OpenAPI

(ex-Budapest Bank)

Felhasználói kézikönyv

Hatályos: 2023.05.01.

Open Banking interface (ex-Budapest Bank OpenAPI)

Payment Initiation services

Version 2.2

Valid from 2023.05.01.

Please visit openbanking.mbhbank.hu to get more information on MBH Bank Open Banking, including operational information on the live service.

Contact

In case you have a question or any problem regarding our services, please send us a message using the following email address and we will reply in 2 working days:

openbanking@mbhbank.hu

1 Introduction

This document describes the PaymentInitiation service. These services are accessible only to PISPs. All requests require approval on the PSU side.

Timezone handling in the API for all date and datetime fields:

- In message header all fields are treated in UTC if timezone not present.
- In message body (business data) if timezone not present values are treated as Budapest, Hungary actual timezone (CET or CDT depending on the time of the year)
- In the response data TPPs should treat all date and datetime fields in the same manner

Fields presented in this document should be treated as described here. This document may impose further restrictions over the WSDL. Where there is a conflict between the WSDL definition and this document, this document overrules all definitions in the WSDL. In requests fields not present in this document may be ignored by the API. In responses if there is a field not described in this document those should be treated as informational values. TPP should not rely on those fields for business logic.

2 Supported Operations

Operation Name	Description	Role of the TPP	SCA Approval required by PSU(s)	Consent token required
initiateCreditTransfer	Initiate a new transfer order. Can be used to issue an order for all supported currencies.	PISP	yes	no
createStandingOrder	Initiate a new HUF standing order.	PISP	yes	no
deleteStandingOrder	Delete an existing standing order.	PISP	yes	no
revokeCreditTransfer	Revoke or recall an order.	PISP	yes	no

All operations are available via SOAP over HTTPS interface.

3 Operation Definitions

This chapter describes the services provided by MBH Bank.

The `c:` prefix in the documentation refers to the `bbCommon` namespace in the wsdl definitions.

Status of the approvals and the credit transfer orders can be gathered via AccountInfo getStatus webservice.

3.1 createStandingOrder Operation

3.1.1 Description

The `createStandingOrder` operation is used to create a standing order.

3.1.2 Input Fields

createStandingOrder Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
1	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
2	instructedAmount	complex type	[1..1]	The amount an currency of the standing order
2.1	amount	c:amountHUFType	[1..1]	The instructed amount
2.2	currency	c: currencyHUFType	[1..1]	The ISO code of the currency for the standing order
3	creditorName	c:creditorNameType	[1..1]	The name of the creditor
4	creditorAccount	c:ibanType	[1..1]	The creditor account for the standing order
5	remittanceInformationUnstructured	c:remittanceInformationUnstructuredType	[0..1]	The remittance information of the standing order###
6	startDate	xs:date	[1..1]	First payment date. Earliest date is today + 2 workday based on Hungarian bank calendar.
7	endDate	xs:date	[0..1]	Last payment date. Earliest date is today + 3 workday based on Hungarian bank calendar. Mandatory in case the executionRule is 'to date'.
8	paymentCount	xs:integer	[0..1]	Payment count. Mandatory in case the executionRule is 'until number of fulfilled orders'.

createStandingOrder Operation - Input Fields				
#	Name	Type	Num	Description
9	executionRule	c: executionRuleType	[0..1]	The execution rule for the standing order. Possible values are: - until revoked - to date - until a number of fulfilled orders - to amount - stopped - ended
10	frequency	c:frequencyType	[1..1]	The frequency of the standing order. Possible values are: - Weekly - Monthly - Quarterly - Half-yearly - Yearly

3.1.3 Output Fields

createStandingOrder Operation - Output Fields				
#	Name	Type	Num	Description
1	transactionId	c:transactionType	[1..1]	The transaction id given by the API. String, maximum length 12 characters.
2	status	c:statusType	[1..1]	Approval status of the request. Possible values are: - received - pending - declined

3.1.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">

  <soapenv:Header>

    <bbrt:Head>

      <RequestDate>2019-09-12</RequestDate>

      <RequestTime>08:28:37</RequestTime>

      <RequestId>894690d5-2971-4a2f-a973-d375e713a2cc</RequestId>

    </bbrt:Head>

  </soapenv:Header>

  <soapenv:Body>

    <ns:createStandingOrder>

      <debtorAccount>HU12345678901234567890123456</debtorAccount>

      <instructedAmount>

        <amount>10000</amount>

        <currency>HUF</currency>

      </instructedAmount>

      <creditorName>Creditor Name</creditorName>

      <creditorAccount>HU09876543210987654321098765</creditorAccount>
      <startDate>2019-09-19</startDate>

      <executionRule>until revoked</executionRule>

      <frequency>Monthly</frequency>

    </ns:createStandingOrder>

  </soapenv:Body>

</soapenv:Envelope>
```

3.2 deleteStandingOrder Operation

3.2.1 Description

This request is used to delete an existing standing order.

3.2.2 Input Fields

deleteStandingOrder Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
1	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
2	standingOrderId	xs: standingOrderIdType	[1..1]	The id of the standing order to be deleted

3.2.3 Output Fields:

deleteStandingOrder Operation - Output Fields:				
#	**Name**	**Type**	**Num**	**Description**
1	transactionId	c: transactionIdType	[1..1]	The transaction id given by the API.
2	debtorAccount	c:ibanType	[1..1]	The debtor account of the standing order
3	standingOrderId	c: standingOrderIdType	[1..1]	The id of the standing order to be deleted
4	status	c: statusType	[1..1]	Approval status of the request. Possible values are: - received - pending - declined

3.2.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">

  <soapenv:Header>
```

```
    <bbrt:Head>
      <RequestDate>2019-09-12</RequestDate>
      <RequestTime>08:50:39</RequestTime>
      <RequestId>a23295e8-41aa-4451-aec5-9f3997861784</RequestId>
   </bbrt:Head>
  </soapenv:Header>
  <soapenv:Body>
    <ns:deleteStandingOrder>
       <debtorAccount>HU12345678901234567890123456</debtorAccount>
      <standingOrderId>12345678</standingOrderId>
   </ns:deleteStandingOrder>
  </soapenv:Body>
</soapenv:Envelope>
```

3.3 initiateCreditTransfer Operation

3.3.1 Description

The purpose of this operation is to initiate a credit transfer.

3.3.2 Input Fields

initiateCreditTransfer Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
1	GrpHdr	GroupHeader48	[1..1]	The header of the message. Contains meta information about the credit transfer
1.1	MsgId	Max35Text	[1..1]	Message id, minimum 1, maximum 35 characters
1.2	CreDtTm	ISODateTime	[1..1]	Message creation date and time
1.4	NbOfTxs	Max15NumericText	[1..1]	The number of transactions in the payment block. Should be "1", since only 1 transaction is allowed per request
1.5	CtrlSum	DecimalNumber	[1..1]	Should always be the same as the instructed amount. Maximum number of digits is 18, maximum fraction digits is 17.
1.6	InitgPty	PartyIdentification43	[1..1]	Should be an empty tag
1.6.1	Nm	Max140Text	[1..1]	The party initiating the transaction. In this case the name of the TPP. String, minimum 1, maximum 140 characters
1.6.2	Id	Party11Choice	[0..1]	
1.6.2.1	OrgId	OrganisationIdentification8	[1..1]	The IBAN number of the debtor account
1.6.2.1.1	Othr	GenericOrganisationIdentification1	[1..1]	
1.6.2.1.1.1	Id	Max35Text	[1..1]	The organisation identifier of the TPP same as in the certification.
1.6.2.1.1.2	Issr	Max35Text	[1..1]	Fix value: "MKKBHUHB-101-API". Other values are refused.
2	PmtInf	PaymentInstruction22	[1..*]	Payment details
2.1	PmtInfId	Max35Text	[1..1]	Unique identification of the transaction. Should be the same as GrpHdr.MsgId
2.2	PmtMtd	PaymentMethod3Code	[1..1]	Accepted value is "TRF", which means transaction. Other values are refused by API.
2.3	NbOfTxs	Max15NumericText	[1..1]	The number of transactions in the payment block. Should be "1", since only 1 transaction is allowed per request

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
2.4	CtrlSum	DecimalNumber	[1..1]	Should always be the same as the instructed amount. Maximum number of digits is 18, maximum fraction digits is 17.
2.5	PmtTpInf	PaymentTypeInformation19	[0..1]	
2.5.1	InstrPrty	Priority2Code	[0..1]	Priority of the transfer. In case of HUF transfer it must be ‘NORM’ In case of FX transfer it may contains one of the following values: ‘NORM’, ‘HIGH’, ‘EXTR’.
2.5.2	LclInstrm	LocalInstrument2Choice	[0..1]	Required for HUF or non-HUF transfer.
2.5.2.1	Cd	ExternalLocalInstrument1Code	[1..1]	The external instrumentation code. Mandatory “FX” value for other than HUF transfer. For HUF transfers the “INST” value is mandatory. Please use FX when ccy attribute of field 2.11.3.1 is not HUF or currency of instructing account is not HUF. Instructing account currency code can be obtained from AccountInfo API getBalance service output field 3.1.3, otherwise, consider it HUF. In case of improper usage transaction will be rejected.
2.6	ReqdExctnDt	DateAndDateTimeChoice	[0..1]	The requested date of the transaction. If present, it has to be a normal bank working day. In case of prompt HUF transfer it has to be omitted.
2.6.1	Dt	ISODate	[1..1]	The requested date value
2.7	Dbtr	PartyIdentification43	[1..1]	Debtor information
2.7.1	Nm	Max140Text	[0..1]	Debtor’s name
2.7.2	CtctDtls	ContactDetails2	[0..1]	Debtor’s contact details
2.7.2.1	MobNb	PhoneNumber	[0..1]	Debtor’s phone number. Mandatory in case of a transfer on request to pay, where the payer’s account was given with payer’s phone number as a secondary account identifier.
2.7.2.2	EmailAdr	Max2048Text	[0..1]	Debtor’s email address. Mandatory in case of a transfer on request to pay, where the payer’s account was given with payer’s email address as a secondary account identifier.

initiateCreditTransfer Operation - Input Fields

#	Name	Type	Num	Description
2.7.2.3	Othr	Max35Text	[0..1]	Other secondary account identifiers Mandatory in case of a transfer on request to pay, where the payer's account was given with payer's tax number or tax identification number as a secondary account identifier. It contains tax identification number, if the payer is an individual person. It contains tax number, if the payer is a legal entity. The secondary account identifier must be preceded by its type: TXNB (tax number), or TXID (tax identification number), the two values must be separated with a colon. Example: 'TXNB:12345678-1-12' or 'TXID:0123456789'
2.8	DbtrAcct	CashAccount24	[1..1]	Debtor's account information
2.8.1	Id	AccountIdentification4Choice	[1..1]	The Id of the debtor account. Should contain the IBAN element. Although the XSD enables the Othr element, this API accepts only the IBAN element, otherwise validation fault is returned.
2.8.1.1	IBAN	IBAN2007Identifier	[1..1]	The IBAN number of the debtor account
2.9	DbtrAgt	BranchAndFinancialInstitutionIdentification5	[1..1]	
2.9.1	FinInstnId	FinancialInstitutionIdentification8	[1..1]	Should be an empty element
2.10	InstrForDbtrAgt	Max140Text	[0..1]	
2.11	CdtTrfTxInf	CreditTransferTransaction26	[1..*]	Credit Transfer Transaction Information
2.11.1	PmtId	PaymentIdentification1	[1..1]	The id of the payment. Should contain an identification for the individual payment. Since only 1 payment is allowed per request, the ID should be the same as the id in the group header.

initiateCreditTransfer Operation - Input Fields				
#	Name	Type	Num	Description
2.11.1.1	InstrId	Max35Text	[0..1]	In case of FX transfer, it should be the same as GrpHdr.MsgId. In case of HUF transfer, if it is a transfer on request to pay, it must be filled with defined control characters, in other cases it must be an empty element. Control characters: -R: refers to RtP -M: indicates that the requested amount is changed, with the sequence number of partial payment, F: indicates that it is the final payment
2.11.1.2	EndToEndId	Max35Text	[1..1]	End To End Identification. In case of a transfer on request to pay, it must be the same value of the pain.013 message's EndToEndId, any other cases it must be 'NOTPROVIDED'.
2.11.2	PmtTpInf	PaymentTypeInformation19	[0..1]	
2.11.2.1	InstrPrty	Priority2Code	[0..1]	Priority of the transfer. In case of HUF transfer it must be 'NORM' In case of FX transfer it may contains one of the following values: 'NORM', 'HIGH', 'EXTR'.
2.11.2.1	LclInstrm	LocalInstrument2Choice	[0..1]	Required only for non-HUF transfer, otherwise optional.
2.11.2.1.1	Cd	ExternalLocalInstrument1Code	[1..1]	The external instrumentation code. Should be "FX" for other than HUF transfer. May contain "INST" for HUF transfers. Please use FX when ccy attribute of field 2.10.3.1 is not HUF or currency of instructing account is not HUF. Instructing account currency code can be obtained from AccountInfo API getBalance service output field 3.1.3, otherwise, consider it HUF. In case of improper usage transaction will be rejected. In case of HUF transfer the amount can only be an integer value (no decimals or decimal point allowed).

initiateCreditTransfer Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
2.11.3	Amt	AmountType4Choice	[1..1]	Amount of the transaction In case of HUF transfer the amount can only be an integer value (no decimals or decimal point allowed).
2.11.3.1	InstdAmt	ActiveOrHistoricCurrencyAndAmount	[1..1]	The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'. In case of HUF transfer the amount can only be an integer value (no decimals or decimal point allowed).
2.11.3.1	EqvtAmt	EquivalentAmount2	[1..1]	Equivalent Amount using in FX transfers
2.11.3.1.1	Amt	ActiveOrHistoricCurrencyAndAmount	[1..1]	The value of the element is the amount. The "Ccy" attribute contains the currency code, for example 'HUF'
2.11.3.1.2	CcyOfTrf	ActiveOrHistoricCurrencyCode	[1..1]	Fulfilment currency code
2.11.4	XchgRateInf	ExchangeRate1	[0..1]	Not used. The Bank accepts FX transaction requests with standard rate only.

<table>
<tr><th colspan="5">initiateCreditTransfer Operation - Input Fields</th></tr>
<tr><th>#</th><th>Name</th><th>Type</th><th>Num</th><th>Description</th></tr>
<tr><td>2.11.5</td><td>ChrgBr</td><td>ChargeBearerType1Code</td><td>[0..1]</td><td>String Possible values are:

HUF transfer (LclInstrm.Cd = 'INST'):
SLEV only accepted

FX transfer:
<table>
<tr><th>Transfer type</th><th>Charge bearer type</th></tr>
<tr><td>EGT, EUR, non-conversion</td><td>SHAR</td></tr>
<tr><td>EGT, EGT currency (non-UER)</td><td>SHAR</td></tr>
<tr><td>EGT, non-EGT currency</td><td>SHAR</td></tr>
<tr><td>outside EGT</td><td>SHAR, CRED, DEBT</td></tr>
<tr><td>inside MKB Bank</td><td>SHAR</td></tr>
</table>
Should be the same as the PmtInf.ChrgBr</td></tr>
<tr><td>2.11.6</td><td>IntrmyAgt1</td><td>BranchAndFinancialInstitutionIdentification5</td><td>[0..1]</td><td>Intermediary agent information</td></tr>
<tr><td>2.11.6.1</td><td>FinInstnId</td><td>FinancialInstitutionIdentification8</td><td>[1..1]</td><td></td></tr>
<tr><td>2.11.6.1.1</td><td>BICFI</td><td>BICFIIdentifier</td><td>[0..1]</td><td></td></tr>
<tr><td>2.11.6.1.2</td><td>Nm</td><td>Max140Text</td><td>[0..1]</td><td></td></tr>
<tr><td>2.11.6.1.3</td><td>PstlAdr</td><td>PostalAddress6</td><td>[0..1]</td><td></td></tr>
<tr><td>2.11.6.1.3.1</td><td>AdrLine</td><td>Max70Text</td><td>[0..7]</td><td></td></tr>
</table>

initiateCreditTransfer Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
2.11.7	CdtrAgt	BranchAndFinancialInstitutionIdentification5	[0..1]	Creditor’s bank data
2.11.7.1	FinInstnId	FinancialInstitutionIdentification8	[1..1]	
2.11.7.1.1	BICFI	BICFIIdentifier	[0..1]	BIC Code
2.11.7.1.2	Nm	Max140Text	[0..1]	Creditor’ bank name
2.11.7.1.3	PstlAdr	PostalAddress6	[0..1]	Creditor’ bank address informations
2.11.7.1.3.1	Ctry	CountryCode	[0..1]	The country of the creditor bank
2.11.7.1.3.2	AdrLine	Max70Text	[0..7]	Address of creditor bank
2.11.8	Cdtr	PartyIdentification43	[0..1]	Creditor information
2.11.8.1	Nm	Max140Text	[0..1]	Creditor’s name
2.11.8.2	PstlAdr	PostalAddress6	[0..1]	Creditor’ bank address informations
2.11.8.3	CtctDtls	ContactDetails2	[0..1]	Creditor’s contact details
2.11.8.3.1	MobNb	PhoneNumber	[0..1]	Creditor’s phone number as a secondary account identifier.
2.11.8.3.2	EmailAdr	Max2048Text	[0..1]	Creditor’s email address as a secondary account identifier.
2.11.8.3.3	Othr	Max35Text	[0..1]	Other secondary account identifiers It can contain tax identification number as a secondary account identifier, if the payer is an individual person. It can contain tax number as a secondary account identifier, if the payer is a legal entity. The secondary account identifier must be preceded by its type: TXNB (tax number), or TXID (tax identification number), the two values must be separated with a colon. Example: ‘TXNB:12345678-1-12’ or ‘TXID:0123456789’
2.11.8.2.1	AdrLine	Max70Text	[0..7]	Creditor’s Address
2.11.9	CdtrAcct	CashAccount24	[1..1]	The creditor account for the payment.
2.11.9.1	Id	AccountIdentification4Choice	[1..1]	The Id of the creditor account. Should contain the IBAN element, if the creditor’s account is an IBAN account number. In other case should use the Othr element.
2.11.9.1.1	IBAN	IBAN2007Identifier	[1..1]	The IBAN number of the creditor account.

initiateCreditTransfer Operation - Input Fields				
#	**Name**	**Type**	**Num**	**Description**
2.11.9.1.2	Othr	GenericAccountIdentification1	[1..1]	Non-IBAN account number
2.11.9.1.2.1	Id	Max34Text	[1..1]	The creditor account number
2.11.9.1.2.2	SchmeNm	AccountSchemeName1Choice	[1..1]	The account type code. If the code is sent, the account number validation is done according to the type. If there is a validation error, a fault is returned. One of the two fields below is mandatory. Either CD or Prtry field has to be present in the request.
2.11.9.1.2.2.1	CD	ExternalAccountIdentification1Code	[0..1]	Account type code. Possible values are: - "BBAN" – GIRO number
2.11.9.1.2.2.2	Prtry	Max35Text	[0..1]	Account type code. Possible values are: - "OTHR" – 11 or 13 character BM account number. - "INTL" – only in case of account is at a foreign bank
2.11.10	RmtInf	RemittanceInformation11	[0..1]	The remittance information for the request may contain exactly 1 “Ustrd” element otherwise a format validation fault is returned
2.11.10.1	Ustrd	Max140Text	[0..1]	Unstructured remittance information
2.11.11	SplmtryData	SupplementaryData1	[0..*]	Supplementary data
2.11.11.1	Envlp	SupplementaryDataEnvelope1	[1..1]	If SplmtryData is present then Envlp is mandatory.
2.11.11.1.1	Requests	complex type	[0..1]	Special client requests in case of FX transfer
2.11.11.1.1.1	SwiftCp	xs:string	[0..1]	If the client requires a SWIFT copy this field should contain the fax number.
2.11.11.1.1.2	RelOfGoods	xs:string	[0..1]	Goods release letter. This element contains the position number for which the client requests the goods release letter.
2.11.11.1.2	PriorityAftrCot	xs:string	[0..1]	Request on handling after COT. The field is used if the transfer is extra urgent FX. Possible values are: - "REJ" – reject - "NDP" – with no priority change on next bank day

3.3.3 Output Fields:

initiateCreditTransfer Operation -Output Fields:				
#	**Name**	**Type**	**Num**	**Description**
1	transactionId	c:transactionIdType	[1..1]	Unique identification of the request. The transaction is generated by the API. Should be used in subsequent requests to reference the transaction.
2	order	complex type	[1..1]	The type of the consent, “IBAN” for this operation
2.1	status	c:statusType	[1..1]	The status of the order. Possible values are: - received - pending - declined
2.2	type	c:orderType	[1..1]	Main type of the transaction. If the type is 'PromtHUF' `revokeCreditTransfer` cannot be initiated. Possible values are: - PromtHUF -> instant HUF transfer - NormalHUF -> normal HUF transfer - FX -> other currencies, no instant transfer.

3.3.4 Sample XML requests

Below you can find two sample XML request (without the security header part). One for HUF transfer and one for foreign exchange transfer:

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/" xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/" xmlns:urn="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08">

  <soapenv:Header>

    <bbrt:Head>

      <RequestDate>2019-09-12</RequestDate>

      <RequestTime>08:34:18</RequestTime>

      <RequestId>95d0bdb7-b33e-4b60-ae68-e6336cf5f358</RequestId>
    </bbrt:Head>
  </soapenv:Header>
  <soapenv:Body>
    <ns:initiateCreditTransfer>
      <urn:GrpHdr>
        <urn:MsgId>a69ef5aa357</urn:MsgId>
        <urn:CreDtTm>2019-09-12T08:34:18.546</urn:CreDtTm>
        <urn:NbOfTxs>1</urn:NbOfTxs>
        <urn:CtrlSum>100000</urn:CtrlSum>
        <urn:InitgPty>
          <urn:Nm>Initiating Party Name</urn:Nm>
          <urn:Id>
            <urn:OrgId>
              <urn:Othr>
                <urn:Id>PSDHU-ABC-12345678901</urn:Id>
                <urn:Issr>AP</urn:Issr>
              </urn:Othr>
            </urn:OrgId>
      </urn:Id>
    </urn:InitgPty>
  </urn:GrpHdr>
  <urn:PmtInf>
    <urn:PmtInfId>12345</urn:PmtInfId>
    <urn:PmtMtd>TRF</urn:PmtMtd>
    <urn:NbOfTxs>1</urn:NbOfTxs>
    <urn:CtrlSum>100000</urn:CtrlSum>
    <urn:PmtTpInf>
      <urn:InstrPrty>NORM</urn:InstrPrty>
      <urn:LclInstrm>
        <urn:Cd>INST</urn:Cd>
      </urn:LclInstrm>
    </urn:PmtTpInf>
    <urn:ReqdExctnDt>
      <urn:Dt>2019-09-12</urn:Dt>
    </urn:ReqdExctnDt>
    <urn:Dbtr>
    <urn:Nm>Debtor Name</urn:Nm>
  </urn:Dbtr>
  <urn:DbtrAcct>
    <urn:Id>
      <urn:IBAN>HU12345678901234567890123456</urn:IBAN>
    </urn:Id>
  </urn:DbtrAcct>
  <urn:DbtrAgt>
    <urn:FinInstnId>
      <urn:BICFI>MKKBHUHB</urn:BICFI>
    </urn:FinInstnId>
  </urn:DbtrAgt>
  <urn:CdtTrfTxInf>
    <urn:PmtId>
      <urn:InstrId>123</urn:InstrId>
      <urn:EndToEndId>a69ef5aa357</urn:EndToEndId>
    </urn:PmtId>
    <urn:PmtTpInf>
```

```xml
  <urn:InstrPrty>NORM</urn:InstrPrty>
  <urn:LclInstrm>
    <urn:Cd>INST</urn:Cd>
  </urn:LclInstrm>
</urn:PmtTpInf>
<urn:Amt>
  <urn:InstdAmt Ccy="HUF">100000</urn:InstdAmt>
</urn:Amt>
<urn:ChrgBr>SLEV</urn:ChrgBr>
<urn:CdtrAgt>
  <urn:FinInstnId>
    <urn:BICFI>OTPVHUHB</urn:BICFI>
  </urn:FinInstnId>
</urn:CdtrAgt>
<urn:Cdtr>
  <urn:Nm>Creditor Name</urn:Nm>
  <urn:PstlAdr>
    <urn:AdrLine>1111 Budapest, Valami utca 11.</urn:AdrLine>
```

```
            </urn:PstlAdr>
          </urn:Cdtr>
          <urn:CdtrAcct>
            <urn:Id>
              <urn:IBAN>HU98765432109876543210987654</urn:IBAN>
            </urn:Id>
          </urn:CdtrAcct>
          <urn:RmtInf>
            <urn:Ustrd>Message</urn:Ustrd>
          </urn:RmtInf>
        </urn:CdtTrfTxInf>
      </urn:PmtInf>
    </ns:initiateCreditTransfer>
  </soapenv:Body>
</soapenv:Envelope>
```

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/"
xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/" xmlns:urn="urn:iso:std:iso:20022:tech:xsd:pain.001.001.08">
```

```
<soapenv:Header>
  <bbrt:Head>
    <RequestDate>2019-09-12</RequestDate>
    <RequestTime>08:58:45</RequestTime>
    <RequestId>cafafcae-1a9b-4a0c-b8ff-e7c0db84a9b9</RequestId>
  </bbrt:Head>
</soapenv:Header>
<soapenv:Body>
  <ns:initiateCreditTransfer>
    <urn:GrpHdr>
      <urn:MsgId>cef4694d0e8</urn:MsgId>
      <urn:CreDtTm>2019-09-12T08:58:45.287</urn:CreDtTm>
      <urn:Authstn>
        <urn:Prtry>Auth Party</urn:Prtry>
      </urn:Authstn>
      <urn:NbOfTxs>1</urn:NbOfTxs>
      <urn:CtrlSum>12</urn:CtrlSum>
      <urn:InitgPty>
    <urn:Nm>Init Party Name</urn:Nm>
    <urn:Id>
      <urn:OrgId>
        <urn:Othr>
          <urn:Id>PSDHU-ABC-12345678901</urn:Id>
          <urn:Issr>AP</urn:Issr>
        </urn:Othr>
      </urn:OrgId>
    </urn:Id>
  </urn:InitgPty>
</urn:GrpHdr>
<urn:PmtInf>
  <urn:PmtInfId>304462095</urn:PmtInfId>
  <urn:PmtMtd>TRF</urn:PmtMtd>
  <urn:NbOfTxs>1</urn:NbOfTxs>
  <urn:CtrlSum>12</urn:CtrlSum>
  <urn:PmtTpInf>
    <urn:InstrPrty>NORM</urn:InstrPrty>
  <urn:LclInstrm>
    <urn:Cd>FX</urn:Cd>
  </urn:LclInstrm>
</urn:PmtTpInf>
<urn:ReqdExctnDt>
  <urn:Dt>2019-09-12</urn:Dt>
</urn:ReqdExctnDt>
<urn:Dbtr>
  <urn:Nm>Debtor Name</urn:Nm>
</urn:Dbtr>
<urn:DbtrAcct>
  <urn:Id>
    <urn:IBAN>HU12345678901234567890123456</urn:IBAN>
  </urn:Id>
  <urn:Tp>
    <urn:Cd>IBAN</urn:Cd>
  </urn:Tp>
</urn:DbtrAcct>
```

```xml
<urn:DbtrAgt>
  <urn:FinInstnId>
    <urn:BICFI>MKKBHUHB</urn:BICFI>
  </urn:FinInstnId>
</urn:DbtrAgt>
<urn:CdtTrfTxInf>
  <urn:PmtId>
    <urn:InstrId>7e78890e9ba046509283008cb9bd61f0</urn:InstrId>
    <urn:EndToEndId>cef4694d0e8</urn:EndToEndId>
  </urn:PmtId>
  <urn:PmtTpInf>
    <urn:InstrPrty>NORM</urn:InstrPrty>
    <urn:LclInstrm>
      <urn:Cd>FX</urn:Cd>
    </urn:LclInstrm>
  </urn:PmtTpInf>
  <urn:Amt>
    <urn:InstdAmt Ccy="GBP">12</urn:InstdAmt>
    </urn:Amt>
    <urn:ChrgBr>DEBT</urn:ChrgBr>
    <urn:Cdtr>
      <urn:Nm>Creditor Name</urn:Nm>
      <urn:PstlAdr>
        <urn:AdrLine>1111 Budapest, Valami utca 11.</urn:AdrLine>
      </urn:PstlAdr>
    </urn:Cdtr>
    <urn:CdtrAcct>
      <urn:Id>
        <urn:IBAN>HU98765432109876543210987654</urn:IBAN>
      </urn:Id>
    </urn:CdtrAcct>
    <urn:RmtInf>
      <urn:Ustrd>Message</urn:Ustrd>
    </urn:RmtInf>
  </urn:CdtTrfTxInf>
</urn:PmtInf>
```

```
    </ns:initiateCreditTransfer>

  </soapenv:Body>

</soapenv:Envelope>
```

3.4 revokeCreditTransfer Operation

3.4.1 Description

The purpose of this operation is to cancel a credit transfer. Instant payment transfers cannot be revoked.

3.4.2 Input Fields

revokeCreditTransfer Operation -Input Fields				
#	**Name**	**Type**	**Num**	**Description**
1	transactionId	c:tansactionIdType	[1..1]	The id of the transaction the TPP trying to cancel. Transaction id of the original payment request.
2	revokeData	CustomerPaymentReversalV04	[1..1]	Details of the reversal request
2.1	GrpHdr	GroupHeader56	[1..1]	
2.1.1	MsgId	Max35Text	[1..1]	Unique message id generated by TPP.
2.1.2	CreDtTm	ISODateTime	[1..1]	Message creation time
2.1.3	NbOfTxs	Max15NumericText	[1..1]	Number of transactions
	CtrlSum	DecimalNumber	[0..1]	The sum of the amounts in the request. Should be the same as in the original message.
2.1.4	InitgPty	PartyIdentification43	[1..1]	
2.1.4.1	Nm	Max140Text	[1..1]	The party initiating the transaction. In this case tha name of the TPP.String, minimum 1, maximum 35 characters
2.1.4.2	Id	Party11Choice	[0..1]	
2.1.4.2.1	OrgId	OrganisationIdentification8	[1..1]	
2.1.4.2.1.1	Othr	GenericOrganisationIdentification1	[1..1]	

revokeCreditTransfer Operation -Input Fields				
#	Name	Type	Num	Description
2.1.4.2.1.1.1	Id	Max35Text	[1..1]	The organisation identifier of the TPP same as in the certification.
2.1.4.2.1.1.2	Issr	Max35Text	[1..1]	Fix value: “AP” Other values are refused.
2.2	OrgnlGrpInf	OriginalGroupHeader3	[1..1]	
2.2.1	OrgnlMsgId	Max35Text	[1..1]	Message identifier of the original message
2.2.2	OrgnlMsgNmId	Max35Text	[1..1]	Should be “initiateCreditTransfer”
2.2.3	OrgnlCreDtTm	ISODateTime	[0..1]	Creation time of the original message
2.3	OrgnlPmtInfAndRvsl	OriginalPaymentInstruction7	[1..1]	
2.3.1	RvslPmtInfId	Max35Text	[0..1]	The identifier of the payment block
2.3.2	OrgnlPmtInfId	Max35Text	[1..1]	The identifier of the original payment block.
2.3.4	PmtInfRvsl	TrueFalseIndicator	[0..1]	Should be false. Orders can only be revoked individually
2.3.5	TxInf	PaymentTransaction42	[0..*]	
2.3.5.1	RvslId	Max35Text	[0..1]	Reversal id
2.3.5.2	OrgnlInstrId	Max35Text	[0..1]	Identifier of the original order
2.3.5.3	OrgnlInstdAmt	ActiveOrHistoricCurrencyAndAmount	[0..1]	The amount of the original order. The “Ccy” attribute should contain the currency code.
2.3.5.4	RvslRsnInf	PaymentReversalReason7	[0..*]	
2.3.5.4.1	Rsn	ReversalReason4Choice	[0..1]	The reversal reason code
2.3.5.4.1.1	Cd	ExternalReversalReason1Code	[1..1]	
2.3.5.4.2	AddtlInf	Max105Text	[0..*]	The reversal reason text
2.3.5.5	OrgnlTxRef	OriginalTransactionReference16	[0..1]	The original order reference
2.3.5.5.1	PmtTpInf	PaymentTypeInformation25	[0..1]	Original order information
2.3.5.5.1.1	LclInstrm	LocalInstrument2Choice	[0..1]	Local instrument, as in the original order

revokeCreditTransfer Operation -Input Fields				
#	Name	Type	Num	Description
2.3.5.5.1.1.1	Cd	ExternalLocalInstrument1Code	[1..1]	Local instrument code, as in the original order. Possible values are - "INST" HUF order - "FX" all other currencies
2.3.5.6	SplmtryData	SupplementaryDataEnvelopeOptBB	[0..1]	Supplementary information
2.3.5.6.1	Requests	complex type	[0..1]	Special client requests
2.3.5.6.1.1	ReqRacallAct	enumeration	[0..1]	Request Recall Action. Possible values are: - "CANC" – Cancellation. Executed only if the order is not booked on the client's account. The only possible value for HUF transaction. Prompt HUF transfers cannot be revoked after approval of the transaction - "STOR" – Storno. Executed only before transaction is passed to interbank processing or transaction sent to other MKB Bank customer is not booked. - "RECL" – Recall. The client requests, recall even if the order has left the bank or credited on the creditor's account. Recall fee might be charged on customer account.
3	SplmtryData	complex type	[1..1]	Supplementary data
3.1	*Envlp		[1..1]	Should be an empty element

3.4.3 Output Fields

revokeCreditTransfer Operation -Output Fields				
#	Name	Type	Num	Description
1	transactionId	c:transactionIdType	[1..1]	Transaction id of the revoke request.
1.1	order	complex type	[1..1]	The revoked order data
	status	bbcommon:statusType	[1..1]	The status of the order. the possible values are: - received - pending - declined

revokeCreditTransfer Operation -Output Fields				
#	Name	Type	Num	Description
	type	bbcommon:orderType	[1..1]	Main type of the transaction. If the type is 'PromtHUF' revokeCreditTransfer cannot be initiated. Possible values are: - PromtHUF -> instant HUF transfer - NormalHUF -> normal HUF transfer - FX -> other currencies, no instant transfer.

3.4.4 Sample XML request

Below you can find a sample XML request (without the security header part):

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:bbrt="http://bbrt.hu/" xmlns:ns="http://bbrt.hu/openApiServices/PaymentInitiation/1/">

  <soapenv:Header>

    <bbrt:Head>

      <RequestDate>2019-09-12</RequestDate>

      <RequestTime>08:36:47</RequestTime>

      <RequestId>da528e16-09d6-4e1c-b7eb-466884adca3d</RequestId>

    </bbrt:Head>

  </soapenv:Header>

  <soapenv:Body>

    <ns:revokeCreditTransfer>

      <transactionId>1234567890AB</transactionId>
```

```
<revokeData>
  <GrpHdr>
    <MsgId>1be26dfbafd</MsgId>
    <CreDtTm>2019-09-12T08:36:47.571</CreDtTm>
    <Authstn>
      <Prtry>Jóváhagyó</Prtry>
    </Authstn>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>55</CtrlSum>
    <InitgPty>
      <Nm>Init Party Name</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>PSDHU-ABC-12345678901</Id>
            <Issr>AP</Issr>
          </Othr>
        </OrgId>
    </Id>
  </InitgPty>
</GrpHdr>
<OrgnlGrpInf>
  <OrgnlMsgId>a5dfb4c1876</OrgnlMsgId>
  <!--Message identifier of the original message-->
  <OrgnlMsgNmId>initiateCreditTransfer</OrgnlMsgNmId>
  <OrgnlCreDtTm>2019-09-12T08:36:21.469</OrgnlCreDtTm>
  <!--Creation time of the original message-->
</OrgnlGrpInf>
<OrgnlPmtInfAndRvsl>
  <RvslPmtInfId>3fc4347dd36d463cb45bdd74cad4f14d</RvslPmtInfId>
  <!--The identifier of the payment block-->
  <OrgnlPmtInfId>10739909</OrgnlPmtInfId>
  <PmtInfRvsl>false</PmtInfRvsl>
  <TxInf>
    <RvslId>040f3658fc3541149be62e442bc24cf8</RvslId>
    <!--Reversal id-->
```

```
<OrgnlInstrId>583332784</OrgnlInstrId>
<!--Identifier of the original order-->
<OrgnlInstdAmt Ccy="HUF">55</OrgnlInstdAmt>
<RvslRsnInf>
  <Rsn>
    <Cd>T</Cd>
    <!--The reversal reason code-->
  </Rsn>
  <AddtlInf>TestRevoke</AddtlInf>
  <!--The reversal reason text-->
</RvslRsnInf>
<OrgnlTxRef>
  <PmtTpInf>
    <LclInstrm>
      <Cd>FT</Cd>
    </LclInstrm>
  </PmtTpInf>
</OrgnlTxRef>
```

```
            <SplmtryData>
              <Requests>
                <ReqRacallAct>CANC</ReqRacallAct>
              </Requests>
            </SplmtryData>
          </TxInf>
        </OrgnlPmtInfAndRvsl>
        <SplmtryData>
          <Envlp>
            <!--Should be an empty element-->
          </Envlp>
        </SplmtryData>
      </revokeData>
    </ns:revokeCreditTransfer>
  </soapenv:Body>
</soapenv:Envelope>
```