

# User Manual

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## **PSD2 API Definition**

**ProCredit Bank Germany**

**April 2022**

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## Introduction

The Second Payment Services Directive (PSD 2, Directive (EU) 2015/2366) is an EU Directive, administered by the European Commission (Directorate General Internal Market) to regulate payment services and payment service providers throughout the European Union (EU) and European Economic Area (EEA).

The Directive's aim to better protect consumers when they pay online, promote the development, and use of innovative online and mobile payments such as through open banking, and make cross-border European payment services safer.

ProCredit Bank Germany is publishing APIs according to the regulation of PSD2. Also, it allows third party developers to test their artifacts against APIs sandbox test environments dedicated for such purpose. In this document, this environment shall be referred to as the "Developer Portal".

## Developer Portal Website

The portal as a site is sandbox test environment allows third parties to test APIs published by ProCredit Bank Germany according to the PSD2 regulations. This portal is available at the following link:

<https://developer.procredit-group.com>.

In order to gain access to the portal, users belong to a Third-Party Provider, need to register on the portal before they can explore the published services. After following the required steps, such users shall be able to perform test activities on the published API methods. These test activities are executed on an anonymized test DB. This document illustrates the content and features of the developer portal. It also provides samples for each published API on it.

## Landing Page

Once users navigate to the [developer portal](#), they shall be directed to the landing page. The user has the choice to sign up, sign in, or to explore the published API without testing them. Explore APIs will present the methods available in the APIs providing no available activities. At any time, the user tries to make an activity, they will be asked to login and be directed to the login page first.

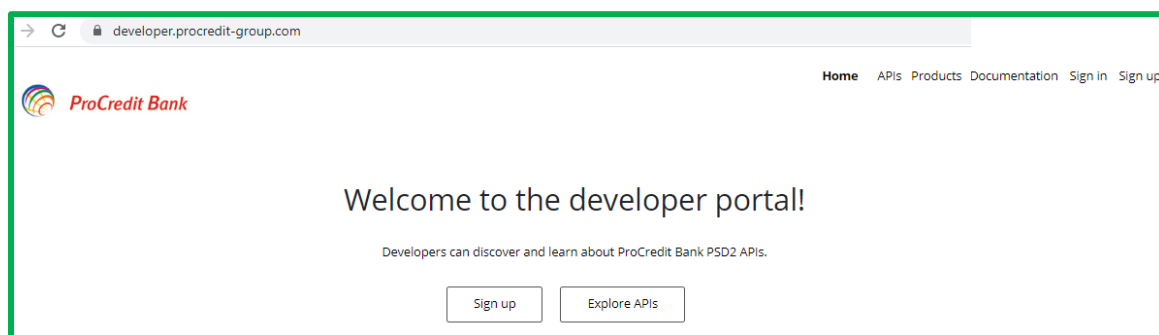


Figure 1: Landing Page

## Sign Up

To sign up, the user should fill in the fields as in the below screenshot, then a confirmation email shall be sent to the registered email.

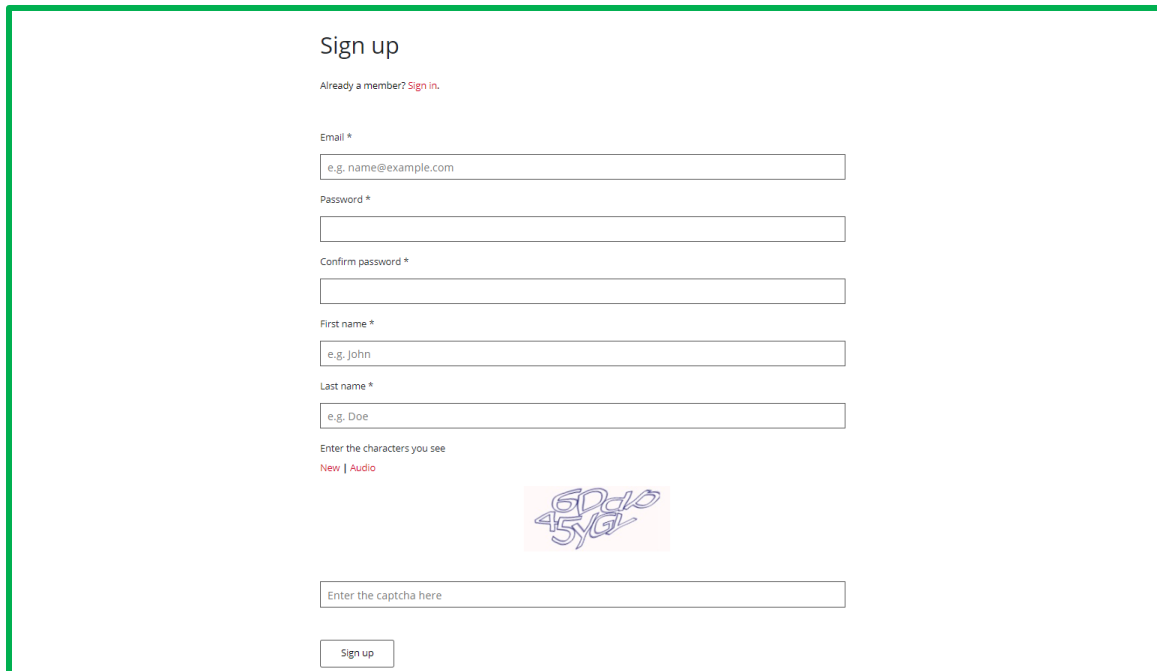


Figure 2: Sign Up Page

After successful sign-up process, a confirmation email shall be sent as the following

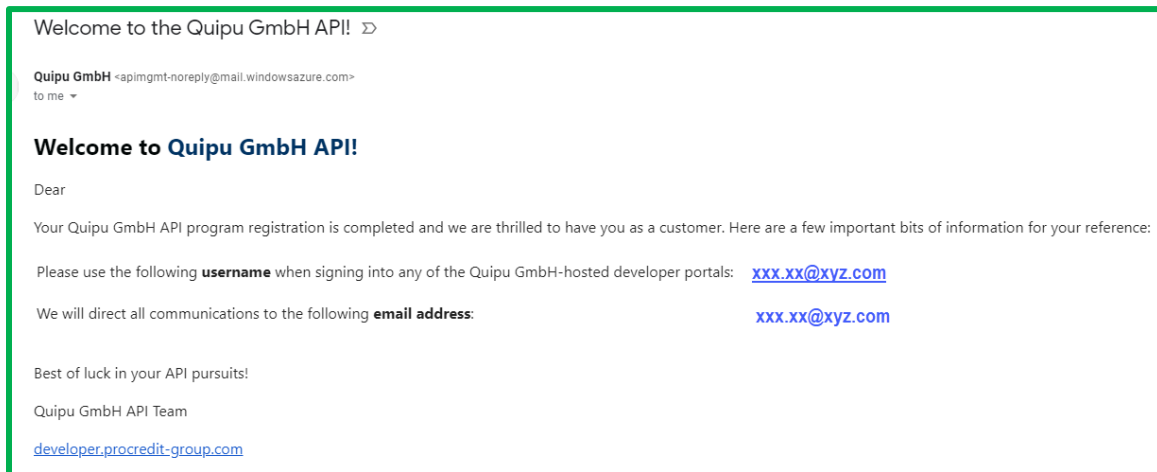


Figure 3: Sign up confirmation email

## Sign in

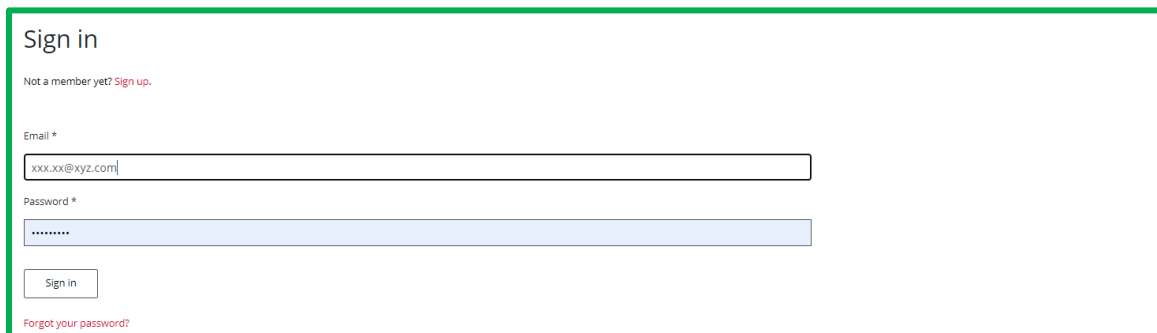


Figure 4: Sign in Page

The user should use the registered email and password to simple sign-in. After successful login, the user shall be redirected to the main page

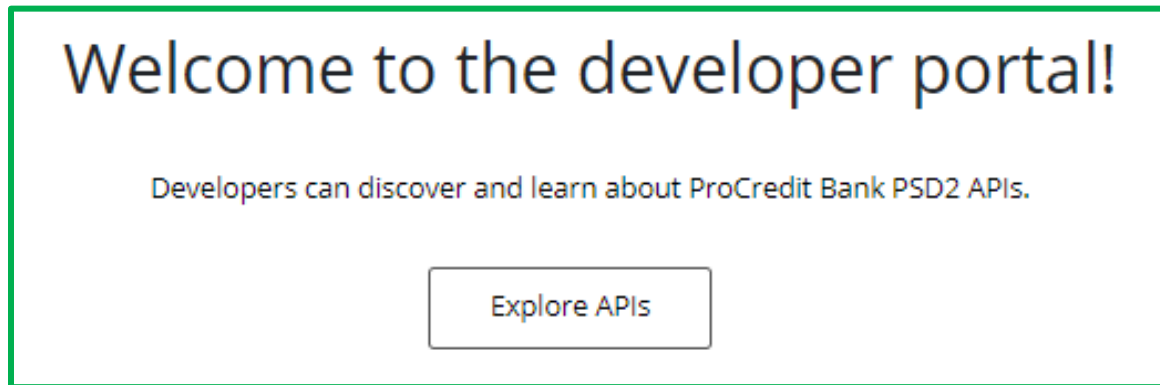


Figure 5: Landing page after login

## Products

User must create a subscriber in order to use the test portal. This can be done from the page Products. Two options available:

- Starter: Subscribers will be able to run 5 calls/minute up to a maximum of 100 calls/week.
- Unlimited: Subscribers have completely unlimited access to the API. Administrator approval is required.

To create a subscriber, please give a name to your subscriber and click the **Subscriber** button

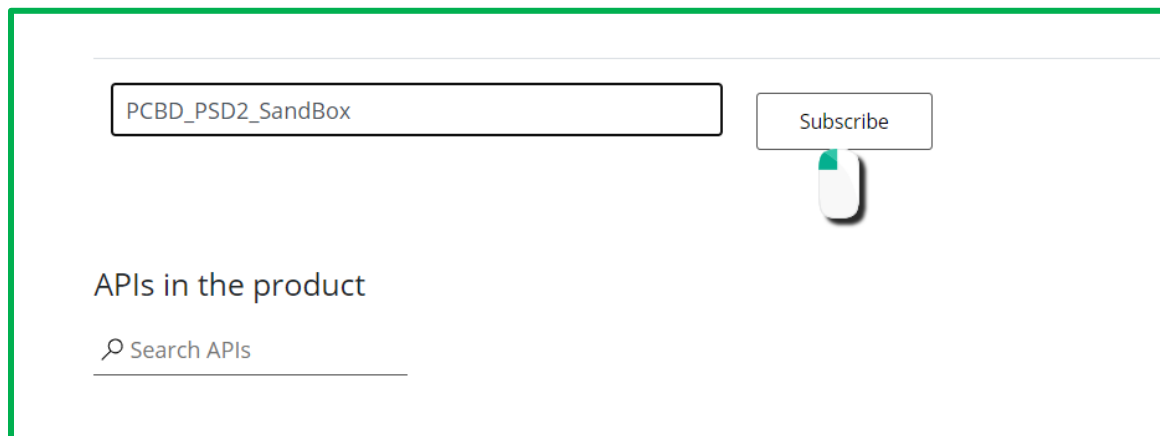


Figure 6: Create new subscriber

After that, the portal direct automatically to the [Profile page](#). There the user can find list of created subscribers. In addition, a confirmation email also sent to the user's email. After successfully creating a subscriber, the user can test the API.

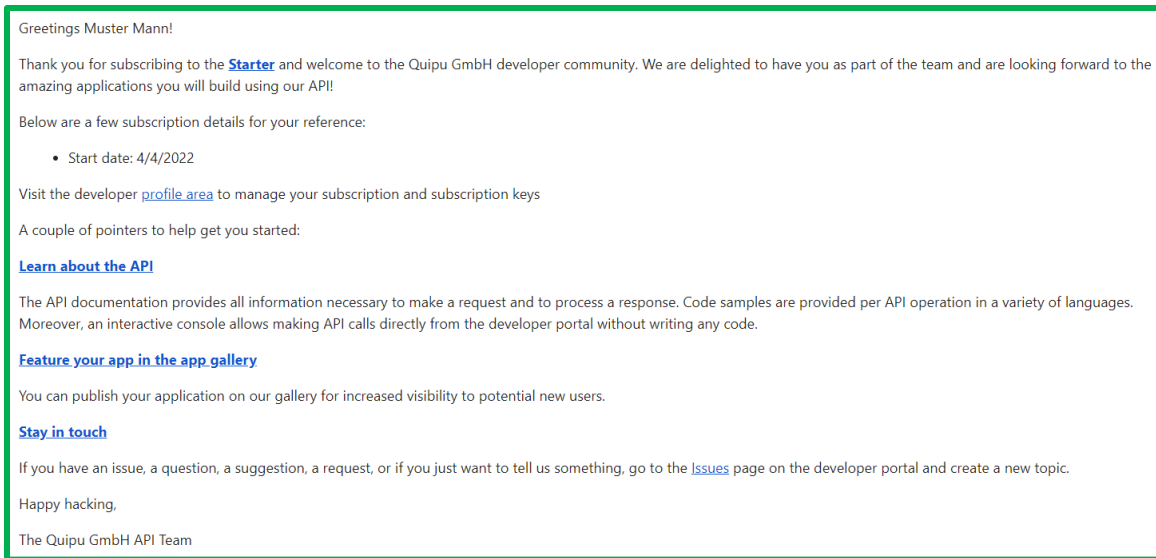


Figure 7: Subscriber creation confirmation email

## Profile

In profile page, a user can check and edit their profile data. In addition, a user can see his list of subscribers, can cancel, or rename any of them as well.

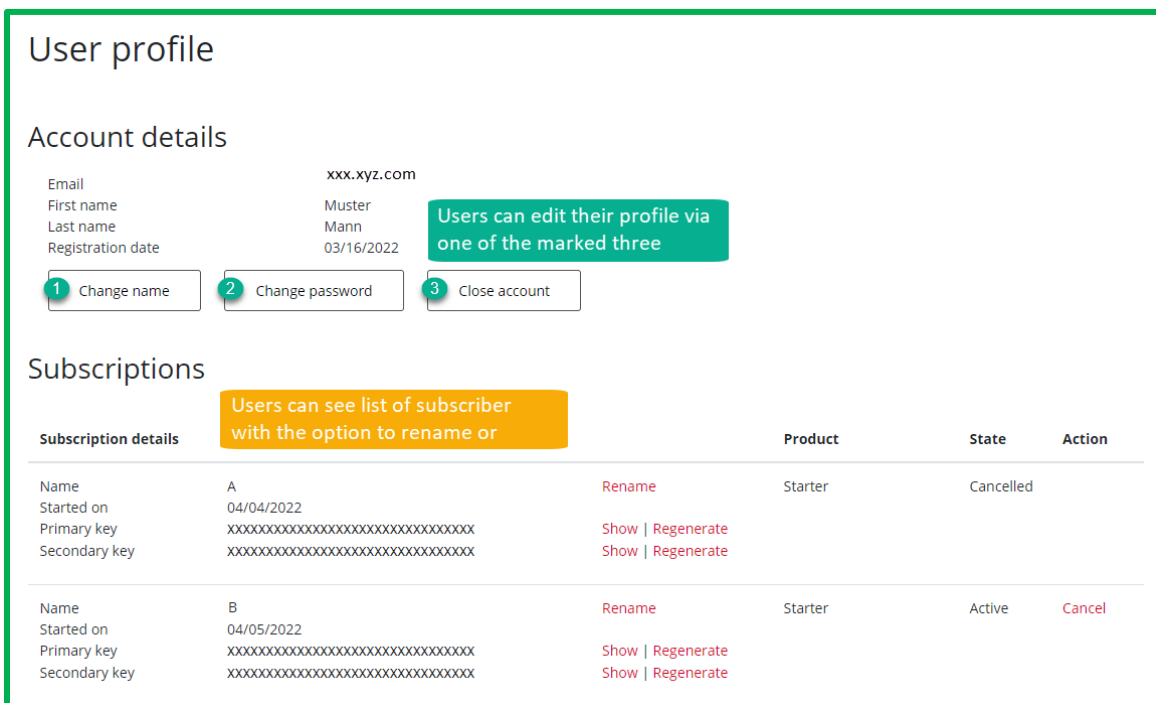


Figure 8: User profile page

## Explore APIs

This page allows you to choose the target API to use for test. For testing reasons, please proceed with the option “**PCBDEU-PSD2 Sandbox**” regardless other options available in time of using the portal. A detailed description is available for each API method and the possibility of creating a request and receive a response.

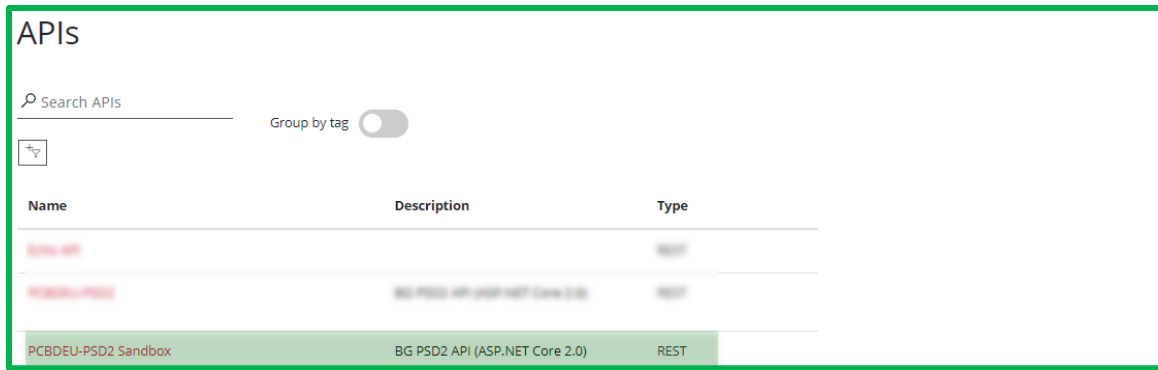


Figure 9: APIs list page

### General GUI Items

The portal comes with a user-friendly GUI providing several features to enhancing the user experience.

#### Method List

The list of available methods allows user to search or group by tag options

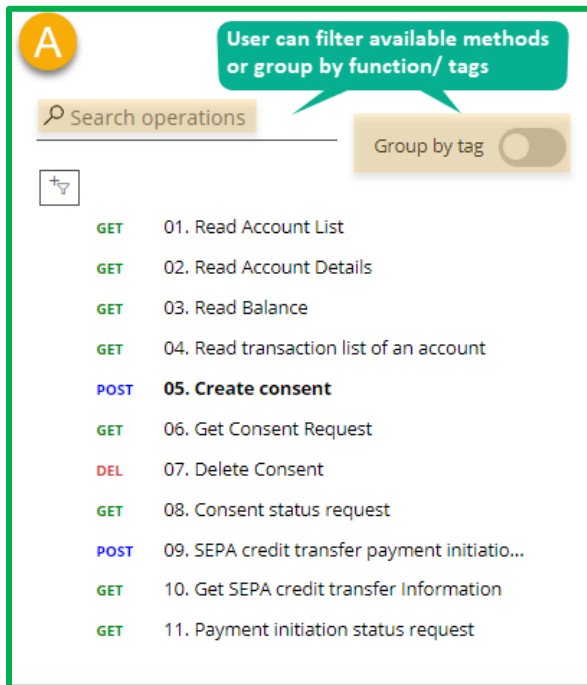


Figure 11: Grouping functionality - Published methods list ungrouped

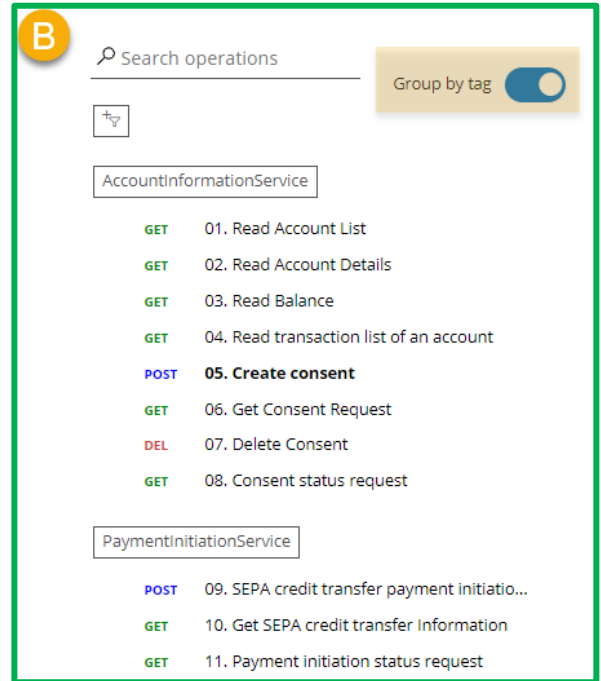


Figure 10: : Grouping functionality - Published methods list grouped

#### Change Log

The portal allows user to check the change log notes, if any, for the APIs and frameworks in use.

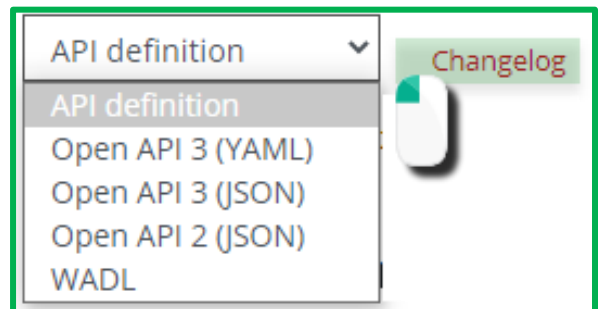


Figure 12: Change log selection- functionality

## Internal Console

Portal users can test API's methods via the internal console. While examining any method the "Try it" button appears on top right edge of the page



Figure 13: Internal API client

## Testing language

User can choose language of execution from the language list. The http request shall be displayed according to the chosen language/ script.

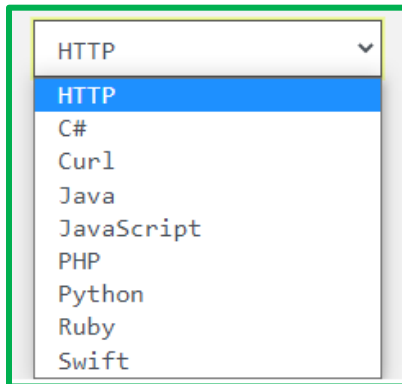


Figure 14: Internal API Client - Available languages

## API Methods

The portal allows its users to explore and test the following methods. This can be done only after successful registration and having an active subscriber, this can be checked via the subscriber list in the [profile page](#).

01. Read Account List
02. Read Account Details
03. Read Balance
04. Read transaction list of an account
05. Create consent
06. Get Consent Request
07. Delete Consent
08. Consent status request
09. SEPA credit transfer payment initiation request
10. Get SEPA credit transfer Information
11. Payment initiation status request

User must create a consent before testing the other methods via the [Create Consent](#) method. For each method published, the user needs a unique request ID in the request header, named X-Request-ID which is in the UUID format. It should be generated and sent to the API. GUID can be generated by following methods:

- **Visual studio:** There is a built in GUID generator, via Tools → Create GUID  
With this method you can select a bunch of different output formats for various scenarios
- **PowerShell:** [Guid]::NewGuid()





	<pre>AabjhQTZ+drdzV9BgIgpPE2YWHK52+AoSfXGMnVL+JRhebd7yI158p46xZKtAMwDQYJKoZThvcNAQELB QADggEBAGUES1HpcB+uSFw1peL3gyStVa15vQkQvHQmtblwd/5GyhRSbbIFHSOLhtIYOKRg+12XCXfs0 yLPQKZ/K+LaWs0thsWwc4rG99XbSRWK3WGymMtKGDmZlNqItCfEsJ0Krw0kMyiiv1iGRK1njMAseytB QTmw+GYmSyUWi9dmKzVV20hn3gEYwqOwGIWVmMvrdtdYLLuGAYxc6gd0KHeDisS0jJUoowpOkqDdWW0 KMJ31gCMKdzZEKlJBdw/JE3QJ4SRM/AtZrCXHXlHvUUrFBuY3iwyNF9txzrtgmBV8a+qyZ17UGdlTey5 4ABSiHWw1XXgpaxFjLTsXTSAyCMA14= Content-Type: application/json Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....</pre> <pre>{   "access": {     "accounts": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }],     "balances": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }],     "transactions": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }]   },   "recurringIndicator": true,   "validUntil": "2022-04-30T23:59:59.9999999",   "frequencyPerDay": 20,   "combinedServiceIndicator": true }</pre>																
<b>Response Status</b>	A call can result in one of several responses, below illustrate the Response: 201 Created																
<b>Response Headers</b>																	
	<table border="1"> <thead> <tr> <th>Name</th> <th>Required</th> <th>Type</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>ASPS-SCA-Approach</td> <td>false</td> <td>string</td> <td>SCA approach</td> </tr> <tr> <td>X-Request-ID</td> <td>False</td> <td>string</td> <td>ID of the request</td> </tr> <tr> <td>Location</td> <td>false</td> <td>string</td> <td>Location of the created resource</td> </tr> </tbody> </table>	Name	Required	Type	Description	ASPS-SCA-Approach	false	string	SCA approach	X-Request-ID	False	string	ID of the request	Location	false	string	Location of the created resource
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X-Request-ID	False	string	ID of the request														
Location	false	string	Location of the created resource														
<b>HTTP Response</b>																	
	<pre>HTTP response HTTP/1.1 201 Created  aspsp-sca-approach: DECOUPLED content-type: application/json; charset=utf-8 date: Tue, 05 Apr 2022 09:19:48 GMT location: /psd2/v1/consents/d9886b0c-ea33-4079-a840-1adf8b20cff7 transfer-encoding: chunked x-powered-by: ASP.NET x-request-id: 80866b10-b4c1-11ec-b909-0242ac120002  {   "consentStatus": "received ",   "consentId": "d9886b0c-ea33-4079-a840-1adf8b20cff7",   "_links": {     "self": "/psd2/v1/consents/d9886b0c-ea33-4079-a840-1adf8b20cff7",     "status": "/psd2/v1/consents/d9886b0c-ea33-4079-a840-1adf8b20cff7/status"   },   "message": " Please log in to your ProBanking to confirm" }</pre>																
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>																

### Other Statuses

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- Response: 408 Request Timeout.
- Response: 415 Unsupported Media Type.
- Response: 429 Too many requests.
- Response: 500 Internal Server Error.
- Response: 503 Service Unavailable.

## Get Consent Request

Returns the content of an account information consent object by consent id.

Method Name	Get Consent Request			
Associated tag/s	AccountInformationService			
Request Type	GET			
Request URL	https://api.procredit-group.com/external/deu/psd2sbx/v1/consents/{consentId}			
Request Parameters				
	Name	Required	Type	Description
	consentId	template	string	Consent ID as returned by an Account Information Consent Request.
Request Header				
	Name	Required	Type	Description
	bic	True	string	Bank Identifier Code as of ISO 9326
	X-Request-ID	True	string	Format - UUID. ID of the request, unique to the call, as determined by the initiating party.
	Q-TPP-Certificate	True	string	
HTTP Request				
	<pre>GET https://api.procredit-group.com/external/deu/psd2sbx/v1/consents/d9886b0c- ea33-4079-a840-1adf8b20cff7 HTTP/1.1  bic: PRCBDEFFXXX X-Request-ID: 6cbac50e-b4d5-11ec-b909-0242ac120002 Q-TPP-Certificate: MIIG0DCCBbigAwIBAgIQB+MPBkk/Dns/HEzK4j8dsjANBgkqhkiG9w0BAQs FADBPMQswCQYDVQQGEwJVUzEVMBMGA1UEChMMRGlnaUNlcnQgSW5jMSkwJWYyYDQDEyBEAwdpQ2Vyd CBUTFMgU1NBIFNlQTI1NiAyMDIwIENBMTAeFw0yMjAzMDEwMDAwMDBaFw0yMzAzMDEyMzU5NTlaMHc xCzAJBGNVBAZTAkRFRMQ8wDQYDVQQIEwZlZXNzZW4xGjAYBgNVBACTEUZYyW5rZnVydCBhbSBNYWlUM RMwEQYDVQQKEwpRdWlwdSBHbWJIMSYwJAYDVQQDEx1kZXZlbG9wZXIucHJvY3JlZG10LWdyb3VwLmN vbTCCASIwDQYJKoZIhvcNAQEBBQADggEPADCCAQoCggEBBAIngPnl2TWmUwzKoS2s25DrvtLHtWt/ m3YwTYiXZCDBQzQStFUe2rdjWdTfewrdAJ9PzrqW071oyeoXuTTbIN25Bbm/UAT7VeoFhzDiu6UH3N 1re0qls82wxyg3HQCTSpUmBn/scvuy4CJZNJxxn9WdilQgfwRvt7xrR8j3dMXgrl2YH8hK2u43clZ 5WembGTDOR/zs/U1HSB1zh01PeD2zZQrHyM4k4qKTGN1rgkchDD1jgBB5I/yfEXo12qwKMTdxoJ8Fp 19BI7VJN6ejK1eYvhhsax5CTtzRuTsAKhqb+aOGNe8xsyA4VS35OKiKG84dVnz3BoIDuY97k7MCA wEAAaOCA34wgn6MB8GA1UdIwQYMBaAFldrouqoqoSMeeq02g+YssWVdrn0MBOGA1UdDgQWBbT+/gK OLKnBzhgOpYIs8Q3wjL1eUjAoBgNVHREITAFgh1kZXZlbG9wZXIucHJvY3JlZG10LWdyb3VwLmNvb TAOBgNVHQ8BAf8EBAMCBaAwHQYDVR01BBYWFAYIKwYBBQUHAWEGCCsGAQUFBwMCMIGPBgNVHR8EgYc wgYQwQKA+oDyGOMh0dHA6Ly9jcmwzLmRlZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQy jBDQTEtNC5jcmwzLmRlZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQy IQT1N1jIwMjBDQTEtNC5jcmwzLmRlZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQyZDQy DovL3d3dy5kaWdpY2VydC5jb20vQ1BTMH8GCCsGAQUFBwEBBHMwTAKBggrBgEFBQcwAAYYYaHR0cDo vL29jc3AuZGlnaWNlcnQuY29tMEkGCCsGAQUFBzAChj1odHRwOi8vY2FjZDQyZDQyZDQyZDQyZDQyZDQy 20vRGlnaUNlcnRUTNSU0FTSEEyNTYyMDIwIENBMTAeFw0yMjAzMDEwMDAwMDBaFw0yMzAzMDEyMzU5 5AgQCBIIBbWScAwSBAQB3A0g+0No+9QY1MudXKLYJa8kD08vREWvs62nhd31tBr1uAAABf0ZIEEwAA AQDAEgWRgIhAIApUab/qoxdxAWi5qvus56M8dxk/j+3pL3NDdYXvOrAiEA+DryPJ2FP4Tw00AmLaM QQ9opgjPNQfQSOL+cPa7HMDgAdgA1zxkbv7FsV78PrUxtQsu7ticgJlHqP+Eq76gDwzWTAAXX9GS BB+AAAEAwBHMEUCIQDmOGF/h6v7M3PcXckCpZ6BmZJxhCUFYTuig1jktSmyGQIGc6Ry2q7rvzHv0d7 FF7618XI4N2avsYOW1kBI+1+aAy4AdgC3Pvsk35xNunXyOcW6WPRsXfxCz3qfNcSeHqMBJe20mQAAA X9GSBB1AAAEAwBHMEUCIQ31sZBnrn43TMGBGLRtm1/BhKUZaAbjhQTZ+dRdzV9BgIgpPE2YWHK52+ AoSfXGMnVL+JRhebd7yI158p46xZKtAMwDQYJKoZIhvcNAQELBQADggEBAGUES1HpcB+uSfW1peL3g yStVa15vQkQvHqmtblwd/5GyhrSbbIFHS0lhtIYOKRg+12XCXfs0yLPQKZ/K+LaWs0thsWwc4rG99X bSRWK3WGymwMtKGDmZlNqltCfEsJ0Krw0kMyiiv1iGRK1njMaseytBQTMw+GYMSyUwi9dmKzVV20hn 3gEYwqOwGIWVmMvrdtdYLluGAYxc6gdOKHeDis0jJUOowpOkqDdW00KMJ31gCMKdzEkLJBdw/JE 3QJ4SRM/AtZrCXHXlHvUUrFBuY3iwyNF9txzrtgmBV8a+qyZ17UGd1Tey54ABSiHwWlXXgpaxFJLts XTSAyCMAL4= Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....</pre>			
Response Status	A call can result in one of several responses, illustrate the Response: Response: <b>200 OK</b>			
Response Headers				
	Name	Required	Type	Description
	X-Request-ID	False	string	ID of the request
HTTP Response				
	<pre>HTTP/1.1 200 OK content-encoding: gzip content-type: application/json; charset=utf-8</pre>			

	<pre> date: Tue, 05 Apr 2022 11:58:14 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET x-request-id: 9d907cb2-b4d7-11ec-b909-0242ac120002  {   "access": {     "accounts": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }],     "balances": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }],     "transactions": [{       "iban": "DE45502108000068730007",       "currency": "EUR"     }]   },   "recurringIndicator": false,   "validUntil": "9999-12-31T23:59:59.997",   "frequencyPerDay": 1,   "lastActionDate": "2022-04-05T11:58:14.1250727+00:00",   "consentStatus": "valid " } </pre>
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>

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	<pre> date: Tue, 05 Apr 2022 12:34:56 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET x-request-id: 538cff6e-b4dc-11ec-b909-0242ac120002  {   "consentStatus": "valid" } </pre>
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HTTP Response	
	<pre> HTTP/1.1 200 OK  content-encoding: gzip content-type: application/json; charset=utf-8 date: Wed, 06 Apr 2022 13:40:24 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET x-request-id: d751a1c-b5ae-11ec-b909-0242ac120002  [[   {     "iban": "DE45502108000068730007",     "currency": "EUR",     "name": "pUMLu8vy50nWUi3BLB5NGVj2gm4U77zJhZscUepulwEZvt9mH4",     "product": "Business Account",     "status": "enabled",     "bic": null,     "balances": [],     "_links": {       "balances": "/psd2/v1/accounts/DE45502108000068730007/balances",       "transactions": "/psd2/v1/accounts/DE45502108000068730007/transactions"     }   } ]]                     </pre>
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	X-Request-ID	False	string	ID of the request
<b>HTTP Response</b>	<pre> HTTP/1.1 200 OK  content-encoding: gzip content-type: application/json; charset=utf-8 date: Wed, 06 Apr 2022 13:51:28 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET x-request-id: 8b1c1b34-b5b0-11ec-b909-0242ac120002  {   "iban": "DE45502108000068730007",   "currency": "EUR",   "name": "pUMLu8vy50nWU13BLB5NGVj2gm4U77zJhZscUepulwEZvt9mH4",   "product": "Business Account",   "status": "enabled",   "bic": null,   "balances": [{     "balanceAmount": {       "currency": "EUR",       "amount": 5976.29     },     "balanceType": "authorised"   },   {     "balanceAmount": {       "currency": "EUR",       "amount": 5976.29     },     "balanceType": "interimAvailable"   }   ],   "_links": {     "balances": "/psd2/v1/accounts/DE45502108000068730007/balances",     "transactions": "/psd2/v1/accounts/DE45502108000068730007/transactions"   } } </pre>			
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- Response: 503 Service Unavailable.

## Read transaction list of an account

Read transaction reports or transaction lists of a given account dressed by 'account-id', depending on the steering parameter 'bookingStatus' together with balances. For a given account, additional parameters are e.g., the attributes 'dateFrom' and 'dateTo'. The ASPSP might add balance information if transaction lists without balances are not supported.

Method Name	Read transaction list of an account				
Associated tag/s	AccountInformationService				
Request Type	GET				
Request URL	https://api.procredit-group.com/external/deu/psd2sbx/v1/accounts/{accountId}/transactions?bookingStatus={bookingStatus}&dateFrom={dateFrom}&dateTo={dateTo}[&withBalance]				
Request Parameters					
	Name	Required	In	Type	Description
	accountId	true	template	string	If contained, this function it includes the booking balance, if granted by the PSU in the related consent and available by the ASPSP.
	bookingStatus	true	template	string	Permitted codes are <ul style="list-style-type: none"> <li>- 'booked' and,</li> <li>- 'pending' 'booked' shall be supported by the ASPSP. Support of the 'pending' feature is optional</li> </ul>
	dateFrom	true	template	string	Format - date-time (as date-time in RFC3339). Conditional: Starting date (inclusive the date dateFrom) of the transaction list, mandated if no delta access is required. For booked transactions, the relevant date is the booking date. For pending transactions, the relevant date is the entry date, which may not be transparent neither in this API nor other channels of the ASPSP.
	dateTo	true	template	string	Format - date-time (as date-time in RFC3339). End date (inclusive the data dateTo) of the transaction list, default is 'now' if not given. Might be ignored if a delta function is used. For booked transactions, the relevant date is the booking date. For pending transactions, the relevant date is the entry date, which may not be transparent neither in this API nor other channels of the ASPSP.
	withBalance	false	Query	Boolean	If contained, this function it includes the booking balance, if granted by the PSU in the related consent and available by the ASPSP. Otherwise, ignored.
Request Header					
	Name	Required	Type	Description	
	bic	True	string	Bank Identifier Code as of ISO 9326	
	X-Request-ID	True	string	Format - UUID. ID of the request, unique to the call, as determined by the initiating party.	



	<pre>       "amount": 1370.35     },     "exchangeRate": null,     "creditorName": "",     "creditorAccount": {       "iban": "DE04310700010617294400",       "currency": null     },     "debtorName": "pUMLu8vy50nWUi3BLB5NGVj2gm4U77zJhZscUepulwEZvt9mH4"   },   "debtorAccount": {     "iban": "DE45502108000068730007",     "currency": null   },   "remittanceInformationUnstructured": "0",   "purposeCode": "BKDF" }], "_links": null }, "balances": null, "_links": null } </pre>
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>

### Other Statuses

This lists other considerable responses, detailed explanation and more responses can be found in the portal

- Response: 400 Bad Request.
- Response: 401 Unauthorized.
- Response: 403 Forbidden.
- Response: 404 Not Found.
- Response: 405 Method Not Allowed.
- Response: 406 Not Acceptable.
- Response: 408 Request Timeout.
- Response: 415 Unsupported Media Type.
- Response: 429 Too many requests.
- Response: 500 Internal Server Error.
- Response: 503 Service Unavailable.



	<pre>Content-Type: application/json Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....  {   "debtorAccount": {     "iban": "DE45502108000068730007",     "currency": "EUR"   },   "instructedAmount": {     "currency": "EUR",     "amount": 10   },   "creditorAccount": {     "iban": "DE86100500006632067083",     "currency": "EUR"   },   "creditorName": "Test Name",   "remittanceInformationUnstructured": "sepa-credit transfer" }</pre>			
<b>Response Status</b>	A call can result in one of several responses, illustrate the Response: Response: <b>201 Created</b>			
<b>Response Headers</b>				
	<b>Name</b>	<b>Required</b>	<b>Type</b>	<b>Description</b>
	X-Request-ID	False	string	ID of the request
	Location	False	string	Location of the created resource
	ASPSP-SCA-Approach	False	string	SCA approach
<b>HTTP Response</b>				
	<pre>HTTP/1.1 201 Created  content-type: application/json; charset=utf-8 date: Thu, 07 Apr 2022 11:39:14 GMT location: /psd2/v1/payments/sepa-credit-transfers/163980 transfer-encoding: chunked x-powered-by: ASP.NET x-request-id: 377f6bd6-b667-11ec-b909-0242ac120002 {   "transactionStatus": "ACTC",   "paymentId": "163980",   "_links": {     "self": "/psd2/v1/payments/sepa-credit-transfers/163980",     "status": "/psd2/v1/payments/sepa-credit-transfers/163980/status"   },   "psuMessage": "Login to e-Banking" }</pre>			
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>			

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	<p>X9GSBB1AAAEAwBHMEUCIQC31sZBnrn43TMGBGLRtml/BhKUZAabjhQTZ+drdzV9BgIgpPE2YWHK52+AoSfXGMnVL+JRhebd7yI158p46xZKtAMwDQYJKoZIHvcNAQELBQADggEBAGUES1HpcB+uSFw1peL3gyStVa15vQkQvHQmtblwd/5GyhRSbbIFHS0lhtIYOKRg+12XCXfs0yLPQKZ/K+LaWs0thsWwc4rG99XbSRWK3WGymwMtKGDmZlNqltCFEsJ0Krw0kMyiiv1iGRK1njMaseytBQTmw+GYmSyUWi9dmKzVV20hn3gEYwqOwGIWVmMvrdtdYLluGAYxc6gd0KHeDisS0jJUOowpOkqDdWW0KMJ31gCMKdzZEKlJBdw/JE3QJ4SRM/AtZrCXHX1HvUURFBuY3iwyNF9txzrtgmBV8a+qyZ17UGd1Tey54ABSiHWw1XXgpaxFjLTsXTSAyCMA14=</p> <p>Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....</p>			
<b>Response Status</b>	A call can result in one of several responses, illustrate the Response: Response: <b>200 OK</b>			
<b>Response Headers</b>				
	<b>Name</b>	<b>Required</b>	<b>Type</b>	<b>Description</b>
	X-Request-ID	False	string	ID of the request
	Location	False	string	Location of the created resource
	ASPSP-SCA-Approach	False	string	SCA approach
<b>HTTP Response</b>				
	<pre> HTTP/1.1 200 OK  content-encoding: gzip content-type: application/json; charset=utf-8 date: Thu, 07 Apr 2022 11:54:34 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET x-request-id: 34ae9f9c-b669-11ec-b909-0242ac120002  {   "debtorAccount": {     "iban": "DE45502108000068730007",     "currency": null   },   "instructedAmount": {     "currency": "EUR",     "amount": 10.0   },   "creditorAccount": {     "iban": "DE86100500006632067083",     "currency": null   },   "creditorName": "Test Name",   "remittanceInformationUnstructured": "sepa-credit transfer",   "transactionStatus": "ACCC" }                 </pre>			
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>			

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- Response: 503 Service Unavailable.

## Payment initiation status request

Check the transaction status of a payment initiation.

Method Name					
<b>Payment initiation status request</b>					
<b>Associated tag/s</b>		PaymentInitiationService			
<b>Request Type</b>		GET			
<b>Request URL</b>		https://api.procredit-group.com/external/deu/psd2sbx/v1/payments/sepa-credit-transfers/{paymentId}/status			
<b>Request parameters</b>					
	<b>Name</b>	<b>In</b>	<b>Required</b>	<b>Type</b>	<b>Description</b>
	paymentId	template	true	string	Resource identification of the generated payment initiation resource.
<b>Request Header</b>					
	<b>Name</b>		<b>Required</b>	<b>Type</b>	<b>Description</b>
	bic		True	string	Bank Identifier Code as of ISO 9326
	X-Request-ID		True	string	Format - UUID. Unique ID of the request.
	PSU-ID				Client ID of the PSU in the ASPSP.
	Q-TPP-Certificate		True	string	
<b>HTTP Request</b>					
GET https://api.procredit-group.com/external/deu/psd2sbx/v1/payments/sepa-credit-transfers/163980/status HTTP/1.1  bic: PRCBDEFFXXX PSU-ID: DEU-PSD2-SANDBOX Q-TPP-Certificate: MIIG0DCCBbigAwIBAgIQB+MPBkk/Dns/HEzK4j8dsjANBqkqkKiG9w0BAQsFADBPMQswCQYDVQQGEwJVUzEVMBMGA1UEChMMRG1naUNlcnQgSW5jMSkwJwYDVQQDEyBEaWdpQ2VydCBUTFMgU1NBIENiFNIQTII1NiAyMDIwIENBMTAeFw0yMjAzMDAwMDAwMDBaFw0yMzAzMDAwMDAwMDBaFzAUBgNVBAYTAkRFRM08wDQYDVQQIEwZlZXNzZW4xGjAYBgNVBACEUzYyW5rZnVydCBhbSBmYyVjRmMwEQQYDVQKEwprDw1wdSBHbWJIMSwwJAYDVQQDEIxkZXZlbG9wZXIucHJvY3JlZG10LWdyb3VwLmNvbWVtcCAiIiwuY290ZC9kZDZzZQrHyM4k4qKTGNlrgkchDD1jgBB5I/yfEXo12qwkMTdxoJ8Fp19BI7VJN6ejK1eYvhhsax5CTtzxRuTsAKhjqjbaOGNe8xxyA4VS35OKiKG84dVnz3BoIDuU97k7MCAwEAACA34wggN6MBGA1UdIwQYMBaAFldrouqoqoSMeeg02g+YssWVdrn0MB0GA1UdDgQWBbT+/gKOLKnBzhgOpYIs8Q3wjL1eUjAoBgNVHREIITAFgh1kXZl1bG9wZXIucHJvY3JlZG10LWdyb3VwLmNvbTAOBgNVHQB8BAF8EBAMCBAAwHQYDVRO1BBYwFAYIKwYBBQUHAWEGCCsGAQUFBwMCMIGFBGgNVHR8EgYcwgYQwKKA+oDyGomh0dHA6Ly9jcmwzLmRpZ21jZmV1dWV3S9EaWdpQ2VydFRMU1JTVQVNIQTII1NjIwMjAzMDAwMDAwMDA9ODk0OD8vREWvs62nhd31tBr1uAAABf0ZIEEwAAQDAEgWRgIhAIApUab/qoxdxAWi5qvus56M8dxK/j+3pL3NDdYXvOrAiEA+DryPJ2FPJ2TW00AmLamQQ09opgJPNQfQSOL+cPa7HMDgAdgAlzxkbb7F5V78PrUxtQsu7ticgJlHqP+Eq76gDwzvwTAAAAAX9GSBB1AAAEAwBHMEUCIQ31sZBnrrn43TMGBGLRtm1/BhKUZaAbjhQzT+drdzV9BgIgpPE2YWHK52+AoSfXGMnVL+JRhebd7yI158p46xZkTAMwDQYJKoZIhvcNAQELBQADggEBAGUES1HpcB+uSfW1peL3gyStVa15vQkQvHQmtblwg/5GyhRSbbIFHS0lhtIYOKRg+12XCXfs0yLPQKZ/K+LaW50thsWwc4rG99XbSRWK3WGymMtKGDmZlNq1tcfEsJ0Krw0kMyiiivliGRK1njMaseytBQTMw+GYmSyUWi9dmKzVv20hn3gEYwqOwGIWVwMVrwdtdYlLuGAYxc6gd0KHeDisS0jJUOowpOkqDdWW0KMJ31gCMKdzZEKlJBdw/JE3QJ4SRM/AtZrCXHXlHvUURFBuY3iwyNF9tzxrtgmBV8a+qyZ17UGd1Tey54ABSiHwWlXXgpaxFjLtsXtSAyCMA14= Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....					
<b>Response Status</b>		A call can result in one of several responses, illustrate the Response: Response: <b>200 OK</b>			
<b>Response Headers</b>					
	<b>Name</b>		<b>Required</b>	<b>Type</b>	<b>Description</b>
	X-Request-ID		False	string	ID of the request
<b>HTTP Response</b>					

	<pre> HTTP/1.1 200 OK  content-encoding: gzip content-type: application/json; charset=utf-8 date: Thu, 07 Apr 2022 13:39:17 GMT transfer-encoding: chunked vary: Accept-Encoding x-powered-by: ASP.NET  {   "transactionStatus": "ACCC" } </pre>
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>

### Other Statuses

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- Response: 503 Service Unavailable.

## Delete Consent

The TPP can delete an account information consent object if needed.

Method Name	Payment initiation status request				
Associated tag/s	AccountInformationService				
Request Type	<b>DEL</b>				
Request URL	https://api.procredit-group.com/external/deu/psd2sbx/v1/consents/{consentId}				
Request parameters					
	Name	In	Required	Type	Description
	consentId	template	true	string	ID of the corresponding consent object as returned by an Account Information Consent Request.
Request Header					
	Name	Required	Type	Description	
	bic	True	string	Bank Identifier Code as of ISO 9326	
	X-Request-ID	True	string	Format - UUID. Unique ID of the request.	
	Q-TPP-Certificate	True	string		
HTTP Request					
	<pre>DELETE https://api.procredit-group.com/external/deu/psd2sbx/v1/consents/d9886b0c-ea33-4079-a840-1adf8b20cff7 HTTP/1.1  bic: PRCBDEFFXXX Q-TPP-Certificate: MIIG0DCCBbigAwIBAgIQB+MPBkk/Dns/HEzK4j8dsjANBgkqhkiG9w0BAQs FADBPMQswCQYDVQQGEwJVUzEVMBMGA1UEChMMRGlnaUNlcnQgSW5jMSkwJWYyVdVQDEyBEAwdpQ2Vyd CBUUFMgU1NBIFNlIFNlQ1I1NiAyMDIwIENBMTEwIENBMTEwIENBMTEwIENBMTEwIENBMTEwIENBMTEw xZzZlbnBwZXIucHJvY3JlZGl0LWdyb3VwLmN vbTCCASiWdQYJKoZIhvcNAQEBBQADggEPADCCAQoCggEBAIngPnle2TWmUwzKoS2s25DrvtLHtWt/ m3YwTYiXZCDbQzQStFUe2rdjWdTfewrdAJ9PzrqW071oyeoXuTbIN25Bbm/UAT7VeOFhzDiu6UH3N 1re0qls82wxyg3HQcTSpUmBn/scvTY4CJZJxxn9Wd1lQgfwRvt7xrR8j3dMXgr12YH8hK2u43c1Z 5WembGTDOR/zs/U1HSB1zh0lPeDZzZQrHyM4k4qKTGN1rgkchDD1jgBB5I/yfEXo12qwKMTdxoJ8Fp l9BI7VJN6ejK1eYvhhsax5CTtzxRuTsAKhqb+aQGNesxyA4VS350KiKG84dVnz3BoIDuU97k7MCA wEAAaOCA34wggN6MB8GA1UdIwQYMBaAFldrougoqoSMeeg02g+YssWVdrn0MB0GA1UdDgQWBbT+/gk OLKnBzhgOpYIs8Q3wjL1eUjAoBgNVHREITAFgh1kZXZlbnBwZXIucHJvY3JlZGl0LWdyb3VwLmNvb TAOBgNVHQ8BAf8EBAMCBAAwHQYDVR0lBBYwFAyIKwYBBQUHAwEGCCsGAQUFBwMCMIGPBgNVHR8EgYc wgYQwQKA+oDyGOMh0dHA6Ly9jcmwzLmRpZ21jZXJ0LmNvbS9EaWdpQ2VydFRMU1JTQVNIQT1lNjIwM jBDQTEtNC5jcmwzQKA+oDyGOMh0dHA6Ly9jcmwzLmRpZ21jZXJ0LmNvbS9EaWdpQ2VydFRMU1JTQVNI QT1lNjIwMjBDQTEtNC5jcmwzPjYDVR0gBDCwNTAzBgZngQwBAGIwKTAAnBggrBgEFBQcCARYbaHR0c DovL3d3dy5kaWdpY2VydC5jb20vQ1BtMH8GCCsGAQUFBwEBBHMwTAKBggrBgEFBQcCwAYYYaHR0cDo vL29j3c3AuZGlnaWNlcnQuY29tMEkGCCsGAQUFBwZACHj1odHRwOi8vY2FjZXJ0cy5kaWdpY2VydC5jb 20vRGlnaUNlcnRUFNSU0FTSEyNTYyMDIwQ0ExLTEuY3J0MAkGA1UdEwQCAAwggF/BgorBgEEADZ 5AgQCBIIBwSCAwwBaqB3AOg+0No+9QY1MudXKLjJa8kD08vREWvs62nhd31tBr1uAAABf0ZIEEwAA AQDAEgwRgIhAIApUab/qoxdxAWi5qvus56M8dxk/j+xp3L3NddYXvOrAieA+DryPJ2FP4Tww00AmLaM QQ9opgPjNQfQSOL+cPa7HMDgAdgA1zxkbv7Fsv78PrUxtQsu7ticgJlHqP+Eq76gDwzvWTAAXX9GS BB+AAAEAwBHMEUCIQDmOGF/h6v7M3PcXckCpz6BmZJxhCUFYTuig1jKTSmyGQIgc6Ry2q7rvzHv0d7 FF7618XI4N2avsYowlkBI+1+aAy4AdgC3Pvsk35xNunXyOcW6WPRsFxfCz3qfNcSeHQmJBe20mQAAA X9GSBB1AAAEAwBHMEUCIQ31sZBnrn43TMGBGLRtm1/BhKUZaabhjQTz+drdzV9BgIgpPE2YWHK52+ AoSfXGMnVL+JRhebd7y1l58p46xZKtAMwDQYJKoZIhvcNAQELBQADggEBAGUES1HpcB+uSFw1peL3g yStVa15vQkQvHQmtblwd/5GyhRSbbIFHS0lhtIYOKRg+12XCXfs0yLPQKZ/K+LaWs0thsWwc4rG99X bSRWK3WgymMtKGDmZlNqltCFEsJOKrw0kMyiiv1iGRK1njMAseytBQTMw+GYmSUYwi9dmKzVV20hn 3gEYwqOwGIWVmMvrdtdYLLuGAYxc6gd0KHeDis0jJUOowpOkqDdWW0KMJ31gCMKdzZEKlJBdw/JE 3QJ4SRM/AtZrCXHXlHvUURFBUy3iwyNF9txzrtgmBV8a+qyZ17UGd1Tey54ABSiHwWlXXgpaxFjLts XTSAyCMA14= Cache-Control: no-cache Ocp-Apim-Subscription-Key: .....</pre>				
Response Status	A call can result in one of several responses, illustrate the Response: Response: <b>204 No Content Success</b>				
Response Headers					
	Name	Required	Type	Description	
	X-Request-ID	False	string	ID of the request	
HTTP Response					
	HTTP/1.1 204 No Content				

	<pre>content-length: 0 date: Thu, 07 Apr 2022 13:45:48 GMT x-powered-by: ASP.NET x-request-id: e98a3836-b678-11ec-b909-0242ac120002</pre>
<b>Notes</b>	<ul style="list-style-type: none"> <li>- Message in HTTP Response may slightly differ with possible upcoming upgrades.</li> <li>- Other responses are fully explained in the portal.</li> </ul>

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# Quipu GmbH

Germany 2022