

TECHNICAL REQUIREMENTS FOR THE API OF PPF BANKA A.S. FOR SECURED COMMUNICATION WITH CLIENTS

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1 Introductory provisions

The conditions for using the API are set out in the *Business Terms of PPF banka a.s. for Internet banking* (hereinafter “the SBT for IB”), in the contract documents for Internet banking (hereinafter “IB”), in the *General Business Terms of PPF banka a.s.* (hereinafter “the GBT”), in the *User Guide for Internet banking of PPF banka a.s.* (hereinafter “the User Guide”), and in these Technical Requirements for the API.

Where the text of the Technical Requirements for the API contains terms, abbreviations or phrases beginning with a capital letter, these shall have the meaning stipulated in the article Definition of Terms of the GBT, and/or *Business Conditions of PPF banka a.s. for Payments* (hereinafter “GBC for PS”), and/or SBT for IB, or the meaning specified in the individual provisions of the GBT, the GBC for PS and/or the SBT for IB and/or these Technical Requirements for the API. The current versions of the GBC for PS, the SBT for IB, the GBT, and the Technical Requirements for the API are available at www.ppfbanka.cz.

User support for the API is provided by Customer Service, which you can contact at +420 224 175 901 or at customer.service@ppfbanka.cz on Business Days during Business Hours from 8 a.m. to 5 p.m. Customer Service handles questions e-mailed outside the above hours during the Business Hours on the next Business Day.

2 Basic principles

The API for secured communication with the Client (hereinafter “API”) is a separate channel of Electronic Banking, which enables machine communication with the Bank concerning Account information (the Passive Part) and Payments (the Active Part).

API services are provided using the Rest API standard. The prescribed format is JSON (JavaScript Object Notation).

When a Client and the Bank communicate, secured connection is created with the help of SSL. For setting up secured communication, the client certificate issued by the Bank must be used. The Bank issues the certificate through its own certification authority and this has to be taken into account in communication (for example, by disabling back verification).

API communication is always one-step communication, i.e. only a one-off session is created. Thus, for every connection with the Bank a new secured communication session has to be opened using the client certificate.

For all services provided by the API, the parameter Client identifier (hostClientId), which the Bank defines and transfers to the Client as part of registering the client certificate for the API, must be provided in the heading of the query.

In payment services, Payment Orders are authorised by the user certificate. The Payment Order (configured in the JSON format) is signed by this user certificate and the resulting encrypted text is transmitted in the query in a separate heading (X-Content-Signature) together with the heading of the User identifier (userId, generated by the Bank) and the Payment Order in the JSON format in the body of the query.

The transmission of an identifier (of the account or of the Payment Order, as applicable) as part of the URL is required for providing information about the balance in the Account, Payment Transactions cleared and not yet cleared to the Account, and the status of submitted Payment Orders.

The filter of information about cleared and not yet cleared Payment Transactions is transferred as a set of parameters in the URL (the set of parameters following the question mark).

You can find the technical description of the API solution (Swagger) in a separate file *API Swagger for Secured Communication with Clients* on the Bank’s Website.

3 The Passive Part

3.1 Overview of Accounts

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts
- **Heading of the query:**
 - o **hostClientId**
 - obligatory parameter
 - the value is defined by the Bank
- **Response:**
 - o A list of accounts in the JSON format
 - o Contains:
 - Account identifier
 - Account name
 - IBAN
 - Account number
 - Currency
 - Type of Account
 - o Example:

```
{
  "accounts": [
    {
      "id": "12345",
      "identification": {
        "iban": "CZ0960000000009959040004",
        "otherAccountNumber": "000000 9959040004"
      },
      "currency": "CZK",
      "servicer": {
        "bankCode": "6000",
        "countryCode": "CZ",
        "bic": "PMBPCZPP"
      },
      "name": "SAMPLE CZK",
      "product": "1"
    }
  ]
}
```

3.2 Balance in the account

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/{accountId}/balance
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Parameters of the query:**
 - o **accountId**
 - obligatory parameter
 - Account identifier
 - the value can be obtained from the Overview of Accounts function
- **Response:**
 - o A list of balances for the account in the JSON format
 - o Contains:
 - Type of the balance
 - Amount
 - Currency
 - Date of the balance

- Example:

```
{
  "balances": [
    {
      "type": "1",
      "amount": {
        "value": 137696.5,
        "currency": "CZK"
      },
      "date": "2018-06-19T00:00:00Z"
    },
    {
      "type": "2",
      "amount": {
        "value": 137696.5,
        "currency": "CZK"
      },
      "date": "2018-06-20T00:00:00Z"
    }
  ]
}
```

3.3 Overview of cleared transactions in all accounts

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/transactions
- **Headings of the query:**
 - **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Response:**
 - A list of cleared Payment Transactions in all Accounts in the JSON format
 - Contains:
 - A list of attributes with a description is in a separate file *The API Swagger for Secured Communication with Clients*.
 - Example:

```
{
  "pageNumber": 0,
  "pageCount": 2868,
  "nextPage": 1,
  "pageSize": 15,
  "totalCount": 43010,
  "resultId": 14027268,
  "page": [
    {
      "id": "110810935",
      "bookingDate": "2020-02-24",
      "postingDate": "2020-02-24",
      "transactionType": "DPO",
      "ownAccountId": "5159",
      "ownAccountNumber": "000000 9505010002",
      "counterPartyAccount": {
        "accountNumber": "0000002304000009",
        "bankCode": "6000",
        "accountName": "PPF BANKA A.S."
      },
      "productBankRef": null,
      "amount": {
        "value": 500,
        "currency": "CZK"
      },
      "creditDebitIndicator": "CRDT",
      "description": "PS200224SO360479<BR/>Tuzemská transakce - příchozí standard",
      "variableSymbol": "6565989741",
    }
  ]
}
```

```

"constantSymbol": "0000000000",
"specificSymbol": "0000000000",
"statementNumber": "0",
"statementPeriod": "2020",
"transactionId": null,
"bankref": "PS200224SO360479",
"extension": null,
"details": {
  "detail1": null,
  "detail2": null,
  "detail3": null,
  "detail4": null,
  "detail5": null,
  "detail6": null,
  "detail7": null,
  "detail8": null
},
"originalAmount": {
  "value": null,
  "currency": null,
  "exchangeRate": null
}
},

```

3.4 Overview of cleared transactions in an account

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/{accountId}/transactions
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Parameters of the query:**
 - o **accountId**
 - obligatory parameter
 - Account identifier
 - the value can be obtained from the Overview of Accounts function
- **Response:**
 - o A list of cleared Payment Transactions in the Account in the JSON format
 - o Contains:
 - A list of attributes with a description is in a separate file *The API Swagger for Secured Communication with Clients*.
 - o Example:

```

{
  "pageNumber": 0,
  "pageCount": 2868,
  "nextPage": 1,
  "pageSize": 15,
  "totalCount": 43010,
  "resultId": 14027268,
  "page": [
    {
      "id": "110810935",
      "bookingDate": "2020-02-24",
      "postingDate": "2020-02-24",
      "transactionType": "DPO",
      "ownAccountId": "5159",
      "ownAccountNumber": "000000 9505010002",
      "counterPartyAccount": {
        "accountNumber": "0000002304000009",
        "bankCode": "6000",
        "accountName": "PPF BANKA A.S."
      }
    }
  ],

```

```

        "productBankRef": null,
        "amount": {
            "value": 500,
            "currency": "CZK"
        },
        "creditDebitIndicator": "CRDT",
        "description": "PS200224SO360479<BR/>Tuzemská transakce - příchozí
standard",
        "variableSymbol": "6565989741",
        "constantSymbol": "0000000000",
        "specificSymbol": "0000000000",
        "statementNumber": "0",
        "statementPeriod": "2020",
        "transactionId": null,
        "bankref": "PS200224SO360479",
        "extension": null,
        "details": {
            "detail1": null,
            "detail2": null,
            "detail3": null,
            "detail4": null,
            "detail5": null,
            "detail6": null,
            "detail7": null,
            "detail8": null
        },
        "originalAmount": {
            "value": null,
            "currency": null,
            "exchangeRate": null
        }
    },
},

```

3.5 Overview of daily turnovers in all Accounts

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/intradayTransactions
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Response:**
 - o A list of daily turnovers in all Accounts in the JSON format
 - o Contains:
 - A list of attributes with a description is in a separate file *The API Swagger for Secured Communication with Clients*.
 - o Example:

```

{
    "pageNumber": 0,
    "pageCount": 2868,
    "nextPage": 1,
    "pageSize": 15,
    "totalCount": 43010,
    "resultId": 14027268,
    "page": [
        {
            "id": "110810935",
            "bookingDate": "2020-02-24",
            "postingDate": "2020-02-24",
            "transactionType": "DPO",
            "ownAccountId": "5159",
            "ownAccountNumber": "000000 9505010002",
            "counterPartyAccount": {
                "accountNumber": "0000002304000009",
            }
        }
    ]
}

```

```

        "bankCode": "6000",
        "accountName": "PPF BANKA A.S."
    },
    "productBankRef": null,
    "amount": {
        "value": 500,
        "currency": "CZK"
    },
    "creditDebitIndicator": "CRDT",
    "description": "PS200224SO360479<BR/>Tuzemská transakce - příchozí
standard",
    "variableSymbol": "6565989741",
    "constantSymbol": "0000000000",
    "specificSymbol": "0000000000",
    "statementNumber": "0",
    "statementPeriod": "2020",
    "transactionId": null,
    "bankref": "PS200224SO360479",
    "extension": null,
    "details": {
        "detail1": null,
        "detail2": null,
        "detail3": null,
        "detail4": null,
        "detail5": null,
        "detail6": null,
        "detail7": null,
        "detail8": null
    },
    "originalAmount": {
        "value": null,
        "currency": null,
        "exchangeRate": null
    }
},

```

3.6 Overview of daily turnovers in an Account

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/{accountId}/intradayTransactions
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Parameters of the query:**
 - o **accountId**
 - obligatory parameter
 - Account identifier
 - the value can be obtained from the Overview of Accounts function
- **Response:**
 - o A list of daily turnovers in the Account in the JSON format
 - o Contains:
 - A list of attributes with a description is in a separate file *The API Swagger for Secured Communication with Clients*.
 - o Example:

```

{
  "pageNumber": 0,
  "pageCount": 2868,
  "nextPage": 1,
  "pageSize": 15,
  "totalCount": 43010,
  "resultId": 14027268,
  "page": [

```

```

    {
      "id": "110810935",
      "bookingDate": "2020-02-24",
      "postingDate": "2020-02-24",
      "transactionType": "DPO",
      "ownAccountId": "5159",
      "ownAccountNumber": "000000 9505010002",
      "counterPartyAccount": {
        "accountNumber": "0000002304000009",
        "bankCode": "6000",
        "accountName": "PPF BANKA A.S."
      },
      "productBankRef": null,
      "amount": {
        "value": 500,
        "currency": "CZK"
      },
      "creditDebitIndicator": "CRDT",
      "description": "PS200224S0360479<BR/>Tuzemská transakce - příchozí
standard",
      "variableSymbol": "6565989741",
      "constantSymbol": "0000000000",
      "specificSymbol": "0000000000",
      "statementNumber": "0",
      "statementPeriod": "2020",
      "transactionId": null,
      "bankref": "PS200224S0360479",
      "extension": null,
      "details": {
        "detail1": null,
        "detail2": null,
        "detail3": null,
        "detail4": null,
        "detail5": null,
        "detail6": null,
        "detail7": null,
        "detail8": null
      },
      "originalAmount": {
        "value": null,
        "currency": null,
        "exchangeRate": null
      }
    },
  },

```

3.7 Balance on all Client's Accounts

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/accounts/balance
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Parameters of the query:**
 - o **accountId**
 - obligatory parameter
 - Account identifier
 - the value can be obtained from the Overview of Accounts function

- **Response:**
 - o List of balances for the Accounts in the JSON format
 - o Contains:
 - AccountID
 - Type of the balance
 - Amount
 - Currency
 - Date of the balance
 - o Example:

```

{"accountBalanceList": [
  {
    "accountId": "829",
    "balances": [
      {
        "type": "1",
        "amount": {
          "value": 3000537.28,
          "currency": "CZK"
        },
        "date": "2020-08-14T00:00:00Z"
      },
      {
        "type": "2",
        "amount": {
          "value": 3000537.28,
          "currency": "CZK"
        },
        "date": "2020-08-17T00:00:00Z"
      }
    ]
  }
]

```

4 The Active Part

4.1 Internal time protection

The internal time protection of 5 seconds is set in the system for obtaining a Payment Order. If the sent Payment Order is not created in the Bank's system within this time limit, the entire request for the creation of a Payment Order is cancelled and it is possible to send it again.

4.2 Allowed Characters

If disallowed characters are entered in the Payment Orders, the individual items may be rejected due to formal errors after sending to the Bank or after transmission to other subjects (CNB, foreign banks).

Therefore we recommend to modify the software which generates Payment Orders sending via Client's API so that all disallowed characters cannot be entered at all.

4.2.1 Allowed Characters for Domestic Orders

Characters that are allowed in the [CERTIS](#) system can only be entered in the Domestic Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z á ä ç d' é ë í ě ň ó ô ö ř š ť ú ů ů ý ž

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Á Ä Ç Ď Ě ě Ĺ Ň Ó Ô Ö Ř Š Ť Ú ů ů Ÿ Ž

0 1 2 3 4 5 6 7 8 9

! - ? : () . , ' + ! " # \$ % & * ; < = > @ [\] ^ ` { | } ~ \$

space (must not be at the beginning of a line)

4.2.2 Allowed Characters for Foreign and SEPA Orders

Characters that are allowed in the [SWIFT](#) messages can only be entered in the Foreign and SEPA Order:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

space (must not be at the beginning of a line)

4.3 Domestic Instant Orders

- one-time Domestic Instant Order in CZK
- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/ipo
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
 - o **userId**
 - obligatory parameter
 - User identifier
 - the value is defined by the Bank
 - o **X-Content-Signature**
 - obligatory parameter,
 - Payment Order signed by the user certificate, transferred in the body of the query
- **Body of the query:**
 - o Payment Order in the JSON format
- **Response:**
 - o Information about acceptance/rejection of the Payment Order in the JSON format
 - o Contains:
 - Acceptance of Payment Order by the Bank:
 - Code of the Payment Order
 - Code of the status of the Payment Transaction and its textual description
 - Example:

```
{
  "paymentId": "301.33.1750918.1",
  "status": "VERIF. Provedeno."
}
```

- Rejection of Payment Order by the Bank:
 - The error code
 - The element that has caused the error
 - Textual description of the error
 - Example:

```
{
  "error": "FIELD_INVALID",
  "scope": "/PPFminiAPI/my/clientAPI/payments/ipo",
  "message": null,
  "validationErrors": [
    {
      "code": "DT01",
      "field": "transactionReference",
      "message": "Value must be unique."
    }
  ]
}
```

4.4 Domestic Orders

- one-time Domestic Order in CZK
- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/dpo
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
 - o **userId**
 - obligatory parameter
 - User identifier
 - the value is defined by the Bank
 - o **X-Content-Signature**
 - obligatory parameter,
 - Payment Order signed by the user certificate, transferred in the body of the query
- **Body of the query:**
 - o Payment Order in the JSON format
- **Response:**
 - o Information about acceptance/rejection of the Payment Order in the JSON format
 - o Contains:
 - Acceptance of Payment Order by the Bank:
 - Code of the Payment Order
 - Code of the status of the Payment Transaction and its textual description
 - Example:

```
{
  "paymentId": "301.33.1750918.1",
  "status": "VERIF. Ověřeno Bankou."
}
```

- Rejection of Payment Order by the Bank:
 - The error code
 - The element that has caused the error
 - Textual description of the error
 - Example:

```
{
  "error": "FIELD_INVALID",
  "scope": "/PPFminiAPI/my/clientAPI/payments/dpo",
  "message": null,
  "validationErrors": [
    {
      "code": "DT01",
      "field": "valueDate",
      "message": "Wrong value date. Request can't be executed."
    }
  ]
}
```

4.5 Foreign Orders

Space, dash or colon must not be given in the positions 1., 36., 71. and 106. of text fields (Beneficiary's name and address, Message for the Beneficiary etc.) – these positions are transmitted to the SWIFT message lines as the first characters and, according to the standards for the SWIFT message, they cannot be given in the first position of the line.

- one-time Foreign Orders in foreign currencies, including Payment Orders in foreign currencies within the Czech Republic
- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/dpo
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
 - o **userId**
 - obligatory parameter
 - user identifier
 - the value is defined by the Bank
 - o **X-Content-Signature**
 - obligatory parameter
 - Payment Order signed by the user certificate, transferred in the body of the query
- **Body of the query:**
 - o Payment Order in the JSON format
- **Response:**
 - o Information about acceptance/rejection of the Payment Order in the JSON format
 - o Contains:
 - Acceptance of the Payment Order by the Bank:
 - Code of the Payment Order
 - Code of the status of the Payment Transaction and its textual description
 - Example: see [Domestic Orders](#)
 - Rejection of the Payment Order by the Bank:
 - The error code
 - The element that has caused the error
 - Textual description of the error
 - Example: see [Domestic Orders](#)

4.6 SEPA Orders

The following restriction applies to the SEPA order:

Only 105 characters can be entered in the **RecipientNameAndAddress** field, more characters will not be transferred to the message sent from the Payer's bank to the Beneficiary's bank according to ISO standard 20022 and SEPA Credit Transfer standard¹ – **therefore if more characters are entered in this field, they will not be taken into account.**

- one-time SEPA Orders in EUR to other countries and also within the Czech Republic
- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/dpo
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank

¹ <http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sepa-credit-transfer-sct/>

- **userId**
 - obligatory parameter
 - User identifier
 - the value is defined by the Bank
- **X-Content-Signature**
 - obligatory parameter
 - Payment Order signed by the user certificate, transferred in the body of the query
- **Body of the query:**
 - Payment Order in the JSON format
- **Response:**
 - Information about acceptance/rejection of the Payment Order in the JSON format
 - Contains:
 - Acceptance of the Payment order by the Bank:
 - Code of the Payment Order
 - Code of the status of the Payment Transaction and its textual description
 - Example: see [Domestic Order](#)
 - Rejection of the Payment order by the Bank:
 - The error code
 - The element that has caused the error
 - Textual description of the error
 - Example: see [Domestic Order](#)

4.7 Domestic Direct Debit Orders

- one-time Domestic Direct Debit Orders in CZK
- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/dpo
- **Headings of the query:**
 - **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
 - **userId**
 - obligatory parameter
 - User identifier
 - the value is defined by the Bank
 - **X-Content-Signature**
 - obligatory parameter
 - Payment Order signed by the user certificate, transferred in the body of the query
- **Body of the query:**
 - Payment Order in the JSON format
- **Response:**
 - Information about acceptance/rejection of the Payment Order in the JSON format
 - Contains:
 - Acceptance of the Payment order by the Bank:
 - Code of the Payment Order
 - Code of the status of the Payment Transaction and its textual description
 - Example: see [Domestic Order](#)
 - Rejection of the Payment order by the Bank:
 - The error code
 - The element that has caused the error
 - Textual description of the error
 - Example: see [Domestic Order](#)

4.8 Payment Orders – status

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/payments/{paymentId}/status
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
 - o **userId**
 - obligatory parameter
 - User identifier
 - the value is defined by the Bank
- **Response:**
 - o Information about the status of the Payment Order in the JSON format
 - o Contains:
 - Code of the status of the Payment Transaction and its textual description
 - o Example: see [Domestic Order](#)

5 Service part

5.1 Livetick – testing of API availability

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/ /service/livetick
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Response:**
 - o 200 – successful response

5.2 Information on the current Business date

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/ /service/ businessDate
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Response:**
 - o Date
 - o Example:

```
{"date": "2020-08-17"}
```

5.3 Collection of current code lists

- **Base URL:** <https://api.ppfbanka.cz>
- **Connection:** SSL with the client certificate issued by the Bank
- **Source:** /PPFminiAPI/my/clientAPI/ /service/ codebooks
- **Headings of the query:**
 - o **hostClientId**
 - obligatory parameter
 - Client identifier
 - the value is defined by the Bank
- **Parameters of the query:**
 - o **changeDate**
 - optional parameter
 - date since last change
 - o **lang**
 - optional parameter
 - language of description (cs, en)
- **Response:**
 - o List of code lists
 - o Example:

```

{
  "codebooks": [
    {
      "name": "BANKS",
      "data": [
        {
          "code": "0100",
          "texts": {
            "en": "KOMERCNI BANKA A.S.",
            "cs": "KOMERČNÍ BANKA A.S."
          },
          "details": {"instant": "1"}
        },
        {
          "code": "0300",
          "texts": {
            "en": "ČESKOSLOVENSKÁ OBCHODNÍ BANKA, A.S.",
            "cs": "ČESKOSLOVENSKÁ OBCHODNÍ BANKA, A.S."
          },
          "details": {"instant": "1"}
        }
      ]
    }
  ]
}

```

6 List of Payment Order statuses

ID	Code of the status	Final status	Description of the status
60, 61	ACCEPTED	NO	ACCEPTED. Accomplished.
90	ACCEPTED	YES	ACCEPTED. Accomplished.
44	AUTHOK	NO	AUTHOK. Authorised by the Bank.
62, 63	BANKCANC	YES – ERROR	BANKCANC. Cancelled by the bank – will not be executed.
65	CANCELLED	YES	CANCELLED. Cancelled at the Client's request.
49	CANCREQ	NO	CANCREQ. A cancel request has been submitted.
39, 51, 52	ERROR	YES – ERROR	ERROR. Rejected due to formal errors – will not be executed.
87, 89	FAILED	YES – ERROR	FAILED. Failed – incorrect identification.
75	INSUFF	YES – ERROR	INSUFF. Rejected due to insufficient funds in the account – will not be executed.
46	PASSED	NO	PASSED. Passed to the Bank.

ID	Code of the status	Final status	Description of the status
50	REJECT	YES – ERROR	REJECT. Rejected due to formal errors – will not be executed.
43	REJECTED	YES – ERROR	REJECTED. Rejected by the Bank.
42	REQAUTH	NO	REQAUTH. Manual authorisation required.
50	VERIF	NO	VERIF. Verified by the Bank.
59	WAITAUTH	NO	WAITAUTH. Waiting for authorisation in the Bank.
56	WAITFUNDS	NO	WAITFUNDS. Waiting for sufficient funds in the account.
55	WAITMATUR	NO	WAITMATUR. Waiting for the Maturity Date.

7 List of available currencies

Name	Designation	Name	Designation
Bulgarian lev	BGN	Chinese yuan	CNY
Czech crown	CZK	Euro	EUR
British pound	GBP	Hong Kong dollar	HKD
Hungarian forint	HUF	Croatian kuna	HRK
Swiss franc	CHF	Indonesian rupiah	IDR
Indian rupee	INR	Japanese yen	JPY
Kazakhstan tenge	KZT	Norwegian crown	NOK
Philippine peso	PHP	Polish zloty	PLN
Romanian new leu	RON	Serbian dinar	RSD
Russian rouble	RUB	Turkish lira	TRY
US dollar	USD		

8 List of available code lists

- Available code lists:

- a list of banks with information on whether the bank is involved in the instant payment scheme
- a list of available currencies
- a list of transaction type codes (DPO, FPO, IPO, etc.)
- a list of transaction types in detail (Card transaction - POS, Domestic transaction – outgoing, ..)
- a list of payment order statuses

- Response example:

```

{
  "codebooks": [
    {
      "name": "BANKS",
      "data": [
        {
          "code": "0100",
          "texts": {
            "en": "KOMERCNI BANKA A.S.",
            "cs": "KOMERCNI BANKA A.S."
          },
          "details": {"instant": "1"}
        },
        {
          "code": "2700",
          "texts": {
            "en": "UniCredit Bank Czech Republic and Slovakia, a.s.",
            "cs": "UniCredit Bank Czech Republic and Slovakia, a.s."
          },
          "details": {}
        }
      ],
      "name": "CURRENCIES",
    }
  ]
}

```



```

        "data": [
        {
            "code": "EUR",
            "texts": {
                "en": "Euro",
                "cs": "Euro"
            },
            "details": {}
        },
        {
            "name": "ACCOUNTMOVEMENTGROUPS",
            "data": [
            {
                "code": "DPO",
                "texts": {
                    "en": "Domestic",
                    "cs": "Tuzemská"
                },
                "details": {}
            },
            {
                "name": "ACCOUNTMOVEMENTTYPES",
                "data": [
                {
                    "code": "303",
                    "texts": {
                        "en": "Card transaction - POS",
                        "cs": "Transakce PK - POS"
                    },
                    "details": {}
                },
                {
                    "name": "CLIENTTRANSACTIONSTATUSTYPES",
                    "data": [
                    {
                        "code": "60",
                        "texts": {
                            "en": "ACCEPTED. Accomplished.",
                            "cs": "ACCEPTED. Provedeno."
                        }
                    }
                ]
            }
        ]
    ]

```

9 Examples of sent Payment Orders

9.1 Unencrypted Domestic Orders

```

{
  "transactionReference": "REF1528392911",
  "valueDate": "2018-06-20",
  "debtorAccountNumber": "000000 6059040004",
  "creditor": {
    "accountNumber": "6060100000",
    "accountBankCode": "6000"
  },
  "amountInCZK": {
    "amount": "2.00"
  },
  "priority": "0",
  "variableSymbol": "1234567890",
  "constantSymbol": "1234567890",
  "specificSymbol": "1234567890",
  "messageForPayee": "messageForPayee",
  "clientReference": "clientReference"
}

```

9.2 Encrypted Domestic Orders

```
MIME-Version: 1.0
Content-Type: multipart/signed; protocol="application/x-pkcs7-signature"; micalg="sha-256"; boundary="-----9922B078327BEFF124CDDC5AE1DC48EB"

This is an S/MIME signed message

-----9922B078327BEFF124CDDC5AE1DC48EB
{
  "transactionReference": "REF1528392911",
  "valueDate": "2018-06-20",
  "debtorAccountNumber": "000000 6059040004",
  "creditor": {
    "accountNumber": "6060100000",
    "accountBankCode": "6000"
  },
  "amountInCZK": {
    "amount": "2.00"
  },
  "priority": "0",
  "variableSymbol": "1234567890",
  "constantSymbol": "1234567890",
  "specificSymbol": "1234567890",
  "messageForPayee": "messageForPayee",
  "clientReference": "clientReference"
}
-----9922B078327BEFF124CDDC5AE1DC48EB
Content-Type: application/x-pkcs7-signature; name="smime.p7s"
Content-Transfer-Encoding: base64
Content-Disposition: attachment; filename="smime.p7s"

MIIIYQYJKoZIhvcNAQcCoIIIIUjCCCE4CAQExDzANBg1ghkgBZQMEAgEFADALBqkq
hkiG9w0BBwGggWiMIIFnjCCBIagAwIBAgIDAQWJMA0GCSqGSIb3DQEBBQUAMGox
CzAJBgNVBAYTAkNaMRcwFQYDVQREw5DemVjaCBSZXB1YmXpYzEPMA0GA1UEBxMG
UHJhZ3VlMRcwFQYDVQREw5QUEYgYmFua2EgYS5zLjEyYmBYGA1UEAxMPYXBpLnBw
ZmJhbWthLmN6MB4XDTE4MDYxODIyMjgyMl0XDTE4MDYxODIyMjgyMl0wGExIjAg
BgkqhkiG9w0BCQEME2I1zXJuYXRACHBmYmFua2EuY30xZARBGNVBAMTCnVpZDog
OTQwODYxHTAbBgNVBAMMFRRlY2huaWNrw70gVcW+aXZhdGVsMRkwFwYDVQQKDBBN
QkVSTkFUX1RFU1RfQVBJMQ4wDAYDVQQHEWUxMTAwMDEYMBYGA1UEBxMPQ2Vza2Eg
cmVudWJsawWthMQ4wDAYDVQQHEWVQcmFoYTESMBA0GA1UEBxMJS3JhdGthIDEwMIIB
IjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAA32Vdrrrv6uw0anwJqwsiz/fV
R/kGbc6X17S7JpQNWJQ6b2l3rESnVf9Pz6XjHjGo5WEpeAae6YjZ/RUuumWA7ujb
/CdGh+nH4Wqk39N+9eAS4hCMrexgce5igouzkfWkg+6wvswW1BVtW4vuDSJSnpM
1/8PskCQU9b1tLEhJ5QBFdyVbSVBtfxDcIVuELEK13BvdjJUkyg2EshJBmDd+o0w
3yAOEr7uIuI4097zfNPNLc5008k2/PQPKZorDgmRMWviL3uSwYaIPOvi7t127Ryn
pZ9gSIUjD2vSvj/UeTdx/NOaxaFneirKUud5xAmer+ajhfIodksb8FmwiaBCqwID
AQABo4IB8zCCAe8wDgYDVROPAQH/BAQDAgWgMBQCWCWSAGG+EIBAQUEB/wQEAwIE
EDCCARcGA1UdIASCAQ4wggEKMIIBBgYCKgMwgf8wJgYIKwYBBQUHAhEwGmh0dHA6
Ly93d3cucHBmYmFua2EuY30vQ1BTMIHUBggrBgEfbQcCAjCBxzAVFg5QUEYgYmFu
a2EgYS5zLjADAgEBGogtVGVudG8gY2VydGlmawWthdCBtdXplIHNSb3V6aXQsIHBv
dXplIG9zb2JlLlCBrdGVyZSBieWwgdnlkYw4gYSBwb3V6ZSBreIHVjZWx1bSwgcHJv
IGt0ZXJlIGJ5bCB2eWRhbi4gRGFsc2kgaW5mb3JtYWNlIG5hbGV6bmV0ZSBuYSBo
dHRwO18vd3d3LnBwZmJhbWthLmN6L0NQUwoKKGMpUFBGIGJhbWthIGeucy4wXAYD
VR0fBFUwUzBROE+gTYZLaHR0cHM6Ly9pYmNjLnBwZmJhbWthLmN6L1BQRldlY1JB
MzEvQ29udHJvbGxlc1NlcnZsZXQ/Y29tbWFuZD1jcmwY3VzdG9tMT02MEMGCisG
AQQBgjccAQoENTAZoByAGmh0dHA6Ly93d3cucHBmYmFua2EuY30vQ1BTorOBEShJ
KVBQRiBiYw5rYSBhLnMuMAkGA1UdEwQCAAAwDQYJKoZIhvcNAQEFBQADggEBAJln
NaY+UVUqYhVq1Uf7Kmsx0yVea0PN2FyOk8Ru8Tg4bcnUG0AkcFaH1Kczjv8V5+mF
caKH1YFGsyV5mZmyZitJG/35EypnePaLufGhnffYjRXXo2wh53ImFBpByApLU69m
b7Qh2AHgx2wF0Ce6DqnWqr6NC97cwgI2osQcPumi./WvRXfmQ1YUbn1SKWZSjWtH
lMTXm1pnhvNNqOZvdg+9RsvBWC4v8P4KvXQ2HtyS5XXht1C9gMoymak4fHdhUNOy
AORI6GLn1PS/HZhcKQwVfzuVtMr4zxc+u7w+z7mXv5+2I7aD30pYH90C5WtjdgP
GUYh0Mr5KktGs9QEt5MxggKDMIICfwIBATBxMGoxCzAJBgNVBAYTAkNaMRcwFQYD
VQREw5DemVjaCBSZXB1YmXpYzEPMA0GA1UEBxMGUHHjZ3VlMRcwFQYDVQREw5Q
UEYgYmFua2EgYS5zLjEyYmBYGA1UEAxMPYXBpLnBwZmJhbWthLmN6AGMBBYkwDQYJ
YIZIAWUDBAIBBQCgqeQwGAYJKoZIhvcNAQkDMQsGCsGSIb3DQEHATAcBgkqhkiG
9w0BCQUxXNMTGwNjE5MjJExNzA5WjAvBgkqhkiG9w0BCQUxIqQg2aHRvGkYAbx5
```

```
s4ULP17S5k9JyFgvAXrrUrFMQ9oOE+sweQYJKoZThvcNAQkPMWwwajALBglghkgB
ZQMEASowCwYJYIZIAWUDBAEWMAsGCWCGSAFlAwQBAjAKBggqhkig9w0DBzAObggq
hkiG9w0DAgICAIAwDQYIKoZThvcNAwICAUAwBwYFKw4DAgcwDQYIKoZThvcNAwIC
ASgwDQYJKoZThvcNAQEbbQAEggEAN7Fz/NMkO2NziW+uyeMEgdgtRqGa7ZcUZfs3
SkJf9DnwE9j7Enu7qeHOMY5+oCc3Kv+BCRRDbL3dUx8goBOr5taZ86wgtNeaNzYd
HgVxH8gmOZYx5L7pCjctc4Hx7JndgqpTOTf7tNGxUxttI9lmkrOGESMfPrm1Kykm
cXfD/PQaqnjtz7/9RqXTWn9wXuKovvAxKwo2WzcgHCXj4gAqhhxKWBOzDeTBWazT
iDSgab8mv+Pp9dIyjhEa6rXarcQD8CRM0Ja2XmwwBpIxTRn0/aHWyAHaRVJS8RUM
zEaQhf08Ef7eQFVLL3bMoJ691bE/tTVQO1mYtOf7oJIUZ1DB3A==
-----9922B078327BEFF124CDDC5AE1DC48EB--
```