



New Payments Platform API Framework

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NPP Australia Limited and SWIFT SCRL

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Important Note:

Designed to promote inter-operability and standardisation, the NPP API Framework defines the key technical approach and mandatory data attributes for NPP APIs, aligned to ISO 20022 standards. The NPP API Framework includes sample APIs which are included for the purposes of illustrating how the framework could be used by participating financial institutions. For more information regarding what APIs are available for third party use, please contact your financial institution.

Please note that NPPA does not host an NPP API service or offer NPP APIs for third party use on the platform. Participating financial institutions may make their proprietary NPP APIs available for use by third parties.

1 Introduction

The New Payments Platform (NPP) is fast, flexible and data-rich payments infrastructure that enables Australian consumers, businesses and government agencies to make real-time payments between accounts at participating Australian financial institutions. NPP Australia Limited (NPPA) has engaged SWIFT to design, build and operate the NPP platform infrastructure.

This document has been jointly developed by NPPA and SWIFT to promote development of the NPP ecosystem and to assist NPP Participants, Third Party Service Providers and software developers with the development of API solutions for NPP transactions.

In order to maximise standardisation and interoperability, and to provide a consistent NPP experience, NPP Participants, Third Party Service Providers and software developers are encouraged to use the NPP API Framework as a guide for the development of their own API solutions for NPP. This document provides a consolidated point of reference and an expanded view for NPP Participants, Third Party Service Providers and software developers to further their adoption of API technologies for NPP.

NPPA does not mandate use of this Framework by participating financial institutions. NPP Participants that utilise this Framework for the development of open APIs or partner-based APIs are free to use this Framework, and to publicise such use, as they see fit.

NPPA does not host an NPP API service or offer NPP APIs for third party use on the platform. Participating financial institutions may make their proprietary NPP APIs available for use by third parties.

1.1 Purpose & Scope

The purpose of the NPP API Framework document is to provide guidance relevant to the design of APIs in the context of NPP. The Framework is designed to support and facilitate NPP Participants' open NPP APIs and partner-based NPP APIs, and to enable Third Party Service Providers and software developers to design payment services using the NPP. The NPP API Framework is intended to encourage innovation by establishing a set of minimum standards primarily for the benefit of Third Party Service Providers and software developers, which may obviate the need to build multiple customised APIs for interacting with each NPP Participant.

Overlay Service Providers (**OSPs**) are encouraged to make available specific data usage or mandatory elements for use with the API framework. These elements are defined and maintained by each OSP and are the responsibility of the OSP.

NPP Participants, Third Party Service Providers and software developers may identify different or additional considerations for their API design at a more detailed level which are not covered by this document.

The specific purpose of this document is to:

- Identify a common set of design principles and best practices that could be leveraged by the NPP community to reduce interoperability variation across core data exchanges when implementing API based technologies;
- At a high level, outline considerations to ensure the NPP community has a common reference of key API design considerations and how they may be approached by the industry; and
- Identify applicable standards for NPP data transfer, data constructs and security

1.2 Sample APIs

To provide Third Party Service Providers and software developers with an understanding of how to utilise the NPP API Framework, sample NPP APIs have been included as part of the framework documentation. The sample NPP APIs include usage guidelines in .pdf and excel format as well as a JSON example. The samples include the following:

- Look up of a PayID which will validate that the PayID exists and if valid return the associated short name and status - API: pain.a11.001.04 (Get Account Servicer by Alias);
- Submit a payment initiation request to process a payment - API: pain.a09.001.04 (Submit Payment);
- Confirm completion of payment - API: pain.a10.001.03 (Get Payment Status);
- Submit a request to return a previously submitted payment – API: camt.a09.001.02 (Cancel Payment);
- Confirm the status of the previously submitted Cancel Payment – API: pain.a48.001.01 (Get Cancellation Status)
- Submit a request to return a previously received payment – API: camt.a10.001.02 (Return Payment);
- Fetch payment details of a debit or credit from/to their account – API: camt.a11.001.03 (Payment Event Details); and
- Send notification of a payment event, debit or credit, from/to an account – API: camt.a12.001.02 (Payment Event Notification).
- Initiate one or more interbank payments as individual debits or as a single batch debit – API: pain.a46.001.02 (Batch Payment Initiation)
- Confirm completion of batch payment – API: pain.a47.001.01 (Batch Payment Status)
- Fetch details of a batch of debits from their account – API: camt.a13.001.02 (Batch Payment Event)

API	Method	API Name	Description
pain.a09.001.04	POST	/payment/submit	Submit Payment
pain.a10.001.03	GET	/payment/{transaction_identification}/status	Get Payment Status
pain.a11.001.04	GET	/accountServicer/alias	Get Account Servicer by Alias
camt.a09.001.02	POST	/cancelPayment/submit	Submit Cancel Payment
camt.a10.001.02	POST	/returnPayment/submit	Submit Return Payment
camt.a11.001.03	GET	/paymentEventDetails/{notification_identification}/event	Get Payment Event Details
camt.a12.001.02	POST	/paymentEventNotification/submit	Submit Notification

camt.a13.001.02	GET	/BatchEventDetails/{notification_id}/event	Get Batch Event Details
pain.a46.001.02	POST	/payment/submitBatch	Submit Payment Batch
pain.a47.001.01	GET	/batchpayment/{batch_identification}/status	Get Batch Payment Status
pain.a48.001.01	GET	/cancellations/{case_id}/status	Get Cancellation Status

1.3 Approach

This document describes a development framework and refers to other related reference material.

To facilitate use of the document, each section has sub-sections to highlight key themes or processes NPP Participants and third parties should consider in their development of API solutions for NPP. It is intended to be of use to both existing and prospective NPP Participants, Third Party Service Providers and software developers.

The use of the API Framework document as a source of information does not affect or alter:

- (a) any rights or obligations of NPP Participants under the NPPA Regulations and NPP Procedures. For the avoidance of doubt, where there is any inconsistency between this document and the NPP Regulations and Procedures, or an NPPA-approved NPP design document, those documents prevail to the extent of the inconsistency; or
- (b) the rights or obligations of NPP Participants as data controllers, to comply with privacy laws and to establish their own permission frameworks and requirements for secure data transfer.

1.4. API Sandbox

NPP Australia in conjunction with SWIFT have developed an API sandbox to help Third Party Service Providers and software developers to learn and test the NPP's capabilities via the available sample NPP APIs. External parties can build and test NPP based solutions in this independent environment.

To request access to the API Sandbox, please go to:

<https://nppa-developer.swift.com/user/register>

1.5 Glossary & abbreviations used in this document

Term	Description
Addressing Service	Component of the NPP platform infrastructure that enables registration of customer account information and PayID (account proxy) information
API	Application Programming Interface
NPP Basic Infrastructure	NPP platform infrastructure that supports the processing of NPP payments

Term	Description
Connected Institutions	Connect directly to the NPP solely for the purposes of sending and receiving non-value messages such as payment initiation messages
Initiating Participant	An NPP Participant who sends payment initiation requests on behalf of a customer
JSON	JavaScript Object Notation
NPP Participant	Connects directly to the NPP for the purposes of clearing and settling NPP Payments
Overlay Service	Refers to a payment service, or payment-related service, using the NPP platform
Overlay Service Provider	Overlay Service Providers provide customised Overlay Services that sit on top of the NPP platform and utilise the underlying infrastructure. Overlay Service Providers may also be Connected Institutions
PayID	Refers to an alias record in the Addressing Service. The Addressing Service provides a mechanism that allows a registered PayID (acting as a unique identifier for a customer account) to be resolved to a bank account. A PayID can be one of four alias types; phone number, email address, ABN or Organisational Identifier
RESTful	Representational state transfer (REST) or RESTful web services
Third Party Service Provider	Payment service providers that are third parties (i.e. not any of the following: owner of the account, the account servicer or the account servicer's sponsoring Participant)

2 NPP Open API Design Principles

2.1 Basics

The following key design principles incorporate both RESTful concepts and ISO20022 as the data standard and describes additional considerations in the development of APIs for use on the NPP.

2.1.1 RESTful APIs

Each NPP API should adhere to the RESTful API concepts as *the transfer standard* of choice.

A RESTful API is a set of Hypertext Transfer Protocol (HTTP) request messages, along with a definition of the structure of response messages, which is in a JavaScript Object Notation (JSON) format.

Overall, the priority should be to have an API that is simple to understand and easy to use. In instances where following RESTful principles would be convoluted and complex, the principles have not been followed.

References:

- The highest level Data Description Language used is the JSON Schema: <http://json-schema.org/>
- Best Practice has also been taken from the Data Description Language for APIs; JSON API: <http://jsonapi.org/>
- The Interface Description Language used is the Swagger Specification version 2.0 (also known as Open API): <http://swagger.io/>

2.1.2 ISO 20022

NPP API payloads should be designed based on existing ISO 20022 message elements and components, where available, as *the data standard*. Intended to decrease implementation time for developers to consume, these APIs support interoperability with the asynchronous NPP message formats currently used across the platform.

The principles applied to the re-use of ISO message elements and components are:

- Where relevant – the API payloads should be flattened so that they are more developer friendly.
- Only elements that are required for the functioning of the API endpoint should be included in the API payload. API endpoints are defined for specific use-cases (not to be generically extensible for all use-cases). For example - only elements that are required for a single immediate payment initiation would be included in the Payment API payload.
- Support modification of ISO 20022 elements where the existing standard does not cater for an API context (such as filtering, pagination etc.). For example, latitude and longitude in decimal format - as this is how developers will work with latitude and longitude; or using simple types (e.g. a single date-time field) instead of a complex type (e.g. a choice field with a nesting of date and time).
- Consideration of *ISO 20022 and JSON: An Implementation Best Practices*. Includes pertinent modelling guides

2.1.3 Security Standards

Each NPP Participant is responsible for setting the security standards for Third Party Service Providers connecting to that NPP Participant via APIs.

NPPA recommends the use of global best practice in security standards where possible.

2.1.4 NPP Overlay Service Identification

In order to support in each common API request call, a mechanism to vary the API call attributes according to Overlay Service, the Service Level element (from <SvcLvl/Prtry> element in ISO 20022> is defined as the first element in the API request. The Service Level element is used to distinguish the specific messaging or overlay service under which an API (or XML message) is being used e.g.: npp.msg.01-x2p1.03 (example of an overlay service for basic messaging). It is optional to send Service Level information.

2.1.5 Status Codes

Each API may need to consider three status codes that serve different purposes:

- The HTTP Status Code reflects the outcome of the API call (the HTTP operation on the resource).
E.g. 200 - OK , 400 - Bad Request, 405 - Method Not Allowed
- In the API content, where a status could be returned to reflect the outcome of the request. For example, the Status field in a Payment API payload could reflect the status of a specific payment that makes use of the ISO 20022 PaymentStatusCode code-list enumeration (external code list) to report status. E.g. CH11 - Creditor Identifier Incorrect
- Participant specific status codes. Each NPP Participant may have a specific set of status codes that it has defined for API connectivity to its own infrastructure.

2.1.6 Notification and Callback Events

The API Framework requires a number of events to be notified to the API user. The Framework notifies the user of an event and requires the user to call back to the NPP Participant so that credentials can be validated before details are shared. This allows the NPP Participant to protect the data security and integrity of the resource.

Events are created for the API User as a notification of activity related to a Payment or Batch Processing. Payment Event Notification (camt.a12) API allows an NPP Participant to notify the API user that a payment event has occurred in their account. The customer can then use the notification ID returned in Payment Event Notification and use Payment Event Details or Batch Event Details to fetch details about the payment or batch.

3 NPP Open API Use Cases

3.1 Payment Initiation

The Usage example (figure 1) and payment flow (figure 2 below) illustrates an NPP payment initiation process that *could* be realised as an NPP real-time Credit Transfer through the use of a series of common open APIs made available by NPP Participants and associated institutions. APIs are foreseen as complementary to other channels such as asynchronous messaging or web forms / mobile phone apps.

3.1.1 Usage Example

Figure 1 below illustrates the example of a corporate paying their supplier and the associated interactions and work flow that might take place:

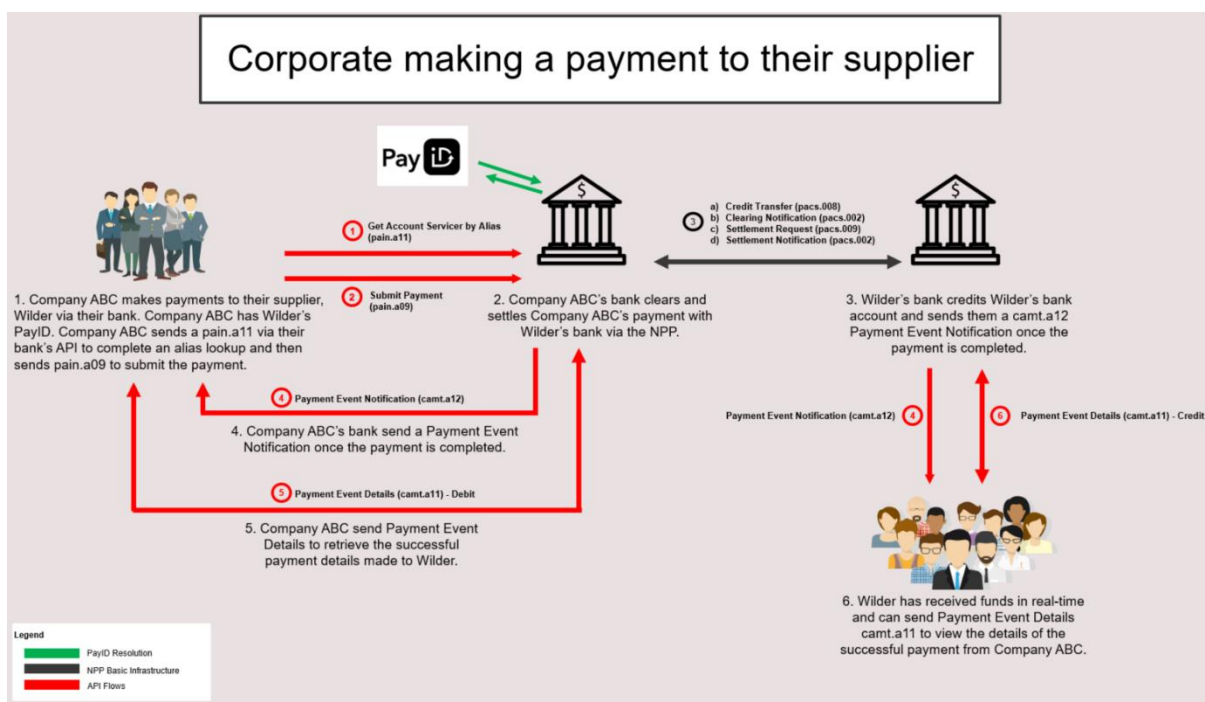


Figure 1. – API Usage Example

Corporate making a TAXS payment to ATO

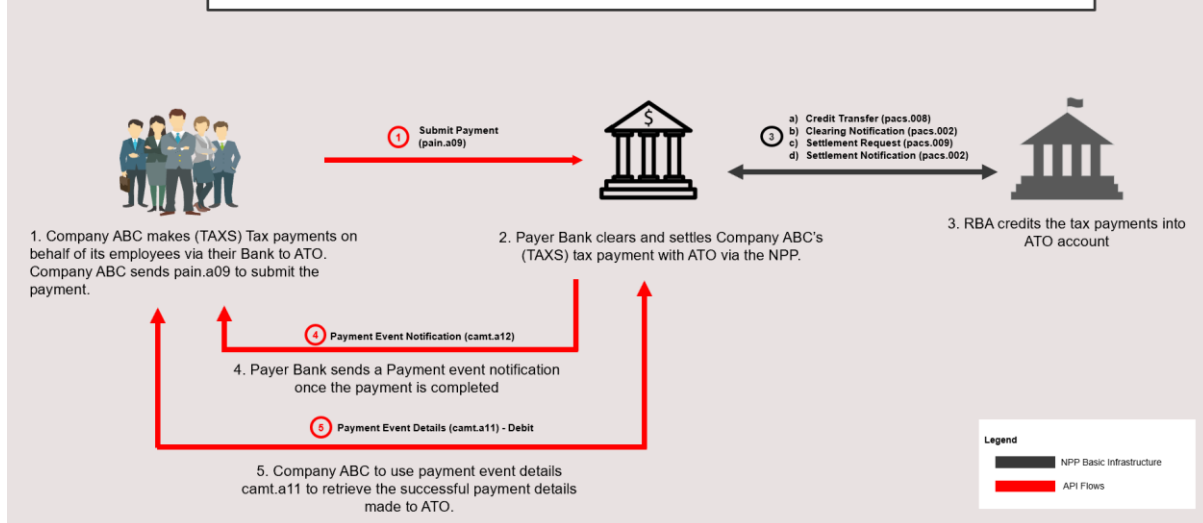


Figure 2 – API Usage Example

3.1.2 Payment Flow Processing Steps

The sequence of processing steps in this section is provided as an illustrative example of a possible payment flow using APIs; it is a guide only and is not meant to be prescriptive.

Note: In addition to basic payments, the payment reflected below may also represent a Salary, Tax or Superannuation payment. In this case, the relevant classification of this payment should be used, e.g. SALA, TAXS or PENS.

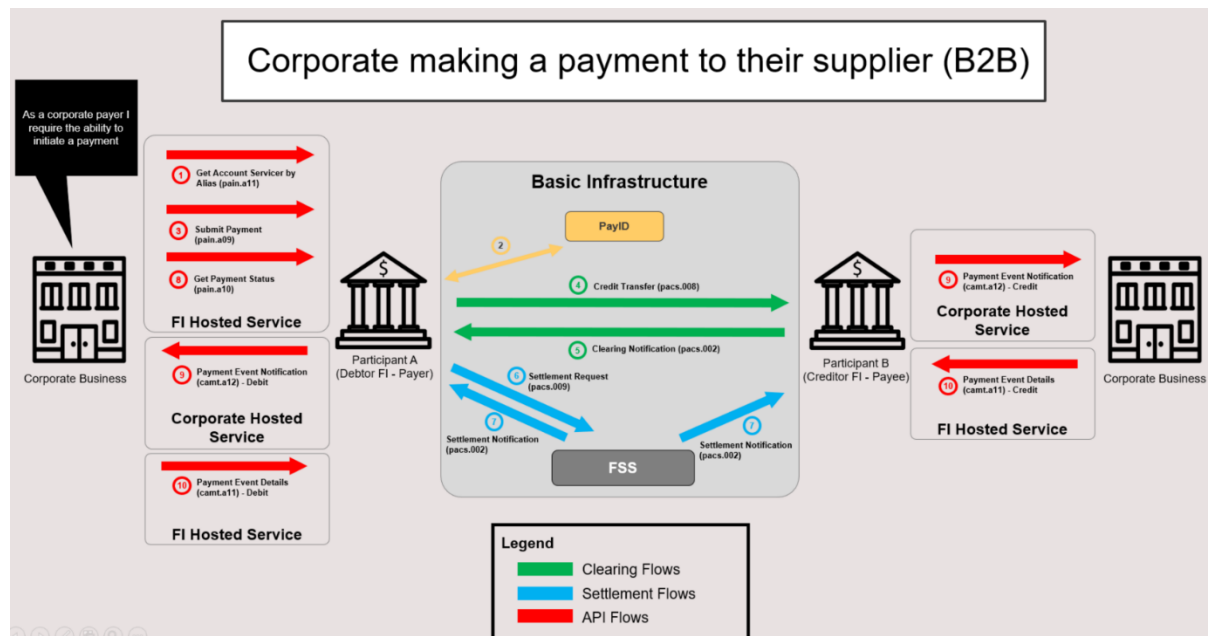


Figure 3. – Payment Initiation payment flow

Step	Description
1-2	Payer business initiates a check for a valid PayID via their NPP Participant before submitting a payment initiation
3	Payer business submits a payment initiation request to their NPP Participant
4	Payer's NPP Participant creates a clearing request with details from the payment initiation request and PayID which is routed via the NPP Basic Infrastructure to the Payee's NPP Participant
5	Payee's NPP Participant accepts clearing request and responds with a clearing notification
6-7	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
8	Payer's NPP Participant responds to Payment Status (successful / unsuccessful) to Payer

Step	Description
9	Payer's NPP Participant notifies Payer Business of a payment event in their account. Payee's NPP Participant notifies Payee Business of a payment event in their account.
10	Payer Business gets details of a debit from their account from the Payer's NPP Participant. Payee Business gets details of a credit to their account from the Payee's NPP Participant.

3.2 Cancel Payment

3.2.1 Usage Example

The figure below illustrates the example of a corporate requesting the return of an incorrect payment and the associated interactions and work flow that might take place:

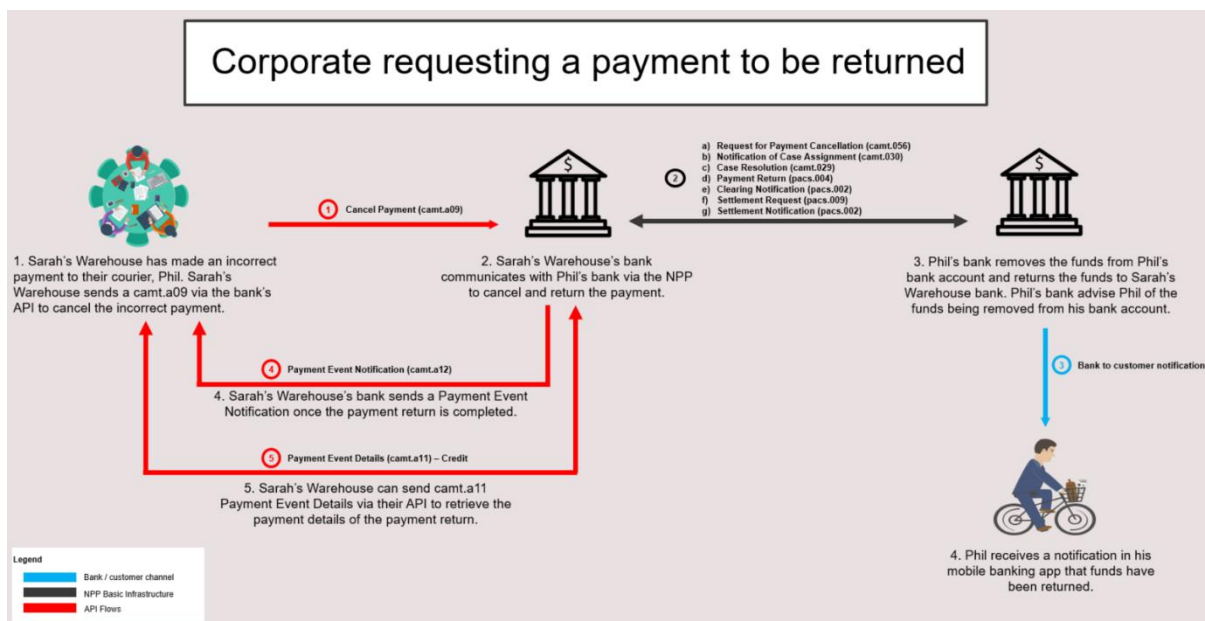


Figure 4. – API Usage Example

3.2.2 Payment Cancellation Flow Processing Steps

The sequence of processing steps in this section is provided as an illustrative example of a possible payment flow using APIs; it is a guide only and is not meant to be prescriptive.

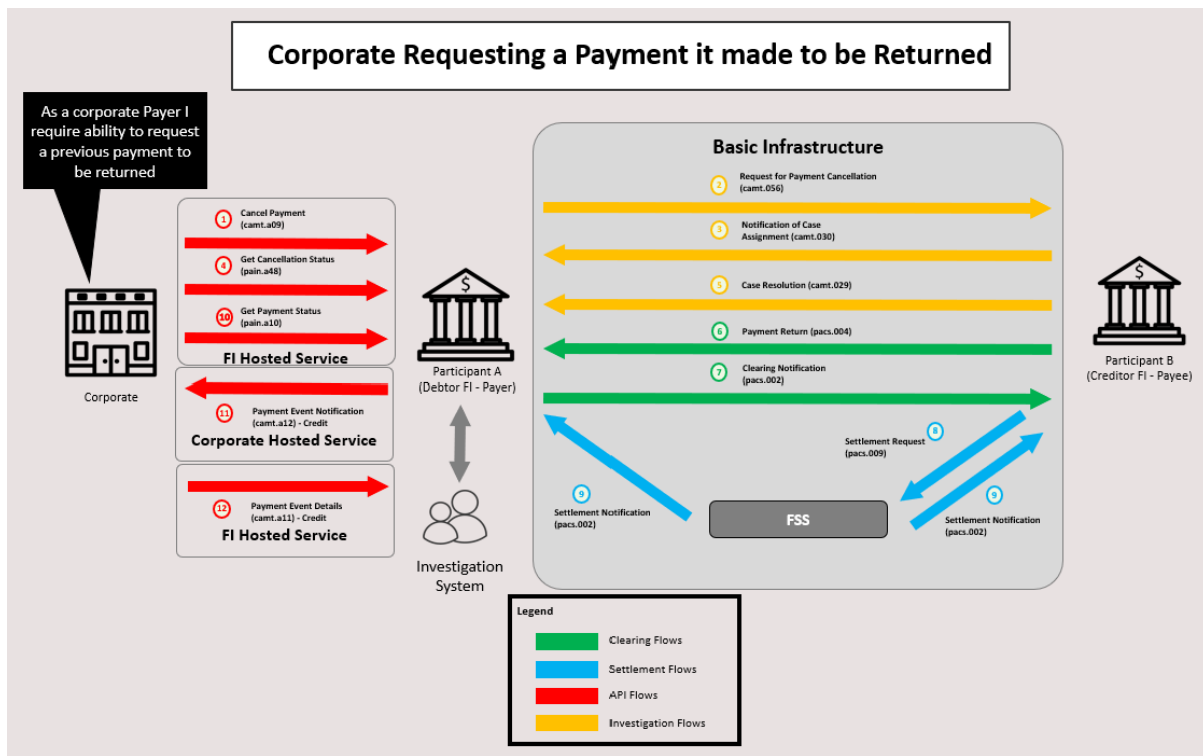


Figure 5. – Cancel Payment Use Case Overview

Step	Description
1	Payer business submits a request to return a previously submitted payment to their NPP Participant
2	Payer's NPP Participant creates a payment cancellation request with details from the cancel payment request which is routed via the NPP Basic Infrastructure to the Payee's NPP Participant
3, 5, 6	Payer's NPP Participant and Payee's NPP Participant will use Investigation messages and Payment return messages to process the Payment cancellation request
4	Payer's NPP Participant responds to Cancellation Status (Cancellation Pending / Cancellation Accepted / Cancellation Rejected / Return Pending / Return Rejected / Return Settled)
7-8	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
9	Payer's NPP Participant responds to Payment Status (successful / unsuccessful) to Payer

Step	Description
10	Payer's NPP Participant notifies Payer Business of a payment event in their account.
11	Payer Business gets details of a credit to their account from the Payer's NPP Participant.

3.3 Return Payment

3.3.1 Usage Example

The figure below illustrates the example of a corporate returning an extra payment from their customer and the associated interactions and work flow that might take place:

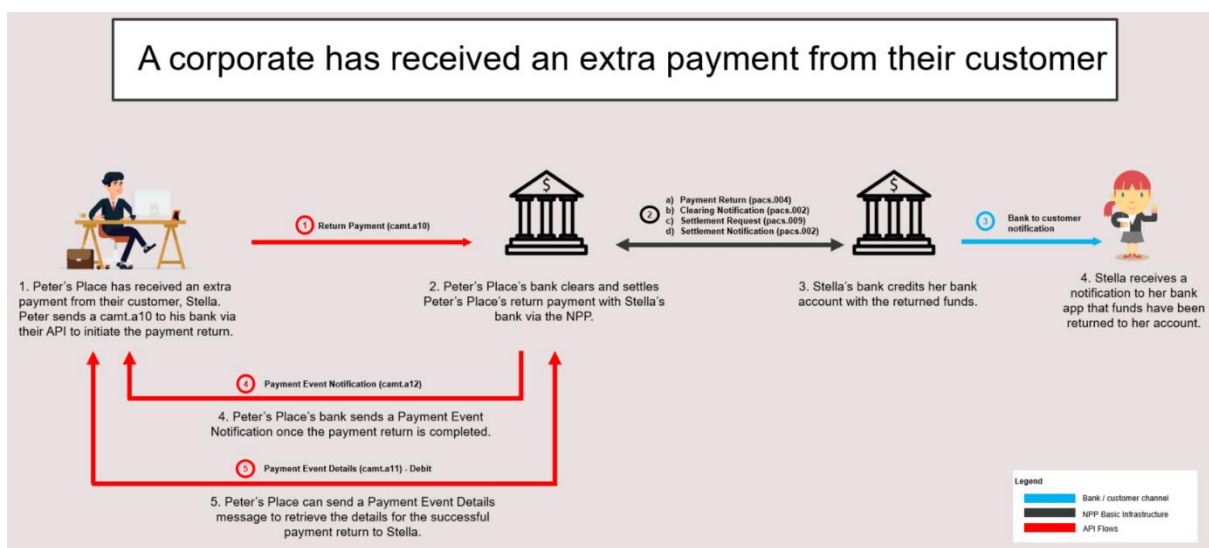


Figure 6. – API Usage Example

3.3.2 Return Payment Flow Processing Steps

The sequence of processing steps in this section is provided as an illustrative example of a possible payment flow using APIs; it is a guide only and is not meant to be prescriptive.

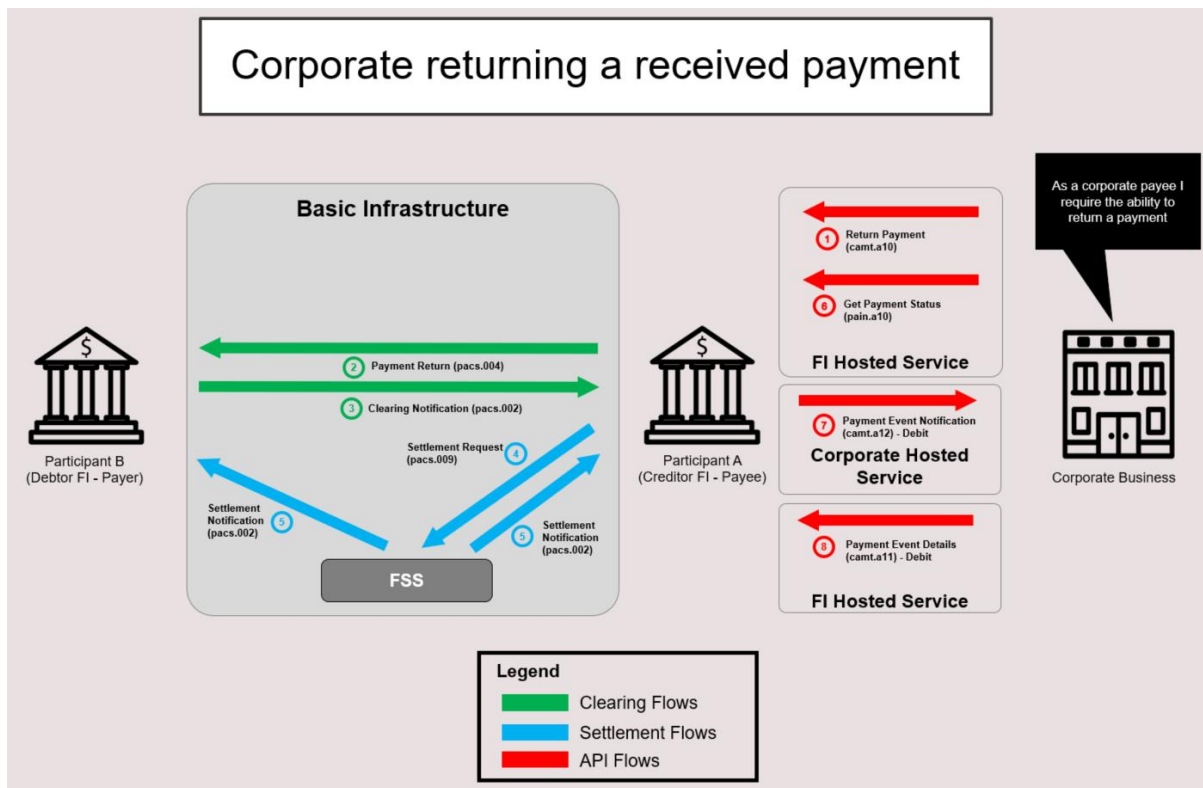


Figure 7. – Return Payment Use Case Overview

Step	Description
1	Payee business submits a request to return a previously received payment to their NPP Participant
2-3	Payee's NPP Participant sends a Payment return request to the Payer's NPP Participant and Payer's NPP Participant sends a clearing notification for return to the Payee's NPP Participant.
4-5	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
6	Payee's NPP Participant responds to Payment Status (successful / unsuccessful) to Payee
7	Payee's NPP Participant notifies Payee Business of a payment event in their account.
8	Payee Business gets details of a debit from their account from the Payee's NPP Participant.

3.4 Batch Payment Flow Processing Steps

3.4.1 Usage Example

The sequence of processing steps in this section is provided as an illustrative example of a possible batch payment flow using APIs; it is a guide only and is not meant to be prescriptive.

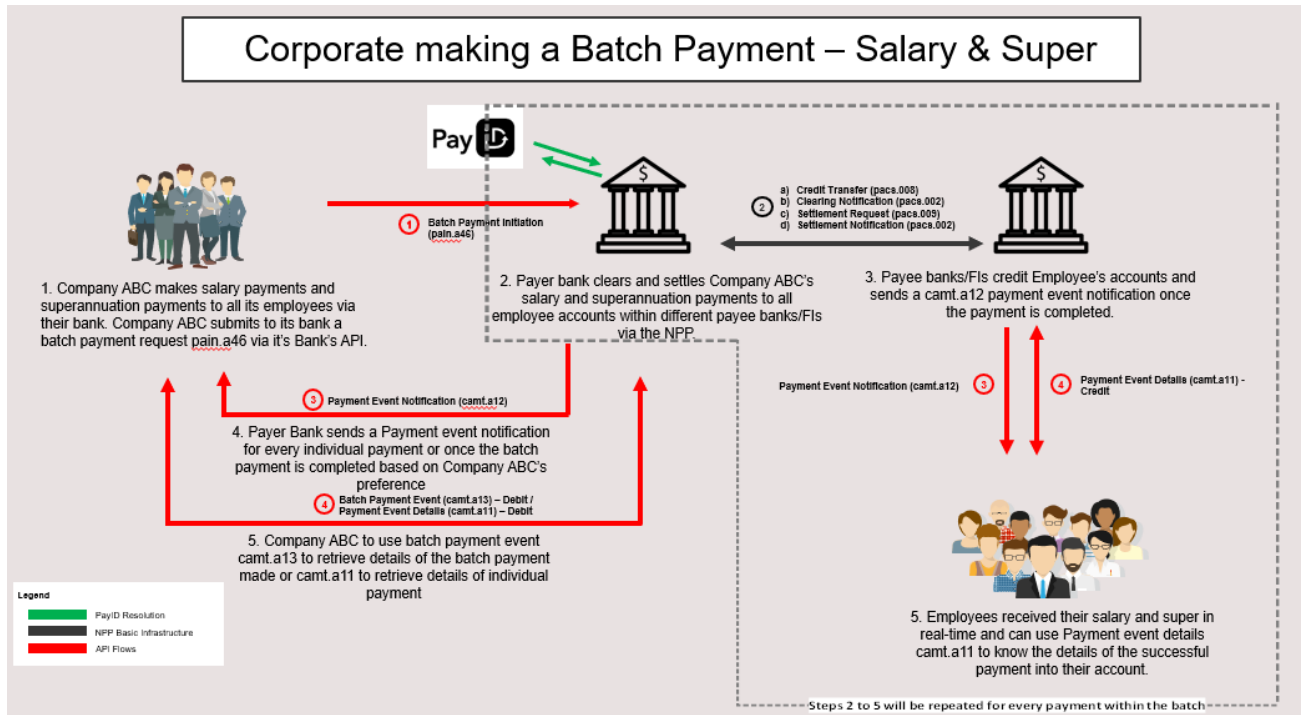


Figure 8 – API Usage Example

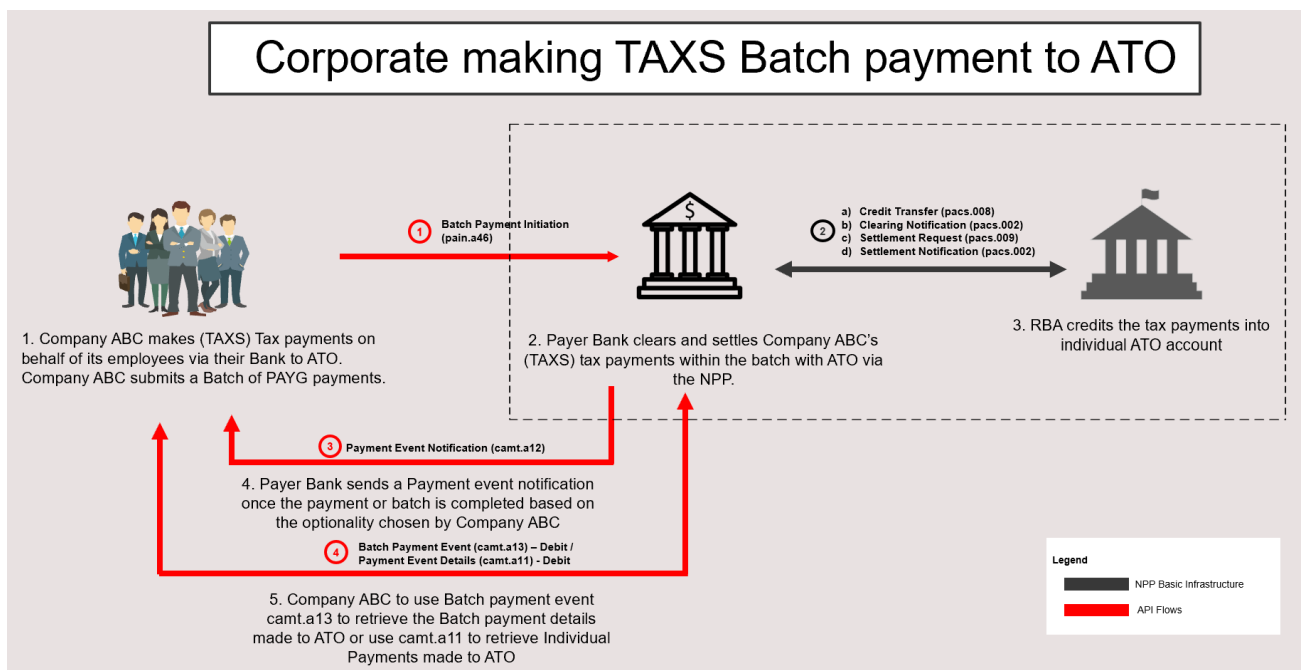


Figure 9: API Usage example

3.4.2 Batch Payment Flow Processing Steps

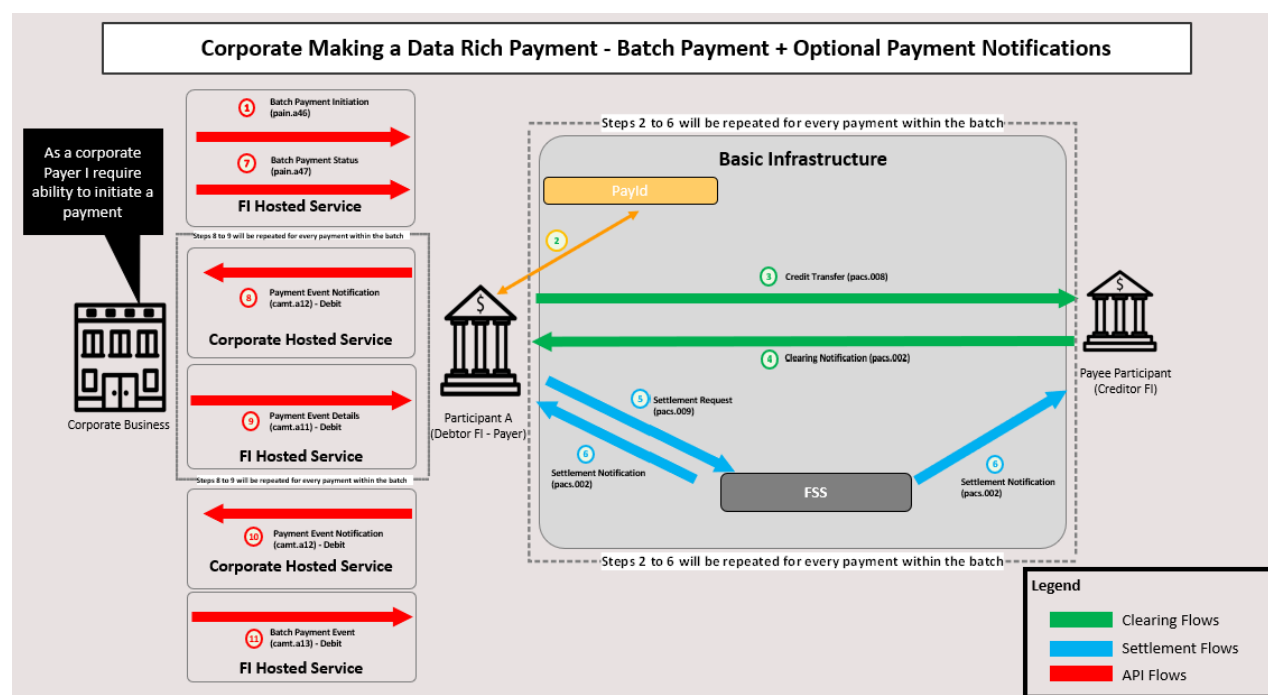


Figure 10. – Batch Payment Initiation payment flow

Step	Description
1-2	Payer business assembles a batch of payments (e.g. for salary, TAXS tax, or Superannuation payments), and when required initiates a check for a valid PayID for a payee via their NPP Participant before submitting a batch payment initiation. Payer business submits a batch payment initiation request to their NPP Participant
3	Payer's NPP Participant de-batches the submission and creates a clearing request with details from each transaction in the batch payment initiation request and PayID which is routed via the NPP Basic Infrastructure to the Payee's NPP Participant
4	Payee's NPP Participant accepts clearing request and responds with a clearing notification
5-6	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
7	Payer's NPP Participant responds with Batch Payment Status (successful / unsuccessful) to Payer
8	Payer business can optionally choose to be notified either after every individual payment or just once after the entire batch has been processed. Payer Participant notifies Payer Business for every single payment within the batch. Payer Participant sends a notification for each payment event.

Step	Description
9	Payer Business gets details of individual debits from their account from the Payer's NPP Participant.
10	Payer's NPP Participant notifies Payer Business of a Batch Payment Event reporting debits to their account(s). Payee's NPP Participant notifies Payee Business of a payment event reporting a credit to their account.
11	Payer Business gets details of batch debit(s) from their account from the Payer's NPP Participant. Payee Business gets details of a credit to their account from the Payee's NPP Participant.

3.5 Requesting a Payment

3.5.1 Usage Example

The sequence of processing steps in this section is provided as an illustrative example of a possible flow for requesting a payment to be made using APIs; it is a guide only and is not meant to be prescriptive.

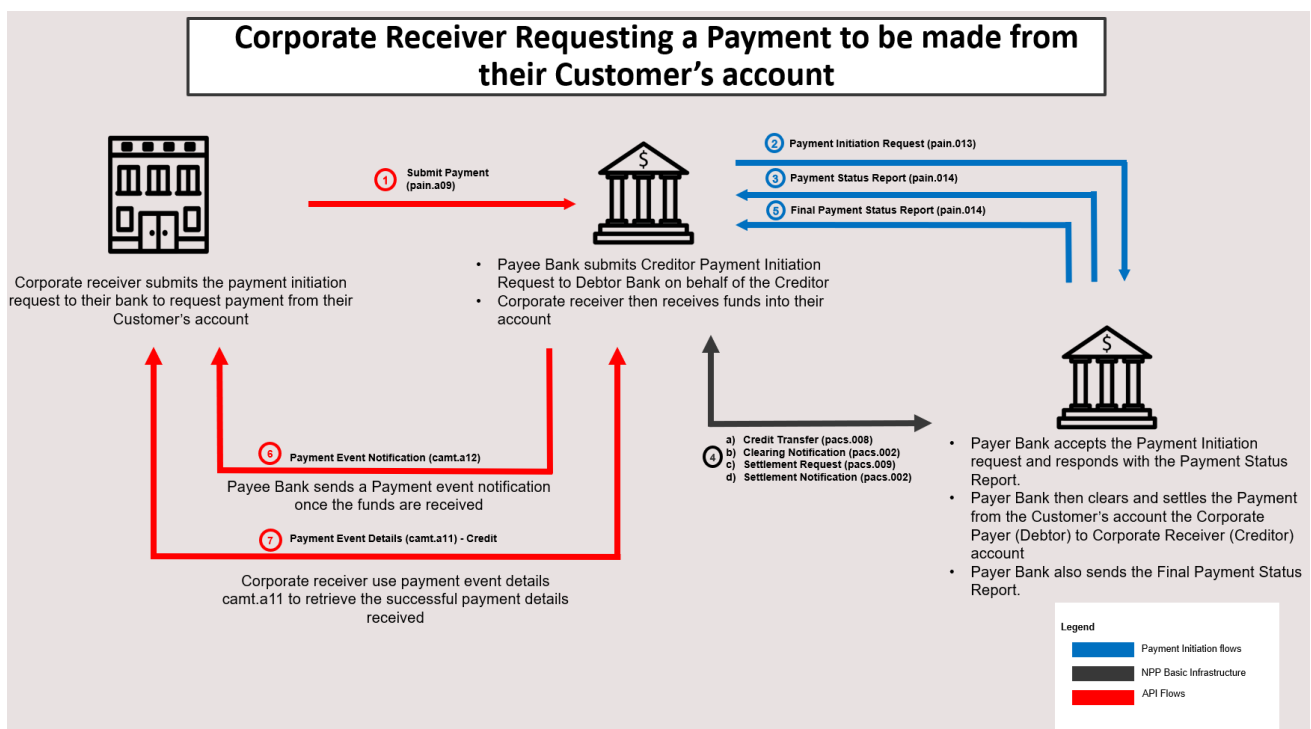


Figure 11: API Usage example

3.5.2 Requesting a Payment Flow Processing Steps

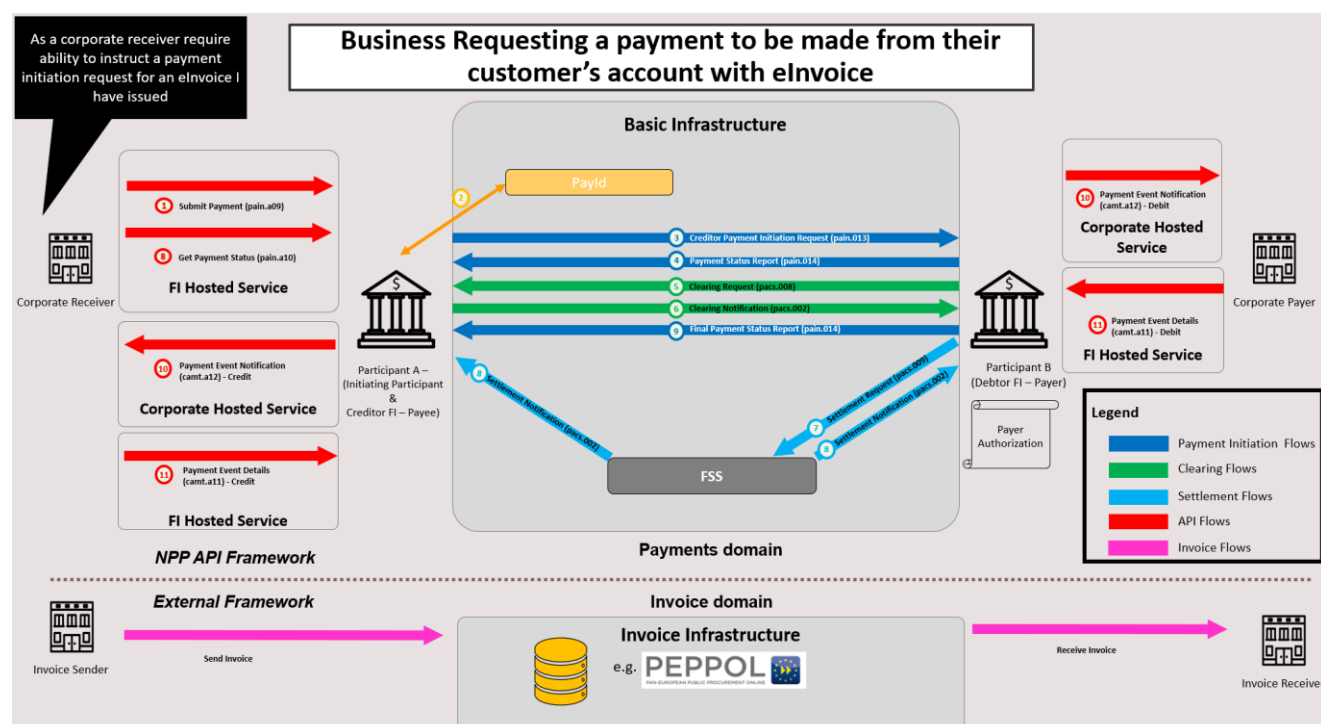


Figure 12 – Requesting for a Payment flow

Step	Description
1-2	Payee business submits a payment initiation request to its Initiating Participant also the Payee Participant. Initiating Participant initiates a check for a valid PayID before creating a payment initiation
3	Initiating Participant creates and sends a Creditor Payment Initiation Request to the Payer's NPP Participant
4	Payer's NPP Participant accepts the Creditor Payment Initiation Request and sends an Initial Payment Status Report to the Initiating Participant
5	Payer's NPP Participant then creates a clearing request with details from the Creditor Payment Initiation Request and PayID which is routed via the NPP Basic Infrastructure to the Payee's NPP Participant
6	Payee's NPP Participant accepts clearing request and responds with a clearing notification
7-8	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
9	Payer's NPP Participant sends Final Payment Status Report with the status of latest payment outcome to Initiating Participant

Step	Description
10	Payer's NPP Participant notifies Payer of a payment event in their account. Payee's NPP Participant notifies Payee Business of a payment event in their account.
11	Payee Business gets details of a credit to their account from the Payee's NPP Participant. Payer gets details of a debit from their account from the Payer's NPP Participant.

3.6 Instructing a Payment

3.6.1 Usage Example

The sequence of processing steps in this section is provided as an illustrative example of a possible flow for instructing a payment to be made using APIs; it is a guide only and is not meant to be prescriptive.

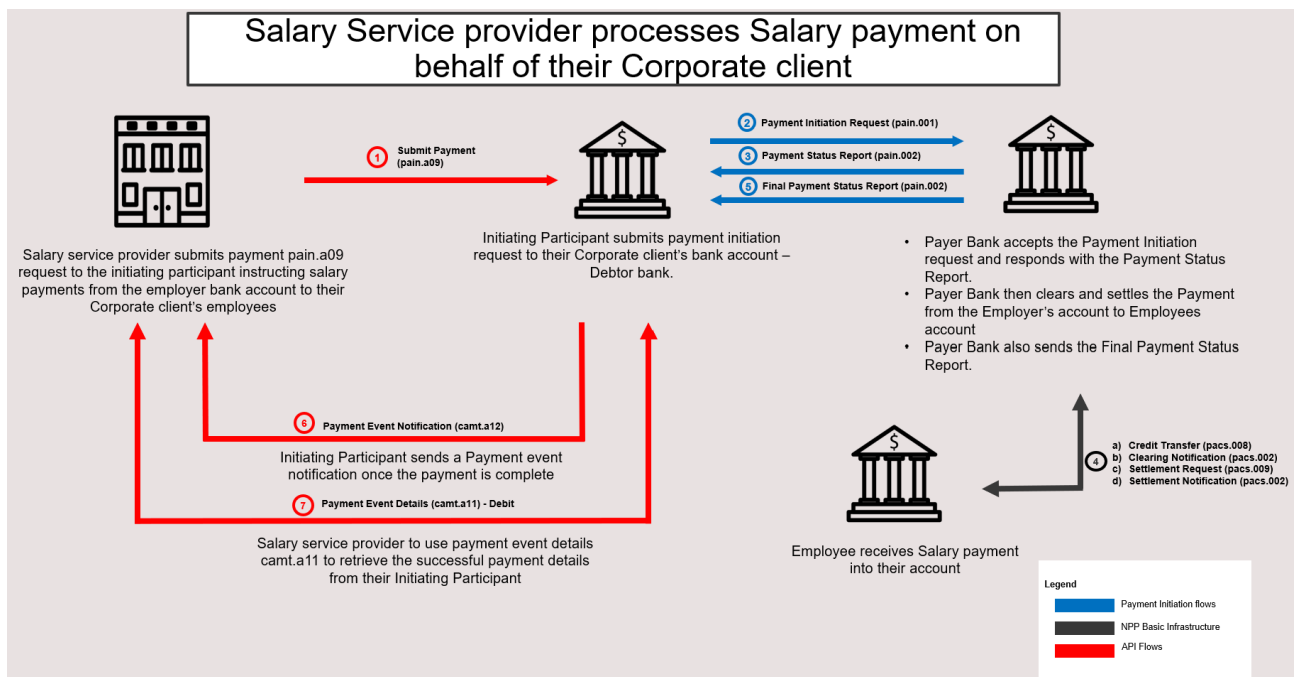


Figure 12: API Usage example

3.6.2 Instructing a Payment Flow Processing Steps

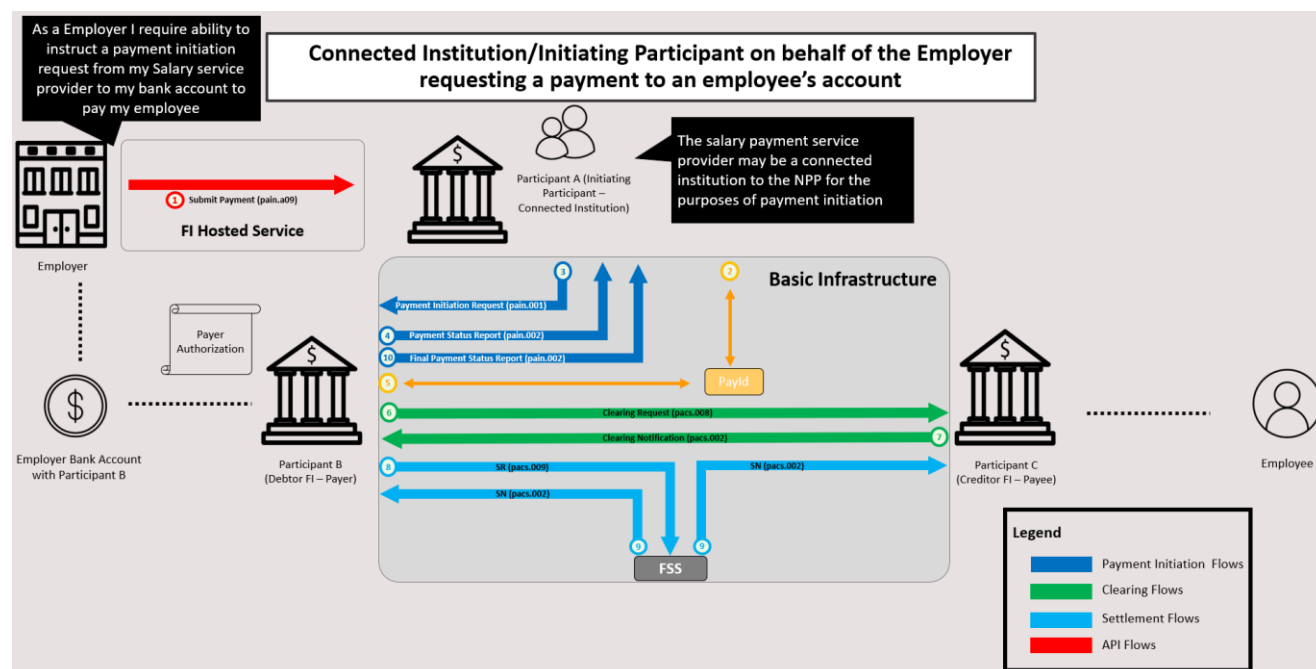


Figure 13 – Instructing a Payment flow

Step	Description
1-2	Salary service provider submits a payment initiation request to their Initiating Participant. Initiating Participant initiates a check for a valid PayID before creating a payment initiation
3	Initiating Participant creates and sends a Payment Initiation Request to the Payer's NPP Participant
4	Payer's NPP Participant accepts the Payment Initiation Request and sends an Initial Payment Status Report to the Initiating Participant
5	Payer's NPP Participant initiates a check for a valid PayID before creating a Clearing request
6	Payer's NPP Participant then creates a clearing request with details from the Payment Initiation Request and PayID which is routed via the NPP Basic Infrastructure to the Payee's NPP Participant
7	Payee's NPP Participant accepts clearing request and responds with a clearing notification
8-9	NPP Basic Infrastructure and FSS complete settlement processing and sends confirmations to both NPP Participants
10	Payer's NPP Participant sends Final Payment Status Report with the status of latest payment outcome to Initiating Participant

Step	Description
11	Initiating Participant notifies Salary service provider of a payment event in their Corporate client's account.
12	Salary service provider gets details of the payment from their Corporate client's account from the Initiating Participant.

3.7 Sample API Documentation

The associated zip file "NPP API Sample Schema and Documents V4.0" contains the following for each of the 10 sample APIs

- **API: pain.a09.001.04 (Submit Payment)**
pain.a09.001.04.pdf
pain.a09.001.04.xls
pain.a09.001.04.schema.json
- **API: pain.a10.001.02 (Get Payment Status)**
pain.a10.001.03.pdf
pain.a10.001.03.xls
pain.a10.001.03.schema.json
- **API: pain.a11.001.03 (Get Account Servicer by Alias)**
pain.a11.001.04.pdf
pain.a11.001.04.xls
pain.a11.001.04.schema.json
- **API: camt.a09.001.01 (Cancel Payment)**
camt.a09.001.02.pdf
camt.a09.001.02.xls
camt.a09.001.02.schema.json
- **API: camt.a10.001.01 (Return Payment)**
camt.a10.001.02.pdf
camt.a10.001.02.xls
camt.a10.001.02.schema.json
- **API: camt.a11.001.03 (Payment Event Details)**
camt.a11.001.03.pdf
camt.a11.001.03.xls
camt.a11.001.03.schema.json
- **API: camt.a12.001.01 (Payment Event Notification)**
camt.a12.001.02.pdf
camt.a12.001.02.xls
camt.a12.001.02.schema.json
- **API: pain.a46.001.02 (Batch Payment Initiation)**
pain.a46.001.02.pdf

pain.a46.001.02.xls
pain.a46.001.02.schema.json

- **API: pain.a47.001.01 (Batch Payment Status)**
pain.a47.001.01.pdf
pain.a47.001.01.xls
pain.a47.001.01.schema.json
- **API: camt.a13.001.02 (Batch Payment Event)**
camt.a13.001.02.pdf
camt.a13.001.02.xls
camt.a13.001.02.schema.json
- **API: pain.a48.001.02 (Get Cancellation Status)**
pain.a48.001.01.pdf
pain.a48.001.01.xls
pain.a48.001.01.schema.json