	400 - UK.OBIE.Field.Invalid
FirstPaymentDateTime	Must be > today+2 and ≤ 365 days ahead Execution date must also be a valid working day Must be < FinalPaymentDateTime, if that field is present Must be < RecurringPaymentDateTime It is the TPP's responsibility to align the FirstPaymentDateTime to the Frequency; for example if it is desired to have the first monthly payment on 20th June, the TPP must set Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) and FirstPaymentDateTime = 2019-06-20 Example 1 (correctly aligned): Frequency = IntrvlMnthDay:01:10 (Monthly - 10th) FirstPaymentDateTime = 2019-06-10 => FirstPaymentDateTime = 2019-06-10 If they are misaligned, the system will move the FirstPaymentDateTime to be the first date after the input FirstPaymentDateTime that aligns with the Frequency day. Example 2 (misaligned): Frequency = IntrvlMnthDay:01:10 (Monthly - 10th) FirstPaymentDateTime = 2019-06-20 => FirstPaymentDateTime = 2019-07-10 Example 3 (misaligned): Frequency = IntrvlMnthDay:01:20 (Monthly - 20th) FirstPaymentDateTime = 2019-06-10 => FirstPaymentDateTime = 2019-06-20 Note: the time element has removed from above DateTime examples, for simplicity.	400 - UK.OBIE.Field.Invalid
FinalPaymentDateTime	Mutually exclusive with presence of Counterperiod; one and only one must be present Must be > tomorrow Must be > FirstPaymentDateTime If both FinalPaymentDateTime and NumberOfPayments are not present in request then the payment will be considered as to be on-going "Until Further Notice"	400 - UK.OBIE.Field.Invalid
RecurringPaymentDateTime	Must be > today+2 and ≤ 365 days ahead Must be > FirstPaymentDateTime	400 - UK.OBIE.Field.Invalid
AuthorisationType	Any or Single	400 - UK.OBIE.Field.Invalid
DebtorAccount/SchemeName	If populated then must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/SchemeName	Must be UK.OBIE.SortCodeAccountNumber or UK.OBIE.IBAN or UK.HSBC.LocalAccountNumber (Refer section on CreditorAccount object below) For a Me To Me (M2M) transfer from a customer's Personal Current Account (PCA) to the same customer's HSBC Currency Account (HCA) or vice versa the value should be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Field.Invalid
CreditorAccount/Identification	If CreditorAccount/SchemeName = UK.OBIE.SortCodeAccountNumber then identification = SortCodeAccountNumber format (i.e. 14 digits) If CreditorAccount/SchemeName = UK.OBIE.IBAN then identification = IBAN format If CreditorAccount/SchemeName = UK.HSBC.LocalAccountNumber then identification = Local Account Number format of that particular country	400 - UK.OBIE.Field.Invalid
InstructedAmount/Amount	Must be provided	400 - UK.OBIE.Field.Invalid
InstructedAmount/Currency	This can be the debtor account currency Or If instructed amount currency is non equal to debtor account currency then it has to match currency of transfer	400 - UK.OBIE.Field.Invalid
CurrencyOfTransfer	See above rule related to InstructedAmount/Currency	400 - UK.OBIE.Field.Invalid
DestinationCountryCode	This field must not be populated by TPPs. The International payment routing logic is driven by CreditorAgent/PostalAddress/Country	400 - UK.OBIE.Field.Invalid
ChargeBearer	Must be one of BorneByCreditor, BorneByDebtor, Shared	400 - UK.OBIE.Field.Invalid

CreditorAgent/SchemeName	Please refer to International Payments	400 - UK.OBIE.Field.Invalid
CreditorAgent/Identification	Please refer to International Payments	400 - UK.OBIE.Field.Invalid
CreditorAgent/PostalAddress	Please refer to International Payments	400 - UK.OBIE.Field.Invalid
CreditorAccount/Name	Max 35 characters	400 - UK.OBIE.Field.Invalid
ExtendedPurpose	Please refer to International Payments	400 - UK.OBIE.Field.Invalid
RemittanceInformation/Structured/ CreditorReferenceInformation/ Reference	Must be provided Max length 18 characters and can contain only letters, numbers, spaces and the symbols ?!:,()&.,' - If paying a credit card major beneficiary, then this reference needs to include at least 4 numerical digits	400 - UK.OBIE.Field.Invalid

23.2.2. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet -
expected to be implemented in Q2 2025

Field	Notes	Error Code if invalid
Initiation/Frequency (M)	Must be provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • Daily: EvryWorkgDay • Weekly: IntrvlWkDay01:<day of the week, week starts from Mon> • Every 2 weeks / Fortnightly: IntrvlWkDay02:<day of the week, week starts from Mon> • Monthly: IntrvlMnthDay:01:<day of the month> • Every 2 months: IntrvlMnthDay:02:<day of the month> • Every 3 months / Quarterly: IntrvlMnthDay:03:<day of the month> • Every 6 months: IntrvlMnthDay:06:<day of the month> • End of every month: IntrvlMnthDay:01:01 • Annually / Yearly: IntrvlMnthDay:12:<day of the month> 	
Initiation/NumberOfPayments (O)	If you wish to pay using "Priority Payment" or "Inter-Account Transfer", then may be optionally provided in whole number format between 2 and 99.	
DebtorAccount/SchemeName (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber 	
DebtorAccount/Identification (O)	May be optionally provided as a valid IBAN, BBAN, SortCodeAccountNumber having character length less than or equal to 35	
ChargeBearer (O)	May be optionally provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • BornebyDebtor • BornebyCreditor • Shared <p>(1) If Debit Account Country is any passported country except UK and "Germany (DE)" countries, and Beneficiary Bank Location is any passported country except UK, then this ChargeBearer may be optionally provided as "Shared" only.</p> <p>(2) If Debit Account Country is DE, and Beneficiary Bank Location is "Germany (DE)" or any passported country except UK, then this ChargeBearer may be optionally provided as "BornebyDebtor" or "Shared" only.</p> <p>(3) If Debit Account Country is any passported country except UK and "Germany (DE)", and Beneficiary Bank Location is "Germany (DE)", then this ChargeBearer may be optionally provided as "Shared" only.</p>	
CreditorAccount/Name (M)	Must be provided	
Creditor/Name (O)	May be optionally provided as a value same as CreditorAccount/Name only	

CreditorAccount/SchemeName (M)	Must be provided as per any of the below supported enumeration values only: <ul style="list-style-type: none"> • UK.OBIE.IBAN • UK.OBIE.BBAN • UK.OBIE.SortCodeAccountNumber (for UK payments) 	
CreditorAccount/Identification (M)	Must be provided in SWIFT character set having character length less than or equal to 34. (1) Debtor and Creditor account locations should not be the same, and should be amongst the UK and EU countries. If the debit and credit location both are UK, then currency must not be GBP. (2) If the CreditorAccount/SchemeName is mentioned as UK.OBIE.SortCodeAccountNumber, then this CreditorAccount/Identification must be of numeric and of length 14 (comprising first 6 digits as Sort Code, and last 8 digits as Account number) (3) If you wish to pay Priority Payment to a "Czech Republic" account, then CreditorAccount/Identification must be a valid Czech Republic IBAN or BBAN (4) If you wish to pay Priority Payment to a "Poland" account, then this CreditorAccount/Identification must be a valid Poland IBAN or BBAN	
CreditorPostalAddress/AddressLine	(1) May be optionally provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] for "Priority Payment" payments. (2) If you wish to pay using "Priority Payment" having Beneficiary bank location as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] (3) If you wish to pay using "Inter-Account Transfer" having Credit account country as "Canada (CA)" or CurrencyOfTransfer as CAD, then this field must be provided in SWIFT character set having character length less than or equal to 35 in atmost 3 array fields of AddressLine [0-2] Note:- If you wish to pay using "Inter-Account Transfer" having Credit account country as not "Canada (CA)" or CurrencyOfTransfer as not CAD, then this field must not be filled.	
CreditorAgent/Identification (O)	May be optionally provided as a valid SWIFT-BIC code (length 8 or 11) or valid Local clearing code specific to the Beneficiary Bank Location (length max 35)	
CreditorAgent/Name (O)	Must not be provided	
DestinationCountryCode (O)	Only HSBCnet UK supported countries will be allowed. Kindly refer section 19.6.3. If creditorAccount.schemeName is UK.OBIE.IBAN, then this field DestinationCountryCode must match with the first 2 characters of Beneficiary account IBAN. In addition if creditorAccount.schemeName is UK.OBIE.SortCodeAccountNumber, then this field DestinationCountryCode must be GB.	
ExchangeRateInformation/ContractIdentification (O)	May be optionally provided as a valid pre-agreed Exchange Contract number with character length less than or equal to 256	
ExchangeRateInformation/ExchangeRate (O)	Must not be provided	
ExchangeRateInformation/RateType (O)	May be optionally provided as 'Agreed' only	
ExchangeRateInformation/UnitCurrency (O)	May be optionally provided as value same Debit Account Currency	
ExtendedPurpose (O)	Only HSBCnet UK supported ExtendedPurpose codes will be allowed.	
InstructedAmount (M)	Amount: Must not be more than 19 characters including maximum 3 decimal places. Also, it must not be less than 0.01 Currency: Must be equal to debit account currency	
Purpose (O)	Only HSBCnet UK supported Purpose codes will be allowed.	
Reference (O)	May be optionally provided. Must be no more than 18 characters	
ReadRefundAccount (O)	May be optionally provided (Possible values Yes/No). For Standing orders, only the acceptance of the flag is supported. Actual Refund for standing order has not been supported.	

Must not be provided	
Authorisation.AuthorisationType	Risk.DeliveryAddr.Country
Authorisation.CompletionDateTime	Risk.DeliveryAddr.CountrySubDivision[0-2]
ChannelPaymentId	Risk.DeliveryAddr.PostCode
Creditor.PostalAddress.AddressLine[3 and onwards] (Priority Payment)	Risk.DeliveryAddr.StreetName
CreditorAccount.SecondaryIdentification	Risk.DeliveryAddr.TownName
CreditorAgent.Name	Risk.MerchantCategoryCode
CreditorAgent.PostalAddress entire Object (any field inside)	Risk.MerchantCustomerIdentification
DebtorAccount.SecondaryIdentification	Risk.PaymentContextCode
ExchangeRateInformation.exchangeRate	SCASupportData.AppliedAuthenticationApproach
Purpose	SCASupportData.ReferencePaymentOrderId
Risk.DeliveryAddr.AddressLine[0 -2]	SCASupportData.RequestedSCAExemptionType
Risk.DeliveryAddr.BuldingNumber	SupplementaryData

23.3. Permitted Frequency Values

The permitted frequencies that are allowed by the online channels are as follows:

- Weekly (WEEK)
- Monthly (MNTH)
- Every 4 weeks (FOWK)
- Quarterly (QURT)
- Annually (YEAR)
- Last working day of the month

The corresponding frequency patterns as per the Open Banking Standard schema are as below:

Frequency					
1st Payment date	Final payment date	Type	CountPerPeriod	PointInTime	Interpretation
1-Jan-24 (Monday)	NA	WEEK	12	NA	Payment will be made every week on Monday for 12 weeks
1-Feb-24 (Thurs)	7-Mar-24 (Thurs)	WEEK	NA	NA	Payment will be made every week on Thursday from 1-Feb-24 till 7-Mar-24
24-Sep-24 (Tue)	NA	WEEK	NA	NA	Payment will be made every week on Tuesday till further notice
15-Mar-24	NA	FRTN	10	NA	10 payments will be made every fortnight starting from 15-Mar-24
01-Apr-24	01-Dec-24	MNTH	NA	NA	Payments will be made on 1st of every month from 1-Apr-24 to 1-Dec-24
01-Apr-24	NA	MNTH	NA	NA	Payments will be made on 1st of every month from 1-Apr-24 till further notice

15-Feb-24	NA	QURT	4	NA	4 quarterly payments will be made on 15-Feb, 15-May, 15-Aug and 15-Nov
28-Mar-24	NA	YEAR	5	NA	5 yearly payments will be made on 28-Mar starting from 2024

23.4. Payment Status

For international standing order payments, a request for a payment status will return one of the following statuses:

- "INCO" (InitiationCompleted) (all brands except HSBCnet UK)
- "INFA" (InitiationFailed) (all brands except HSBCnet UK)
- "PDNG" (InitiationPending/Pending) (only HSBCnet UK)

24. File Payments

24.1. Implemented Endpoints

24.1.1. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
file-payments-consent	POST /file-payment-consents	Y	N	Y	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	Y	N	Y	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	Y	N	Y	N
file-payments	POST /file-payments	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N	N

24.1.2. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
file-payments-consent	POST /file-payment-consents	Y	N	N
file-payments-consent	POST /file-payment-consents/{ConsentId}/file	Y	N	N
file-payments-consent	GET /file-payment-consents/{ConsentId}	Y	N	N
file-payments	POST /file-payments	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}/payment-details ^	N	N	N
file-payments	GET /file-payments/{FilePaymentId}/report-file	N	N	N

24.2. Request Fields and Example File

24.2.1. HSBC Business

HSBC Business will accept payments via the file-payment endpoint for subsequent processing via BACS or Faster Payments (FPS) as designated in the LocalInstrument field.

For POST /file-payment-consents:

Field	Notes	Error Code if invalid
FileType	FileType should be equal to UK.OBIE.pain.001.001.08	400 - UK.OBIE.Field.Invalid
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded	
FileReference	For BACS and FPS: FileReference is optional, cannot be more than 18 characters, must be Alphanumeric (no special characters) and must match the reference (per the below mapping) in the File (Whilst it is possible for the PSU to add the reference when they are in the HSBC domain, it is recommended that it is provided by the TPP to ensure a seamless customer journey)	400 - UK.OBIE.Field.Invalid
ControlSum	Total of all individual amounts included in the File. We would reject any instructions where this does not match up to the sum of all the instructed amounts	400 - UK.OBIE.Field.Invalid
LocalInstrument	If LocalInstrument contains UK.OBIE.BACS – we will consider the payment scheme as BACS. If LocalInstrument contains UK.OBIE.FPS we will consider the payment scheme as FPS. If LocalInstrument is empty, we will consider the payment scheme as BACS. For all other values the request will be rejected.	400 - UK.OBIE.Field.Invalid
NumberOfTransactions	NumberOfTransactions should be between 1- 25 - Maximum allowed Number of Transactions in a file is 25. If this number is 0 or it exceeds 25, the request will be rejected.	400 - UK.OBIE.Field.Invalid
RequestedExecutionDateTime	For BACS: The RequestedExecutionDateTime should be between Date of Request + 2 working days to Date of Request + 45 days. If the RequestedExecutionDateTime does not fall in that range or if it falls on a weekend or bank holiday or past dated, the request will be rejected. Whilst it is possible for the PSU to add the RequestedExecutionDate when they are in the HSBC domain, it is recommended that it is provided by the TPP (to ensure a seamless customer journey). For FPS: If RequestedExecutionDateTime is same as Date of Request then we will consider it as Immediate FPS If RequestedExecutionDateTime is between Date of Request + 45 days (>Date of Request <= 45 days), then it will be considered as Future Dated FPS. If the RequestedExecutionDateTime does not fall in that range, or is not provided by the TPP, the request will be rejected	400 - UK.OBIE.Field.Invalid
DebtorAccount	DebtorAccount should be not be same as any of the creditorAccounts. SchemeName we currently support is UK.OBIE.SortCodeAccountNumber. DebtorAccount.identification should only be numeric and MUST be 14 number long(6 digit Sort code and 8 digits account number)	400 - UK.OBIE.Field.Invalid
RemittanceInformation	We advise you not to populate this field. If populated we would reject the instruction	400 - UK.OBIE.Field.Invalid
authorisationType	HSBC Business – Any or Single (see section Multi-Authorisation)	

For POST /file-payment-consents/{ConsentId}/file and POST/file-payments:

For the best experience using the File Payment endpoint we advise you keep the information in your metadata and the File consistent – this will ensure the best chances of a successful journey.

The file must contain a reference for each individual transaction. If this is not the case the request will be rejected.

For BACS this file only supports a single debit of the total of all payments to the customer's selected debit account.

Example XML – We advise that you use the below file as a guide for your payments

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>ABC120928CCT001</MsgId>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>0.03</CtrlSum>
    </GrpHdr>
    <PmtInf>
      <ReqdExctnDt>
        <Dt>2020-11-17</Dt>
      </ReqdExctnDt>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>40041060993603</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <CdtTrfTxInf>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>DEF Electronics</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>23683707994125</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>CINV</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
      <CdtTrfTxInf>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>GHI Semiconductors</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>42000089561223</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>CINV</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
      <CdtTrfTxInf>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>ABC Corporation</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>42000089561223</Id>
            </Othr>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>CINV</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>

```

When using the above file please note the below table too – as it shows how the file will be used in fulfilling the BACS payment consent.

As such, please use the below mapping table in addition to the above validations to prevent POST rejections.

XML Path	Validations
Document/CstmrCdtTrfInittn/GrpHdr/CtrlSum	Mandatory,Decimal and restriction to not pass more than 2 decimal places
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf	Mandatory 1 to 25
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Cdtr/Nm	Mandatory String with 1-18
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	Mandatory with \[d]{14}
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt/InstAmt	Mandatory, Decimal and restriction to not pass more than 2 decimal places
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt/InstAmt@Ccy	Mandatory, Enum with only GBP
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Mandatory with maxOccurence as 1, length restriction 1-18, lowercase and uppercase letters and numbers are allowed only (a-z, A-Z, 0-9)
Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct/Id/Othr/Id	Mandatory, string and restriction \[d]{14}
Document/CstmrCdtTrfInittn/GrpHdr/MsgId	Optional,String,1-18
Document/CstmrCdtTrfInittn/GrpHdr/NbOfTx	Mandatory- unsignedByte ,1 to 25,
Document/CstmrCdtTrfInittn/PmtInf/ReqdExctnDt/Dt	Mandatory ,Date
Document	Mandatory
Document/CstmrCdtTrfInittn	Mandatory
Document/CstmrCdtTrfInittn/GrpHdr	Mandatory
Document/CstmrCdtTrfInittn/PmtInf	Mandatory,1 and 1 only
Document/CstmrCdtTrfInittn/PmtInf/ReqdExctnDt	Optional Dt only
Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct	Optional
Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct/Id	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct/Id/Other	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Cdtr	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdtrAcct	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdtrAcct/Id	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Other	Mandatory
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/RmtInf	Mandatory

Example XML – We advise that you use the below file as a guide for your payments

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>0.02</CtrlSum>
    </GrpHdr>
    <PmtInf>
      <ReqdExctnDt>
        <Dt>2021-08-04</Dt>
      </ReqdExctnDt>
      <CdtTrfTxInf>
        <Amt>
          <InstAmt Ccy="GBP">0.01</InstAmt>
        </Amt>
        <Cdtr>
          <Nm>ATBEN5</Nm>
        </Cdtr>
        <CdtrAcct>

```

```

<Id>
  <Othr>
    <Id>20045083651142</Id>
  </Othr>
</Id>
</CdrAcct>
<RmtInf>
  <Ustrd>ref2</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <ReqdExctnDt>
    <Dt>2021-08-04</Dt>
  </ReqdExctnDt>
  <CdtTrfTxInf>
    <Amt>
      <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <Cdr>
      <Nm>ATBEN5</Nm>
    </Cdr>
    <CdrAcct>
      <Id>
        <Othr>
          <Id>20045083651142</Id>
        </Othr>
      </Id>
    </CdrAcct>

    <RmtInf>
      <Ustrd>ref1</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

When using the above file please note the below table too – as it shows how the file will be used in fulfilling the FPS payment consent.

As such, please use the below mapping table in addition to the above validations to prevent POST rejections.

XML Path	Validations
Document/CstmrCdtTrfInittn/GrpHdr/CtrlSum	Mandatory, Decimal and restriction to not pass more than 2 decimal places
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf	Mandatory 1 to 25
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Cdr/Nm	Mandatory String with 1-18
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/CdrAcct/Id/Othr/Id	Mandatory with [ld]{14}
Document/CstmrCdtTrfInittn/PmtInf/CdtTrfTxInf/Amt/InstdAmt	Mandatory, Decimal and restriction to not pass more than 2 decimal places

Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Amt/InstdAmt@Ccy	Mandatory, Enum with only GBP
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Mandatory with maxOccurrence as 1,length restriction 1-18
Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct/Id/Othr/Id	Mandatory, string and restriction [d]{14}
Document/CstmrCdtTrfInItN/GrpHdr/MsgId	Optional,String,1-18
Document/CstmrCdtTrfInItN/GrpHdr/NbOfTxS	Mandatory- unsignedByte ,1 to 25,
Document/CstmrCdtTrfInItN/PmtInf/ReqdExctnDt/Dt	Mandatory ,Date
Document	Mandatory
Document/CstmrCdtTrfInItN	Mandatory
Document/CstmrCdtTrfInItN/GrpHdr	Mandatory
Document/CstmrCdtTrfInItN/PmtInf	Mandatory, 1 and 1 only
Document/CstmrCdtTrfInItN/PmtInf/ReqdExctnDt	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct	Optional
Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct/Id	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct/Id/Othr	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Amt	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Cdtr	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAcct	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAcct/Id	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr	Mandatory
Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/RmtInf	Mandatory

24.2.2. HSBC Corporate UK and HSBC Innovation Banking – HSBCnet - expected to be implemented in Q2 2025

HSBCnet will accept payments via the file-payment endpoint for subsequent processing via appropriate payments processing system. Instructions can only be submitted in XMLV3 format, and the file size must be <6MB.

For POST /file-payment-consents:

Field	Notes	Error Code if invalid
FileType	FileType should be equal to UK.OBIE.pain.001.001.03	
FileHash	A base64 encoding of a SHA256 hash of the file to be uploaded	
SupplementaryData/AuthorisationLevel	Mandatory field assuming one of the following values - <ul style="list-style-type: none"> • A-Pre Authorised • V-File Level With Summary • F-File Level With Details String value that describes the Authorisation Level details for the payment	
SupplementaryData/ConnectProfileId	Mandatory string value containing the Profile Identification Code (PIC) This is shared with the client when they are onboarded to the file upload service and will be emailed to them following initial setup. TPP must ask the user to provide their PIC and pass it onto HSBC via API request.	
SupplementaryData/FileName	Mandatory String value describing the File Name. Must have prefix "PSD2_" followed by the File Name. Max length should be 255 characters.	
SCASupportData/AppliedAuthenticationApproach SCASupportData/ReferencePaymentOrderId SCASupportData/RequestedSCAExemptionType	Must not be provided	

For POST /file-payment-consents/{ConsentId}/file and POST/file-payments: For the best experience using the File Payment endpoint we advise you keep the information in your metadata and the File consistent – this will ensure the best chances of a successful journey.

Example XML – We advise that you use the below file as a guide for your payments

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Unique MSG Reference</MsgId>
      <CreDtTm>2021-10-15T20:25:37</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>0.02</CtrlSum>
      <InitgPty>
        <Nm>Customer Name</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>ClientPICCode</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Debit reference</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>0.02</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>4 letter code defining Payment service</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2021-10-15</ReqdExctnDt>
      <Dbtr>
        <Nm>Customer Name</Nm>
        <PstlAdr>
          <StrtNm>Street Name</StrtNm>
          <BldgNb>Building Number</BldgNb>
          <PstCd>Post Code</PstCd>
          <TwnNm>Town Name</TwnNm>
          <CtrySubDvsn>County</CtrySubDvsn>
          <Ctry>GB</Ctry>
        </PstlAdr>
        <CtryOfRes>GB</CtryOfRes>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>Debit IBAN Account</IBAN>
        </Id>
        <Ccy>GBP</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>DB BIC Code</BIC>
          <PstlAdr>
            <Ctry>GB</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>4 letter code defining where charge should be allocated</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Unique Instruction Reference</InstrId>
          <EndToEndId>Unique E2E Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="GBP">0.01</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>Credit BIC code</BIC>
            <PstlAdr>
              <Ctry>GB</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>PVT Profile</Nm>
          <PstlAdr>
            <StrtNm>ABC AB</StrtNm>
            <PstCd>31212</PstCd>
            <TwnNm>ABC</TwnNm>
            <Ctry>GB</Ctry>
          </PstlAdr>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>

```

```

        </PstIAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>Credit IBAN Accoun</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment Reference</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>Unique Instruction Reference</InstrId>
        <EndToEndId>Unique E2E Reference</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="GBP">0.01</InstdAmt>
    </Amt>
    <CdrAgt>
        <FinInstnId>
            <BIC>Credit BIC code</BIC>
            <PstIAdr>
                <Ctry>GB</Ctry>
            </PstIAdr>
        </FinInstnId>
    </CdrAgt>
    <Cdtr>
        <Nm>Test Profile</Nm>
        <PstIAdr>
            <StrtNm>ABC AB</StrtNm>
            <PstCd>31212</PstCd>
            <TwnNm>ABC</TwnNm>
            <Ctry>GB</Ctry>
        </PstIAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>Credit IBAN Accoun</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment Reference</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

When using the above file please note the below table too – as it shows how the file will be used in fulfilling the payment consent.

As such, please use the below mapping table in addition to the above validations to prevent POST rejections.

XML Tag	Mandatory	Type / Code	Path
<GrpHdr>	Yes		/Document/CstmrCdtTrfInittn/GrpHdr
<MsgId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/GrpHdr/MsgId
<CreDtTm>	Yes	dateTime	/Document/CstmrCdtTrfInittn/GrpHdr/CreDtTm
<NbOfTxs>	No	text [0-9]{1,15}	/Document/CstmrCdtTrfInittn/GrpHdr/NbOfTxs
<InitgPty>	Yes		/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty
<OrgId>	Yes		/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty/Id/OrgId
<Id>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/GrpHdr/InitgPty/Id/OrgId/Othr/Id
<PmtInfId>	Yes	text{1,35}	/Document/CstmrCdtTrfInittn/PmtInf/PmtInfId
<NbOfTxs>	Yes	text [0-9]{1,15}	/Document/CstmrCdtTrfInittn/PmtInf/NbOfTxs
<PmtMtd>	Yes	text	/Document/CstmrCdtTrfInittn/PmtInf/PmtMtd
<Cd>	Yes	text{1,4}	/Document/CstmrCdtTrfInittn/PmtInf/PmtTpInf/SvcLvl/Cd
<ReqdExctnDt>	Yes	date	/Document/CstmrCdtTrfInittn/PmtInf/ReqdExctnDt
<Dbtr>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/Dbtr
<DbtrAcct>	Yes		/Document/CstmrCdtTrfInittn/PmtInf/DbtrAcct

<Id>	Yes	Choice	/Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrfInItN/PmtInf/DbtrAcct/Id/IBAN
<DbtrAgt>	Yes		/Document/CstmrCdtTrfInItN/PmtInf/DbtrAgt
<FinInstnId>	Yes		/Document/CstmrCdtTrfInItN/PmtInf/DbtrAgt/FinInstnId
<BIC>	Yes	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	/Document/CstmrCdtTrfInItN/PmtInf/DbtrAgt/FinInstnId/BIC
<Id>	Yes	Choice	/Document/CstmrCdtTrfInItN/PmtInf/DbtrAgtAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrfInItN/PmtInf/DbtrAgtAcct/Id/IBAN
<ChrgBr>	Yes	text{1,4}	/Document/CstmrCdtTrfInItN/PmtInf/ChrgBr
<PmtId>	Yes		/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/PmtId
<InstrId>	Yes	text{1,35}	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/PmtId/InstrId
<EndToEndId>	Yes	text{1,35}	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/PmtId/EndToEndId
<Amt>	Yes	Choice	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Amt
<InstdAmt>	Yes	0 <= decimal td = 18 fd = 5	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Amt/InstdAmt
<FinInstnId>	Yes		/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId
<BIC>	Yes	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC
<Nm>	Yes	text{1,140}	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Cdtr/Nm
<PstlAdr>	Yes		/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr
<Id>	Yes	Choice	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAcct/Id
<IBAN>	Yes	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	/Document/CstmrCdtTrfInItN/PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN

To define the execution instrument please follow the below instructions to populate the XML file.

Debtor Acct Country	<PmtMtd>	<SvcLvl> <Cd>	Rule to identify transaction type	Payment Type
GB	TRF or TRA	URNS	<PmtMtd> is "TRF" or "TRA" ServiceLevel is "URNS"	Faster Payments
GB	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Payment amount ccy is GBP AND Debit Account Country and Beneficiary Account Country are same	CHAPS Payments
GB	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Payment amount ccy is not GBP	Cross border payments
GB	TRF or TRA	URGP, PRPT, SDVA	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is either of "URGP", "PRPT", "SDVA" AND Payment amount ccy is GBP AND Debit Account Country and Beneficiary Account Country are different	Cross border payments
GB	TRF or TRA	NURG	<PmtMtd> is "TRF" or "TRA" <SvcLvl><Cd> is "NURG"	BACS Payments
GB	DD	NURG	<PmtMtd> is "DD" <SvcLvl><Cd> is either of "NURG"	BACS DDs
GB	DD	NURG	<PmtMtd> is "DD" <SvcLvl><Cd> is either of "NURG" AND <LclInstrm><Prtry> is "ON" or "OC" OR "OS"	BACS DDs

24.3. Payment Status

24.3.1. HSBC Business

Endpoint: GET /file-payments/{FilePaymentId}

Status	Instrument	Status Type	Notes
"PDNG" (InitiationPending)	BACS and FPS	Interim	The file payment instruction has been successfully received but not yet set-up (i.e. multi-authorisation is required or the payments are future-dated)
"INCO" (InitiationCompleted)	BACS and FPS	Final	The file payment has been set up successfully
"INFA" (InitiationFailed)	BACS and FPS	Final	For BACS this will be the case if one or more of the payments has been rejected downstream. For FPS this will only be the case if all payments have been rejected downstream

Endpoint: GET /file-payments/{FilePaymentId}/payment-details

Status	Instrument	Status Type	Notes
"ACSP" (AcceptedSettlementInProgress)	FPS	Interim	Payment initiation has been accepted for execution. Debit and credit have not been posted
"PDNG" (Pending)	FPS	Interim	When further authorisation is required (in HSBC Business direct channel)
"ACCC" (AcceptedCreditSettlementCompleted)	FPS	Final	Payment request has been processed, i.e., debit and credit have been posted successfully
"ACTC" (AcceptedTechnicalValidation)	FPS	Interim	For future-dated payments only, payment request has been fully authorised. Debit and credit have not been posted
"RJCT" (Rejected)	FPS	Final	Payment request is rejected, no debit or credit posted

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

24.3.2. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet UK - expected to be implemented in Q2 2025

Endpoint: POST /file-payments

Status	Status Type	Notes
InitiationPending	Interim	The file payment instruction has been successfully received but not yet set-up.

Endpoint: GET /file-payments/{FilePaymentId}

Status	Status Type	Notes
InitiationPending	Interim	The file payment instruction has been successfully received but not yet set-up.
InitiationCompleted	Final	The file payment has been set up successfully
InitiationFailed	Final	The file payment has been rejected by downstream while processing.

For HSBC Business and HSBC Corporate (HSBCnet), other statuses are applicable if a payment requires authorisation by an authorising party. See section "Multi-Authorisation" for more information.

25. Major Beneficiaries

25.1. Paying a Major Beneficiary

25.1.1. HSBC Personal, first direct

When making a payment to a major beneficiary PISPs will need to provide the a) Major Beneficiary name, b) Sort code and account number and c) Payment reference.

Important information

- Sort code + account number should match with the BACS list of major beneficiaries or the payment will be rejected.
- Beneficiary name should match with BACS list of major beneficiaries or the payment will be rejected.
- In case of existing beneficiary, payment reference should match with the existing record or the payment will be rejected.
- Payments to a major beneficiary when paying a credit card the reference must contain at least 4 numeric digits.
- Payments to major beneficiaries where the reference has less than four digits can only be made through the App-to-App redirection journey. If these payments are submitted through the online journey they will be rejected.
- For payments to charities, unless there is a specific reference, the last four digits of the account number should be used to populate the reference field.

25.1.2. HSBC Business

Beneficiaries can be identified by their account number. However, sometimes the account number is not available or unique. That is the case with certain major beneficiaries - large companies (sometimes referred to as Verified Organisations) whose bank details are protected or replicated for several purposes. For example, some utilities companies, government institutions, etc.

These major beneficiaries are selected by the user through a dedicated search facility, through which the beneficiary can be identified. In these cases, we will not necessarily have the beneficiary account details and will use the beneficiary ID previously provided.

Important information

- All other major beneficiaries -that are not included in the dedicated search list will be treated as a minor beneficiary.
- For other major beneficiaries, we will look up the creditor details against the major beneficiary list. Then we will surface a list of possible matches to the customer to choose the right beneficiary on screen.
- We will provide the list of possible matches both on the existing beneficiary list and the major beneficiary list.
- Please note that when attempting to make a payment to certain major beneficiaries (e.g. credit card companies), your reference must be numeric otherwise you run the risk of the payment being rejected.
- Payments to a major beneficiary when paying a credit card the reference must contain at least 4 numeric digits.

25.1.3. HSBC Kinetic

HSBC Kinetic support payments to all major beneficiaries via App-to-App.

26. Multi-Authorisation

26.1. Implemented Endpoints

26.1.1. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	POST /domestic-payments	Y	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	N	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	N	Y	N
International-payments	POST /international-payments	Y	N	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	N	Y
International-scheduled-payments	POST /international-scheduled-payments	Y	N	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	N	Y
International-standing-orders	POST /international-standing-orders	N	N	N	N
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	N	N	N	N
file-payments	POST /file-payments	Y	N	Y	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	Y	N

26.1.2. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Deposit Accounts	Foreign Currency Accounts
Domestic-payments	POST /domestic-payments	Y	Y	N
Domestic-payments	GET /domestic-payments/{DomesticPaymentId}	Y	Y	N
Domestic-scheduled-payments	POST /domestic-scheduled-payments	Y	Y	N
Domestic-scheduled-payments	GET /domestic-scheduled-payments/{DomesticScheduledPaymentId}	Y	Y	N
Domestic-standing-orders	POST /domestic-standing-orders	Y	Y	N
Domestic-standing-orders	GET /domestic-standing-orders/{DomesticStandingOrderId}	Y	Y	N
International-payments	POST /international-payments	Y	N	Y
International-payments	GET /international-payments/{InternationalPaymentId}	Y	N	Y

International-scheduled-payments	POST /international-scheduled-payments	Y	N	Y
International-scheduled-payments	GET /international-scheduled-payments/{InternationalScheduledPaymentId}	Y	N	Y
International-standing-orders	POST /international-standing-orders	Y	N	Y
International-standing-orders	GET /international-standing-orders/{InternationalStandingOrderPaymentId}	Y	N	Y
file-payments	POST /file-payments	Y	N	N
file-payments	GET /file-payments/{FilePaymentId}	Y	N	N

- multiAuthorisation/numberRequired & multiAuthorisation/numberReceived fields will **not** be formatted in the response since these are not available at HSBCnet UK.
- Multi Authorisation response for POST /international-standing-orders & GET /international-standing-orders/{InternationalStandingOrderPaymentId} will **not** be formatted in the response.
- In case of payment status as "RJCT" (Rejected) & "InitiationCompleted", there will be no Multi Authorisation response to be formatted.

26.2. TPP Authorisation Type

It is essential that any TPP initiating payments through Business Banking indicates their requirement in the AuthorisationType field. In line with the Open Banking Standard spec, this field can contain "Single" or "Any". If this is not received, it will be assumed that multi-authorisation is supported (AuthorisationType = Any). Failure to indicate Authorisation Type may result in failed payments if the TPP does not support multi-authorisation.

26.3. HSBC Business Multi-Authorisation

Payment limits for individual users are defined at HSBC. If a user initiates a payment above their limit it will require additional authorisation by another user with a sufficient limit at a later time. The first user will be advised that this additional authorisation is required. The additional authorisation is carried out in HSBC's direct desktop channel, following which the payment will be processed by HSBC.

If dual control is enabled and if the user initiates a payment within their limit it will require one additional authorisation by a different user with sufficient limits. If the user initiates a payment above their limits it will require two additional authorisation by two different users with sufficient limits. The requestor of the payment will be advised that additional authorisations are required which is carried out in HSBC's direct desktop channel, following which the payment will be executed by HSBC.

If dual control is enabled and if the user requested to setup a Standing Order and the amount indicated by this user is within their limits it will require one additional authorisation by a different user with sufficient limits. The requestor will be advised that additional authorisation is required which is carried out in HSBC's direct desktop channel.

26.4. Multi-Authorisation Object Status

For payments that require further authorisation, a request for a multi-authorisation status will return one of the following statuses:

- AwaitingFurtherAuthorisation (AWAF):
 - When a user has initiated a payment above their payment limit and that payment has yet to be authorized by a user with a sufficient limit in HSBC's direct channel.
 - When dual control is enabled and a user has initiated a payment or set up a standing order
- Rejected (RJCT):
 - When a user has initiated a payment above their payment limit and that payment has been rejected by a user with a sufficient limit in HSBC's direct channel.
 - When dual control is enabled and a payment or standing order has been rejected by a subsequent authoriser

For the avoidance of doubts this refers to the MultiAuthorisation object in the payment-order consent, and not to Payment Status Object.

26.5. Refund Account Details for Multi-Authorisation Payments

For processing of refunds for multi-authorised payments, TPPs should consider the below:

- Refund account details will not be shared with the PISP as part of the response to the payment fulfillment call by the PISP. **At this point, the PSU has submitted the payment/standing order but the status is "PDNG" (Pending)**, as the payment needs to be fully authorised.
- The refund account details are ready to be shared only after the payment/standing order has been fully authorised (within the direct channel).
- In order to receive the refund account details, the PISP will have to make a call to GET/<payment-type>/<payment-ID>.
- As mentioned in Section 15.4, the refund account details will not be shared when the status is 'pending', 'rejected', 'initiationPending' or 'initiationFailed'.
- Based on when the payment has been fully authorised in the direct channel, the TPP may have to make multiple calls to GET/<payment-type>/<payment-ID> to receive the refund account details.

Confirmation of Funds Summary

27. Confirmation of Funds Summary

27.1. Implemented Endpoints

27.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Personal Current Accounts	Savings Accounts	Credit Cards	Foreign Currency Accounts*	Global Money
Confirmation-of-funds	POST/funds-confirmation-consents	Y	Y	Y	Y	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y	Y	Y	Y	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y	Y	Y	Y	Y
Confirmation-of-funds	POST/funds-confirmations	Y	Y	Y	Y	Y

27.1.2. HSBC Business

Resource	Endpoints	Business Current Accounts	Savings Accounts	Deposit Accounts	Credit Cards	Foreign Currency Accounts*	Global Wallet
Confirmation-of-funds	POST/funds-confirmation-consents	Y	N	Y	Y	Y	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y	N	Y	Y	Y	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y	N	Y	Y	Y	Y
Confirmation-of-funds	POST/funds-confirmations	Y	N	Y	Y	Y	Y

*As per direct channel availability, this functionality will not be available for customers on a weekly basis between Saturday 22:00 and Sunday 08:00 GMT.

For Credit Cards only card holder accounts (child) are in scope for Confirmation of Funds. Requests for Confirmation of Funds to a Credit Card control account (parent) and Savings account are not supported.

Currently a request to a Credit Card control account (parent) will return an error message that does not align with the account functionality.

From the end of July 2022, HSBC Business Banking will support the "Re-authentication of COF Access" in line with the Open Banking Standard on both desktop and mobile devices.

COF received for a PIS request is an optional call. When a user does not have the correct entitlements an error message will be returned to the TPP. When a COF call is not fulfilled a payment can still be completed.

27.1.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts	Credit Cards
Confirmation-of-funds	POST/funds-confirmation-consents	Y	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	POST/funds-confirmations	Y	Y

27.1.4. HSBC Corporate UK and HSBC Innovation Banking - HSBCnet - expected to be implemented in Q2 2025

Resource	Endpoints	Business Current Accounts	Credit Cards
Confirmation-of-funds	POST/funds-confirmation-consents	Y	Y
Confirmation-of-funds	DELETE/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	GET/funds-confirmation-consents/{ConsentID}	Y	Y
Confirmation-of-funds	POST/funds-confirmations	Y	Y

27.2. Request Fields

For POST /funds-confirmations:

Field	Notes	Error Code if invalid
InstructedAmount / Currency	Currency in the request should match the Account Currency of the PSU, for which the PSU has given consent.	400 - UK.OBIE.Field.Invalid

28. Variable Recurring Payments – Sweeping

28.1. Key Information

HSBC Personal, first direct, HSBC Business and HSBC Kinetic support variable recurring payments for Sweeping from current accounts.

Please note there is a risk that payment requests received between 18:00 - 23:45 which are deemed to require additional fraud checks have the potential to be rejected/declined, unless the fraud checks can be completed with the customer on the same day.

28.2. Implemented Endpoints

28.2.1. HSBC Personal, first direct

Resource	Endpoints	Personal Current Accounts
Domestic-vrps	POST/domestic-vrp-consents	Y
Domestic-vrps	GET/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	DELETE/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	POST /domestic-vrp-consents/{ConsentId}/funds-confirmation	Y
Domestic-vrps	PUT /domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	POST/domestic-vrps	Y
Domestic-vrps	GET/domestic-vrps/{DomesticVRPIId}	Y

Sweeping Payments will be rejected if Trusted Beneficiary exemption fails at the time of fulfilment.

28.2.2. HSBC Business

Resource	Endpoints	Business Current Accounts
Domestic-vrps	POST/domestic-vrp-consents	Y
Domestic-vrps	GET/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	DELETE/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	POST/domestic-vrps	Y
Domestic-vrps	GET/domestic-vrps/{DomesticVRPIId}	Y

Domestic-vrps	POST/domestic-vrp-consents/{ConsentId}/funds-confirmation	Y
Domestic-vrps	POST/ events	Y

28.2.3. HSBC Kinetic

Resource	Endpoints	Business Current Accounts
Domestic-vrps	POST/domestic-vrp-consents	Y
Domestic-vrps	GET/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	DELETE/domestic-vrp-consents/{ConsentId}	Y
Domestic-vrps	POST/domestic-vrps	Y
Domestic-vrps	GET/domestic-vrps/{DomesticVRPId}	Y
Domestic-vrps	POST/domestic-vrp-consents/{ConsentId}/funds-confirmation	Y
Domestic-vrps	POST/ events	Y

28.3. Request Fields

28.3.1. HSBC Personal, first direct

For POST /domestic-vrp-consents and POST /domestic-vrps

Request Field	Description	HTTP Status Code	Error Code	Error Description
Maximum individual Amount → Amount	Transaction Limit Checks first direct: £49,999	400	UK.OBIE.Field.Invalid	"Maximum Individual amount is exceeding limit"
Maximum individual Amount → Amount	Minimum Amount: £0.01	400	UK.OBIE.Field.Invalid	"Max individual amount is below the minimum amount"
Maximum individual Amount → Amount	Negative amount gives constraint violation error	400	UK.OBIE.Field.Invalid	Constraint Violation
Maximum individual Amount → Amount	Only up to 2 decimal places allowed	400	UK.OBIE.Field.Invalid	Maximum Individual Amount must not exceed 2 decimal places
Maximum individual Amount → Currency	Currency can only be GBP	400	UK.OBIE.Field.Unexpected	Invalid Currency

Periodic Limit → Amount	Limit of lower period should be lesser than limit on higher period. Example Maximum individual amount < Daily,Weekly,... Weekly should be < than Fortnightly,Monthly... Fortnightly should be < than Monthly,Half Yearly Monthly should be < than Half Yearly,Yearly Half Yearly should be < than Yearly	400	UK.OBIE.Field.Unexpected	Periodic Limit amount is below the minimum amount
Periodic Limit → Amount	Minimum Amount: £0.01	400	UK.OBIE.Field.Unexpected	Periodic Limit amount is below the minimum amount
Periodic Limit → Amount	Only up to 2 decimal places allowed	400	UK.OBIE.Field.Unexpected	Instructed amount must not exceed 2 decimal places
PeriodAlignment	PeriodAlignment must be Consent if PeriodType=Fortnight	400	UK.OBIE.Field.Invalid	
CreditorAccount -> Identification	CreditorAccount Identification can only be 14 digits	400	UK.OBIE.Field.Invalid	
DebtorAccount -> Identification	DebtorAccount Identification can only be 14 digits	400	UK.OBIE.Field.Invalid	
Creditor Account Name	No special character allowed	400	UK.OBIE.Field.Unexpected	
SupplementaryData	Reject if supplementary data is present (as its unused)			
RemittanceInformation/Structured/CreditorReferenceInformation/Reference (VRP Initiation)	RemittanceInformation Reference is missing	400	UK.OBIE.Field.Missing	
RemittanceInformation/Structured/CreditorReferenceInformation/Reference (VRP Initiation)	Reference should be Max 18 char	400	UK.OBIE.Field.Invalid	
Risk Object	Risk object should be present	400	UK.OBIE.Field.Missing	Mandatory field missing
VRPTypes	Must be sweeping	400	UK.OBIE.Field.Invalid	Invalid field
OBDomesticVRPControlParameters.PeriodicLimits	Must contain at least 1 item	400	UK.OBIE.Field.Expected	
PSUAuthenticationMethods	For sweeping only UK.OBIE.SCANotRequired is accepted	400		

28.3.2. HSBC Business

Request Field	Description	Error Code if invalid
Periodic Limit → Amount	Limit of lower period should be lesser than limit on higher period. Example Maximum individual amount < Daily,Weekly,... Daily should be < than Weekly,Fortnightly... Weekly should be < than Fortnightly,Monthly... Fortnightly should be < than Monthly,Half Yearly Monthly should be < than Half Yearly,Yearly Half Yearly should be < than Yearly	400 - UK.OBIE.Field.Unexpected
OBCashAccountDebtorWithName.SchemeName	If DebtorAccount provided must be UK.OBIE.SortCodeAccountNumber	400 - UK.OBIE.Unsupported.Scheme
OBCashAccountDebtorWithName.Identification	If provided: must be exactly 14 digits (0-9) and first digit must be 4. Must not be equal to CreditorAccount Identification	400 - UK.OBIE.Field.Invalid
OBCashAccountCreditor3.SchemeName	Must be UK.OBIE.SortCodeAccountNumber	400 - 4UK.OBIE.Unsupported.Scheme
OBCashAccountCreditor3.Identification	Must be exactly 14 digits (0-9) Must not be equal to DebtorAccount Identification	400 - UK.OBIE.Field.Invalid
OBCashAccountCreditor3.Name	Must be 18 characters or fewer Must be the same allowed characters as in Domestic SIP 0-9 a-z A-Z ?/!&.*-	400 - UK.OBIE.Unsupported.Scheme

RemittanceInformation	Object RemittanceInformation must be provided	400 - UK.OBIE.Field.Expected
RemittanceInformation.Reference	Field Reference must be provided within RemittanceInformation object This field must be no more than 18 characters and can contain A to Z, a to z, 0 to 9 and the special characters & - / (spaces are also allowed). Only 1 occurrence is allowed Payment requests that do not meet these conditions will be rejected.	400 - UK.OBIE.Field.Expected (if not provided) 400 - UK.OBIE.Field.Invalid (if provided but doesn't meet set rules)
OBDomesticVRPControlParameters.ValidFromDateTime	If not provided, the from datetime of the request will be set by us of when we received the instruction. This field must not be > ValidToDateTime. Past timestamp allowed only for the current date of when the instruction is submitted. Past date is not permitted.	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.ValidToDateTime	If provided, must be >= now and must be >= ValidFromDateTime	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.MaximumIndividualAmount	Must be provided	400 - UK.OBIE.Field.Expected
OBDomesticVRPControlParameters.Amount	Must be at most 2 decimal places	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.Currency	Must be GBP	400 - UK.OBIE.Unsupported.Currency
OBDomesticVRPControlParameters.PeriodLimits	Must contain at least 1 item	400 - UK.OBIE.Field.Expected
OBDomesticVRPControlParameters.PeriodType	Each PeriodType must be used at most 1 time in the items within PeriodicLimits	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.PeriodAlignment	PeriodAlignment must be Consent if PeriodType=Fortnight	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.VRPTType	Must contain UK.OBIE.VRPTType.Sweeping and it must be the only value provided	400 - UK.OBIE.Field.Invalid
OBDomesticVRPControlParameters.PSUAuthenticationMethods	Must contain UK.OBIE.SCANotRequired and it must be the only value provided	400 - UK.OBIE.Field.Invalid

28.4. Payment Limits

28.4.1. HSBC Personal, first direct

VRP Payments cannot exceed a customer's Daily Limit. This check will be performed at fulfilment.

28.4.2. HSBC Business

Maximum Individual Payment amount cannot exceed the PSU's single payment limit. This will be checked at consent set-up and payment fulfilment.

Periodic limit amount cannot exceed the PSU's daily limit x the number of days in the period (Week = 7 days, Fortnight = 14 days, One month = 31 days, Half Year = 183 days, One Year = 366 days). This will be checked at consent setup.

28.4.3. HSBC Kinetic

Maximum Individual Payment amount cannot exceed the PSU's daily payment limit of £25,000. This will be checked at consent set-up and payment fulfilment.

Periodic limit amount cannot exceed the PSU's daily limit x the number of days in the period (Week = 7 days, Fortnight = 14 days, One month = 31 days, Half Year = 183 days, One Year = 366 days). This will be checked at consent setup.

28.5. Fees for CHAPS Payments

The PSU can select a different account for bearing the charges for the CHAPS transaction.

The charge will be a dynamic amount for each CHAPS transaction request.

28.6. Cut-Off Time for CHAPS Payments

HSBC Personal, first direct

Cut-off time for CHAPS payment is 8:00 AM to 3:30 PM UK time. Any request for a CHAPS payment outside these values will be held and processed the next working day.

HSBC Business

Cut-off time for CHAPS payment is 8:00 AM to 5:10 PM UK time. Any request for a CHAPS payment outside these values will be rejected. These cut-off times are aligned to the offering on the direct channels.

28.7. Payment Status

For Sweeping payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /domestic-vrps

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlementCompletedDebitorAccount' or ' Rejected ' based on a pay/no-pay decision. The terminal status can be accessed via the GET /domestic-vrps/{DomesticVRPId}
"RJCT" (Rejected)	200	Final	All brands	Payment request is rejected (no Debit and no Credit posted to the account)
"RJCT" (Rejected)	201	Final	All brands	When the trusted beneficiary has been deleted between VRP consent set-up and payment initiation, the request will be rejected with: StatusReason: UK.OBIE.ExemptionNotApplied StatusReasonDescription: "Failed Trusted beneficiary check"

Endpoint: GET /domestic-vrps/{DomesticVRPId}

Status	API Call Status	Status Type	Applicable to	Account Position
"ACSP" (AcceptedSettlementInProgress)	200	Interim	All brands	All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to : 'AcceptedSettlementCompletedCreditorAccount' or ' Rejected ' based on a pay/no-pay decision.
"ACCC" AcceptedSettlement CompletedCreditorAccount	200	Final	All brands	Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place
"RJCT" (Rejected)	200	Final	All brands	Payment request is rejected (no Debit and no Credit posted to the account)
"RJCT" (Rejected)	201	Final	All brands	When the trusted beneficiary has been deleted between VRP consent set-up and payment initiation, the request will be rejected

For CHAPS payments, a request for a payment status will return one of the following statuses:

- "PDNG" (Pending) - (when multi-authorisation is required in HSBCs direct channel)
- "RJCT" (Rejected)
- "ACCC" (AcceptedSettlementCompleted)

TPPs can request & receive payment status updates for up to 10 days after the payment has been posted. A final payment status can be returned by 'GET' endpoint.

In a scenario where a TPP terminates the connection before they have received a response from the POST endpoint, the payment may still have been submitted for processing. In this scenario, the TPP should resubmit the payment with the same idempotency key (x-idempotency-key) so that they can check the payment status. This will not result in a duplicate payment if using the same idempotency key.

28.8. Additional Notes

In a single consent the following rules apply:

- The max number of periodic limits is 6 (Day, Week, Fortnight, Month, Half-Year, Year)
- Periodic limits cannot be repeated in a consent e.g. Day, Day, Week, Week.
- If 'Reference' is present in VRP Consent request then same 'Reference' value should be present in Initiation and Instruction sections of VRP Payment request"

Debtor Account and Creditor Account in fulfilment request should match the consented payload.

If provided, debtor account must be a PCA (for HSBC Personal and first direct) or BCA (for HSBC Business and HSBC Kinetic). If another account type is provided, PSU will be presented with a hard-stop error and a CTA to exit HSBC and return to the TPP.

For HSBC Kinetic, if a PSU wishes to reinstate a beneficiary (using VRP re-authentication) after having deleted it from the trusted beneficiary list, they will have to wait until the next day to undertake this.

29. Two-way Notice of Revocation

Consents with status such as 'Awaiting authorisation (AWAU), Authorised (AUTH) and Rejected (RJCT)' are not supported by this functionality. This response includes consents with the status 'Revoked' only.

29.1. Implemented Endpoints

29.1.1. HSBC Personal, first direct, M&S Bank

Resource	Endpoints	Implemented?
event-subscription	POST /event-subscriptions	Y
event-subscription	GET /event-subscriptions	Y
event-subscription	PUT /event-subscriptions/{EventSubscriptionId}	Y
event-subscription	DELETE /event-subscriptions/{EventSubscriptionId}	Y
events	POST /events	Y

For AIS/VRP/COF consents of Personal Banking that are authorized prior to 22nd Sept 2022, the JWT response to TPP will have urn set to "uk:org:openbanking:consent-authorization-revoked" and for the consents authorized on or after 22nd Sept 2022 will have urn set to "uk:org:openbanking:consent-access-revoked"

29.1.2. HSBC Business

Resource	Endpoints	Implemented?
event-subscription	POST /event-subscriptions	Y
event-subscription	GET /event-subscriptions	Y
event-subscription	PUT /event-subscriptions/{EventSubscriptionId}	Y
event-subscription	DELETE /event-subscriptions/{EventSubscriptionId}	Y
events	POST /events	Y

29.1.3. HSBC Kinetic

Resource	Endpoints	Implemented?
event-subscription	POST /event-subscriptions	Y
event-subscription	GET /event-subscriptions	Y
event-subscription	PUT /event-subscriptions/{EventSubscriptionId}	Y
event-subscription	DELETE /event-subscriptions/{EventSubscriptionId}	Y
events	POST /events	Y

29.2. Request Fields

For POST /event-subscriptions:

Field	Notes	Error Code if Invalid
OBEventPolling1/maxEvents	Mandatory Max events supported in a request response cycle is 100 Allowed value between 1 to 100	400 - UK.OBIE.Field.Invalid
OBEventPolling1/returnImmediately	Mandatory Value should always be true as only short polling is supported	400 - UK.OBIE.Field.Invalid

The events sent by ASPSP to TPP in POST /events response should be acknowledged by TPP in the subsequent /POST events request. In the instance where the TPP fails to acknowledge events, ASPSPs will attempt to send the same event up to 5 times, following which the event will be dropped from the next polling cycle.

The TPP can trigger the POST /events endpoint only after an hour of the last polling cycle.

The access token for POST /events endpoint should have a scope of either "accounts" or "fundsconfirmations" or "VRP payments".

30. Error Codes

30.1. Common, Authorisation and Token Errors

The list of common authorisation and token errors can be found [here](#).

30.2. Account Information Service (AIS) Errors

The Account Information Service (AIS) errors list can be found [here](#).

The list covers the points listed below.

- Consents
- Accounts
- Balances
- Transactions
- Beneficiaries
- Direct Debits
- Standing Orders
- Scheduled Payments
- Product
- Party

30.3. Payment Initiation Service (PIS) Errors

The Payment Initiation Service (PIS) errors list can be found [here](#).

The list covers the points listed below.

Consents:

- Domestic Payment Consents
- Domestic Scheduled Payment Consents
- Domestic Standing Order Consents
- International Payment Consents
- International Scheduled Payment Consents
- International Standing Order Consents
- File Payment Consents

Fulfilment:

- Domestic Payments
- Domestic Payment ID
- Domestic Scheduled Payments
- Domestic Scheduled Payment ID
- Domestic Standing Orders
- Domestic Standing Order ID
- International Payments
- International Payment ID
- International Scheduled Payments
- International Scheduled Payment ID
- International Standing Orders
- International Standing Order ID

30.4. Card Based Payment Instrument Issuer (CBPII) Errors

The Card Based Payment Instrument Issuer (CBPII) errors list can be found [here](#).

30.5. Event Notification Errors

The Event Notification errors list can be found [here](#).

31. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication. While we have taken reasonable steps to ensure the accuracy, correctness and completeness of the information contained in this document, information is provided on an 'as is' basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of this information is at your sole risk. We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained in this document to the maximum extent permitted by law.