PSD2 API

Table of Contents

Environment

API Version – 1.0

Sandbox

PSD API – https://sandbox-psd2-api.mypos.com

Auth API

PSD2 API uses oAuth2 to authorize incoming requests. It uses the authorization code grant type when generating the access token, which requires the Third Party (TP) to create an application in myPOS developers portal. The application will be generated a client id, client secret and API key. Before using any of the scopes, the myPOS client must approve access to one or more of the available scopes (ais, pis, cof). The oAuth2 Token is sent in the header of every request as well as the generated API key of the TP.

Obtain access token

The third party needs to request access from a myPOS client. This should be a one-time process, unless the myPOS client revokes the access at any point, which he is allow to do, or if the access scope needs to be updated/expanded. Each access token contains the token itself, the token type (Bearer), the refresh token and the time of expiration.

Refresh token

Use the obtained access and refresh tokens to renew the expired one by providing them and additional details of the third party itself.

Revoke token

Active tokens can also be manually revoked by the third party. If a myPOS client revokes access to his/her account, all access tokens will be automatically revoked.

Account Information Service Provider (AIS) API

AIS allows an authorized third party to access account related information. Each endpoint is protected by oAuth2. To obtain an access token, follow the Auth API instructions.

List accounts

GET /v1/accounts
This operation allows you to retrieve a list of all accessible client accounts. The list is paginated.

Request Attributes

Name	Type	In	Required	Description
Authorization	String	Header	True	The oAuth2 access token
API-Key	String	Header	True	Consumer key available on the developer portal
X-Request-ID	UUID	Header	True	Unique id for every request. Generated by the initiating party
page	Number	Query	False	The page of the paginated accounts list. The default value is 1 if no other is provided.

Name	Type	In	Required	Description
size	Number	Query	False	The number of accounts per page to returns. The available values are 1-20

Response Attributes

Name	Type	In	Required	Description
X-Request-ID	UUID	Header	True	Unique id generated by the initiating party
accounts	List	Body	True	A list of accounts
account_number	String	accounts	True	An internal account number
iban	String	accounts	True	The IBAN of the account
currency	String	accounts	True	The currency of the account, 3 characters ISO 4217 code (eg. GBP, EUR, USD)
custom_name	String	accounts	True	A custom name specified by the client
balance	String	accounts	True	The available balance in the account
pagination	Object	Body	True	A pagination object with information about the retrieved list page
page_size	Number	pagination	True	The number of accounts per page
page	Number	pagination	True	The page number
total	Number	pagination	True	The total number of accounts

Get account details

GET /v1/accounts/{account_number}/details
This operation allows you to retrieve a more detailed information about a specific account

Request Attributes

Name	Type	In	Required	Description
Authorization	String	Header	True	The oAuth2 access token
API-Key	String	Header	True	Consumer key available on the developer portal
X-Request-ID	UUID	Header	True	Unique id for every request. Generated by the initiating party
account_number	String	Path	True	The internal account number for which the details are to be retrieved

Response Attributes

Name	Type	In	Required	Description
X-Request-ID	UUID	Header	True	Unique id generated by the initiating party
account_number	String	Body	True	An internal account number
Iban	String	Body	True	The IBAN of the account

bic_swift	String	Body	True	The BIC/SWIFT of the account
currency	String	Body	True	The currency of the account, 3 characters ISO 4217 code (eg. GBP, EUR, USD)
custom_name	String	Body	True	A custom name specified by the client
balance	String	Body	True	The available balance in the account
beneficiary_name	String	Body	True	Name of the account holder for consumers or commercial clients
beneficiary address	String	Body	True	Address of the account holder for consumers or commercial clients

Get account transactions

GET /v1/accounts/{account_number}/transactions
This operation allows you to retrieve a list of transactions for a specific account

Request Attributes

Name	Type	In	Required	Description
Authorization	String	Header	True	The oAuth2 access token
API-Key	String	Header	True	Consumer key available on the developer portal
X-Request-ID	UUID	Header	True	Unique id for every request. Generated by the initiating party
account_number	String	Path	True	The internal account number for which the transactions are to be retrieved
page	Number	Query	False	The page of the paginated accounts list. The default value is 1 if no other is provided.
size	Number	Query	False	The number of accounts per page to returns. The available values are 1-20

Response Attributes

Name	Type	In	Required	Description
X-Request-ID	UUID	Header	True	Unique id generated by the initiating party
payment_reference	String	Body	True	A unique reference of the transaction
transaction_type	String	Body	True	The type of the transaction
operation_type	String	Body	True	The type of the operation
transaction_currency	String	Body	True	The currency of the receiving account. 3 characters ISO 4217 code (eg. GBP, EUR, USD)

transaction_amount	Double	Body	True	The amount after possible conversion
original_amount	Double	Body	True	The amount for which the transaction was initiated
original_currency	String	Body	True	The currency in which the transaction was initiated. 3 characters ISO 4217 code (eg. GBP, EUR, USD)
date	String	Body	True	Address of the account holder for consumers or commercial clients
pagination	Object	Body	True	A pagination object with information about the retrieved list page
page_size	Number	pagination	True	The number of accounts per page
page	Number	pagination	True	The page number
total	Number	pagination	True	The total number of accounts

Payment Initiation Service Provider (PIS) API

Initiate payment
POST /v1/make-payment
This operation allows you to initiate a payment on behalf of the myPOS client.
Note: The client must sign the payment before it is sent for processing

Request Attributes

Name	Type	In	Required	Description
Authorization	String	Header	True	The oAuth2 access token
API-Key	String	Header	True	Consumer key available on the developer portal
X-Request-ID	UUID	Header	True	Unique id for every request. Generated by the initiating party
acnt_nbr_snd	String	Body	True	The internal account number from which to initiate a payment
iban	String	Body	True	The IBAN of the receiver
charges	String	Body	False	The charges for the payment. Available values are SHA and OUR. The default is SHA.

Confirmation Of Funds (COF) API

COF API allows you to check whether funds are available for a payment transaction on an account linked with a given card or by the account number itself.

Check funds availability

POST /v1/funds-available

Check whether the balance in the particular account is sufficient for the payment transaction

Request Attributes

Name	Type	In	Required	Description
Authorization	String	Header	True	The oAuth2 access token
API-Key	String	Header	True	Consumer key available on the developer portal
X-Request-ID	UUID	Header	True	Unique id for every request. Generated by the initiating party
card_number	String	Body	True / False	The PAN of the credit/debit card. Required if account_number parameter is not provided
account_number	String	Body	True / False	The internal account number. Required if the card_number parameter is not provided
amount	Double	Body	True	The amount of the payment transaction
currency	String	Body	True	The currency in which the transaction to be initiated. 3 characters ISO 4217 code (eg. GBP, EUR, USD)
payee	String	Body	True	The name of the merchant

Response Attributes

Name	Type	In	Required	Description
X-Request-ID	UUID	Header	True	Unique id generated by the initiating party
funds_available	Boolean	Body	True	A Boolean value stating whether the requested amount is available in the account