

NPC CONFIRMATION OF PAYEE SCHEME API EXAMPLES

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Abstract

This document sets out examples for implementing API for the Confirmation of Payee Requests and Responses.

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0 Document Information

0.1 References

This section lists relevant documents of interest.

| | Document Number | Title | Issued by: |
|-----|------------------|---|------------|
| [1] | NPC051-01 | NPC Confirmation of Payee Implementation Guidelines 2023 | NPC |
| [2] | NPC050-01 | 2023 NPC Confirmation of Payee Rulebook | NPC |
| [3] | <u>ISO 20022</u> | ISO 20022 XML Identification Verification messages: <ul style="list-style-type: none"> • Identification Verification Request • Identification Verification Report | ISO |
| [4] | ISO 13616 | Financial services – International bank account number (IBAN) – Part 1: Structure of the IBAN | ISO |
| [5] | ISO 9362 | Business Identifier Codes (BIC) | ISO |
| [6] | <u>RFC 7159</u> | The JavaScript Object Notation (JSON) Data Interchange Format | IETF |

0.2 Version History

| Version | Date | Edited by | Comments |
|---------|------------|-----------------|---|
| 1.0 | 2023-02-23 | NPC Secretariat | Final version agreed by CoP WG and decided by NPC Scheme Management Committee (SMC), February 23, 2023, to publish version 1.0. |

0.3 Purpose of the document

This document is an appendix to the NPC Confirmation of Payee Scheme Implementation Guidelines [1]. The API examples provided in this document refers to the use-cases described in the NPC Confirmation of Payee Scheme Rulebook and provides generic guidelines. Note that these examples not by any means are to be considered as a complete guide to implement the Confirmation of Payee (CoP) APIs but provides examples that may contribute to harmonisation of the interfaces implemented across different service providers.

The API examples are provided as support to the NPC Confirmation of Payee Scheme. The NPC Confirmation of Payee Scheme (“Scheme”) is a set of rules, practices and standards to achieve interoperability for the provision and operation of confirming Payee Payment Accounts between Participants of the Scheme prior to making a payment. A Participant is any PSP as defined in Payment Services Directive that is eligible to participate in the Scheme in accordance with Rulebook section 4.4.

1 Introduction

In this document, we provide examples of API messages for the most common use-cases as outlined in the NPC Confirmation of Payee Rulebook, using the message elements found in the Implementation Guidelines document. The idea behind providing these examples is to create a common ground for implementations and hopefully avoid unnecessary fragmentation across different implementations.

The NPC will be happy to receive feedback from the community with proposals for improvement and other general or specific comments to the API examples. Please send these comments to the NPC using the following e-mail address: info@npcouncil.org.

1.1 Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- PSPs must be allowed to use the character set currently in use at national level;
- PSPs cannot be required to support the full character set.

Therefore:

- The ISO 20022 Identification Verification Request and Identification Verification Report XML messages allow for the full range of global language requirements (UTF-8).
- PSPs must be able to support the Latin character set commonly used in international communication and in addition to this, the Scandinavian characters and the @-sign, as follows:

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 å ä ö æ ø

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 Å Ä Ö Æ Ø

0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + @

Space

- References, identifications and identifiers must respect the following [8]:
 - Content is restricted to the Latin character set.
 - Content must not start or end with a '/'
 - Content must not contain '//'

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set including the Scandinavian characters and the @-sign referred to above.

1.2 General Message Element Specifications

1.2.1 Actors related to the Message Element Specifications

| Term | ISO term | Definition |
|-----------|--|---|
| Payer | Creator/Party/name Creator/Agent/BIC (PSP as Payer) | The Payer of the Payer PSP that initiates the Request. Could also be the PSP that initiates the Request. Party that created the identification assignment. |
| Payer PSP | Assigner/Agent/Financial Institution <ul style="list-style-type: none"> • BICFI | Scheme participant that receives the Request from the Payer and sends it further on to the Payee PSP according to the information given and the Scheme rules. |
| Payee | Verification/Party <ul style="list-style-type: none"> • Name/ID Verification/Account <ul style="list-style-type: none"> • IBAN | The Payee that has a Payment Account at the Payee PSP; holds the Payment Account that is to be verified. It could also be the Payee PSP that holds the Payment Account to verified. |

| Term | ISO term | Definition |
|------------------------|--|---|
| Payee PSP | Verification/Agent/Financial Institution <ul style="list-style-type: none"> BICFI | Scheme participant that receives the Request from the Payer PSP and verifies the account according to the Request |
| First PSP in the chain | First Agent <ul style="list-style-type: none"> BICFI | Identifies the first agent in the identification chain, following the payment initiating party. |
| Assigner | Agent <ul style="list-style-type: none"> BICFI | Payer PSP; party that assigns the identification assignment to another party. This is also the sender of the request message. |
| Assignee | Agent <ul style="list-style-type: none"> BICFI | Payee PSP; party that the identification assignment is assigned to. This is also the receiver of the request message. |
| Payer's or Payee's PSP | Agent <ul style="list-style-type: none"> BICFI | ISO term for Financial Institution defined by BICFI (same as a PSP) |
| Creator | Creator | The Payer (private individuals/corporate/PSP). Party that created the identification assignment. Could also be a PSP. Creator is not an NPC Core Service in this version. |

1.2.2 The reference of the Request

To distinguish which Request type that should be processed a unique reference for each Request defined by the Payer or the Payer's PSP will be used. To enable this the unique reference must start with three specific characters that distinguish both types of requests followed by a unique reference.

The starting characters are:

| | |
|------------|--|
| CAR | Request type Confirmation of Account Request |
| CPR | Request type Confirmation of Payee Request |

1.2.3 Name verification and matching

Information about name verification and matching can be found in the NPC CoP Implementation Guidelines under section 1.5.5, Name verification and matching.

1.3 Coverage of the API-examples

The API-examples are not comprehensive, meaning that they only provide examples of simple request/response in pairs for the most common scenarios. This means that more complex use-cases need to be based on the implementation guidelines. The API examples covers single request APIs (not bulk requests) for both CAR and CPR in addition to response examples for each.

The API-examples in the following sections are provided with the same section numbers as in the IG-document.

1.4 API Structure

The interface is resource oriented. Resources can be addressed under the API endpoints

`https://{environment}.{provider}/{version}/{service}/{service-type}`

using additional content parameters {parameters}

where

- {environment} is the environment for the addressed API, this will typically at least have two separate environment for test and production.

- {provider} is the host and path of the API, which is not further mentioned.
- {version} is denoting the version number of the interface
- {service} has the values CAR-request and CPR-request
- {service-type} has the values single or bulk
- {parameters} are content attributes encoded in JSON

The structure of the request/response is described according to the following categories

- Header: Attributes encoded in the HTTP header of request or response
- Request: Attributes within the content parameter set of the request
- Response: Attributes within the content parameter set of the response, encoded in JSON

1.5 API Access Methods

The following tables give an overview on the HTTP access methods supported by the new API endpoint and by resources created through this API.

1.5.1 API Access for single Confirmation of Account Request

| Endpoints/Resources | Method | Condition | Description |
|---|--------|-----------|---------------------------|
| https://{provider}/{version}/car-request/single | POST | Mandatory | Send a single CAR request |

1.5.2 API Access for bulk Confirmation of Account Request

| Endpoints/Resources | Method | Condition | Description |
|---|--------|-----------|-----------------------------|
| https://{provider}/{version}/car-request/bulk | POST | Mandatory | Send a bulk of CAR requests |

1.5.3 API Access for single Confirmation of Payee

| Endpoints/Resources | Method | Condition | Description |
|---|--------|-----------|---------------------------|
| https://{provider}/{version}/cpr-request/single | POST | Mandatory | Send a single CPR request |

1.5.4 API Access for bulk Confirmation of Payee

| Endpoints/Resources | Method | Condition | Description |
|---|--------|-----------|-----------------------------|
| https://{provider}/{version}/cpr-request/bulk | POST | Mandatory | Send a bulk of CPR requests |

1.6 Data fields in the examples

Each API example has an accompanying table describing data elements contained within the message body. All elements are based on the elements contained within the NPC Confirmation of Payee Implementation Guidelines. The table correlates the JSON data elements in the API examples to their counterpart ISO name and identifies the data properties of the field. Duplicates of a field with the same name and function is not duplicated and are listed in the order that they occur in the examples.

2 Mandatory PSP-to-PSP Messages

2.1 Confirmation of Account Request (CAR)

The Request type CAR is to be used when the purpose only is to check correctness and reachability of a Payment Account.

The following parameters regarding the Payment Account are to be provided by Payer PSP based on information from the Payer:

- Payee PSP – BIC
- Account to be confirmed – IBAN

The Request type CAR can be sent as a Single Request in real-time or as a Bulk Request. The examples provided are for a Single Request only.

The IdentificationVerificationRequest message is sent by an assigner (Payer PSP) to an assignee (Payee PSP). It is used to request the verification account identification information.

2.1.1 Data fields in the message

The Confirmation of Account Request example contains the following data elements:

| JSON Name | Simple type | Limit | Data type | ISO Name |
|-----------------------|-------------|----------|-------------------|------------------------|
| messageIdentification | String | 35 chars | Unique Identifier | Message Identification |
| creationDateTime | String | 19 chars | Date and Time | Creation Date Time |
| bicfi | String | 11 chars | Unique Identifier | BICFI |
| identification | String | 35 chars | Unique Identifier | Identification |
| iban | String | 30 chars | Unique Identifier | IBAN |

2.1.2 Confirmation of Account Request

The attributes contained in this request are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type).

API Example

```
HTTP /1.x POST /v1/car-request/single
Host: prod.api.testbank.no
Request-ID: TESTNO21-API-CAR-810970718t662
Accept: application/json
Content-Type: application/json
Accept-Encoding: gzip, deflate
{
  "assignment": {
```



```
"messageIdentification": "AJBVCH2768187-NLJNCGVA-872610AFB-A12CAE",
"creationDateTime": "2022-03-22T19:56:22",
"assigner": {
  "agent": {
    "financialInstitutionIdentification": {
      "bicfi": "TESTNO21"
    }
  }
},
"assignee": {
  "agent": {
    "financialInstitutionIdentification": {
      "bicfi": "TESTNO22"
    }
  }
},
"verification": {
  "identification": "CAR-AJBVCH2768187-NLJNCGVA-872610AFB-A12CAE",
  "partyAndAccountIdentification": {
    "account": {
      "identification": {
        "iban": "NO3960311234213"
      }
    },
    "agent": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO22"
      }
    }
  }
}
```

2.2 Confirmation of Account Response (CAR)

The IdentificationVerificationReport message is sent by an assigner (Payee PSP) to an assignee (Payer PSP). It is used to confirm whether or not the presented account identification information is correct.

The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message. The IdentificationVerificationReport message can contain one or more reports. The IdentificationVerificationReport message may include a reason if the presented account identification information is confirmed to be incorrect.

The IdentificationVerificationReport message may include the correct party and/or account identification information.

2.2.1 Data fields in the message

The Confirmation of Account Response example contains the following data elements:

| JSON Name | Simple type | Limit | Data type | ISO Name |
|------------------------|-------------|----------|-------------------|-------------------------|
| messageIdentification | String | 35 chars | Unique Identifier | Message Identification |
| creationDateTime | String | 19 chars | Date and Time | Creation Date Time |
| bicfi | String | 11 chars | Unique Identifier | BICFI |
| originalIdentification | String | 35 chars | Unique Identifier | Original Identification |
| verification | Boolean | N/A | Information | Verification |
| iban | String | 30 chars | Unique Identifier | IBAN |
| code | String | 4 chars | Pre-defined code | Code |

2.2.2 Confirmation of Account Response when response is TRUE

The attributes contained in this response are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type.)

API Example

```
HTTP/1.x 200 OK
Correlation-ID: TESTNO21-API-CAR-810970718t662
Content-Type: application/json
{
  "assignment": {
    "messageIdentification": "LDCAERFACAEWAS-CADSAERSAA-LDOAPERASRSDCA",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO22"
        }
      }
    },
    "assignee": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO21"
      }
    }
  },
}
```

```

"originalAssignment": {
  "messageIdentification": "AJBVCH2768187-NLJNCGVA-872610AFB-A12CAE",
  "creationDateTime": "2022-03-22T19:56:22"
},
"report": {
  "verification": true,
  "originalPartyAndAccountIdentification": {
    "account": {
      "identification": {
        "iban": "NO3960311234213"
      }
    },
    "agent": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO22"
      }
    }
  }
}
}

```

2.2.3 Confirmation of Account Response when response is FALSE

The attributes contained in this response are:

(Please see Rulebook for a comprehensive explanation of the attributes.)

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type.)
- 96 The reason code when the Value in a Response is incorrect (Mandatory)

API Example

HTTP/1.x 200 OK

Correlation-ID: **TESTNO21-API-CAR-810970718t662**

Content-Type: **application/json**

Content-Encoding: **gzip**

```

{
  "assignment": {
    "messageIdentification": "LDCAERFACAEWAS-CADSAERSAA-LDOAPERASRSDCA",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
        "financialInstitutionIdentification": {

```

```
        "bicfi": "TESTNO22"
      }
    },
    "assignee": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO21"
      }
    },
    "originalAssignment": {
      "messageIdentification": "AJBVCH2768187-NLJNCGVA-872610AFB-A12CAE",
      "creationDateTime": "2022-03-22T19:56:22"
    },
    "report": {
      "verification": false,
      "reason": {
        "code": "AC01"
      }
    },
    "originalPartyAndAccountIdentification": {
      "account": {
        "identification": {
          "iban": "NO3960311234213"
        }
      },
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO22"
        }
      }
    }
  }
}
```

Example provided for AC01 Account does not exist.

The reason codes explain the reason for a Response containing a FALSE value on a Request. It is defined by the Payee PSP which responds to a Request. See Message Element Specifications section 2.5 below with reason codes.

2.2.4 Confirmation of Account Response when request is formatted incorrectly

The attributes contained in this response are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type.)
- 95 The reason code when format is wrong or compliant attributes are missing or incorrect (Mandatory)

API Example

```
HTTP/1.x 200 OK
Correlation-ID: TESTNO21-API-CAR-810970718t662
Content-Type: application/json
Content-Encoding: gzip
{
  "assignment": {
    "messageIdentification": "ADLAECZDA-SCAASERSA-IMCLELMACA-CALERIEAR",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO22"
        }
      }
    },
    "assignee": {
      "financialInstitutionIdentification": {
        "bicfi": "INVALID"
      }
    }
  },
  "originalAssignment": {
    "messageIdentification": "AJBVCH2768187-NLJNCGVA-872610AFB-A12CAE",
    "creationDateTime": "2022-03-22T19:56:22"
  },
  "report": {
    "verification": false,
    "reason": {
      "code": "RC06"
    }
  },
  "originalPartyAndAccountIdentification": {
    "account": {
```

```
    "identification": {  
      "iban": "NO3960311234213"  
    }  
  },  
  "agent": {  
    "financialInstitutionIdentification": {  
      "bicfi": "TESTNO22"  
    }  
  }  
}
```

Example provided for Reason Code RC06 Debtor (Payer PSP) BIC identifier is invalid or missing.

The reason codes explain the reason for a Response containing a FALSE value on a Request. It is defined by the Payee PSP which responds to a Request. See Message Element Specifications section 2.5 below with reason codes.

2.3 Confirmation of Payee Request (CPR)

The Request type CPR is used when confirming that the Payee's Payment Account is correct and open for deposits in combination with confirming that Payee name or Payee Id matches the specific Payment Account.

The following parameters regarding the Payment Account are to be provided by the Payer and/or Payer PSP:

- Payee PSP – BIC
- Account to be confirmed – IBAN
- Name of the Payee OR Id of the Payee

The Request type CPR can be sent as a Single Request in real-time or as a Bulk Request. The examples provided are for a Single Request only. Both an example using the Payee name and Payee identification is provided.

The request will be responded to the Payer PSP by the Payee PSP with a TRUE (correct and reachable AND Payee Id is matching, or Payee name is matching) or a FALSE value together with the relevant reason code.

For name matching a FALSE value with a specific reason code Payee Name close match ("close match") indicates that there is only a minor deviation, according to agreed algorithm, between the name given by Payer and the name registered by the Payee PSP. When using Identification instead of the Payee name, only "no-match" or "match" are available responses. The reason code close match will make it possible for the Payer PSP to inform and communicate with the Payer in an effective and user-friendly way to avoid too many unnecessary no match.

The IdentificationVerificationRequest message is sent by an assigner (Payer PSP) to an assignee (Payee PSP). It is used to request the verification of party and account identification information.

The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages. The IdentificationVerificationRequest message can contain one or more verification requests.

2.3.1 Data fields in the message

The Confirmation of Payee Request example contains the following data elements:

| JSON Name | Simple type | Limit | Data type | ISO Name |
|-----------------------|-------------|----------|-------------------|------------------------|
| messageIdentification | String | 35 chars | Unique Identifier | Message Identification |
| creationDateTime | String | 19 chars | Date and Time | Creation Date Time |
| bicfi | String | 11 chars | Unique Identifier | BICFI |
| name | String | 70 chars | Information | Name |
| identification | String | 35 chars | Unique Identifier | Identification |
| iban | String | 30 chars | Unique Identifier | IBAN |
| code | String | 4 chars | Pre-defined code | Code |

2.3.2 Confirmation of Payee Request – Using Name

The attributes contained in this request are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 21 The name of the Payee (Mandatory if not AT-24 is used)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type).

API Example

HTTP /1.x POST /account/verify-account/single

Host: **prod.api.testbank.no**

Request-ID: **TESTNO21-API-CAR-810970718t662**

Accept: **application/json**

Content-Type: **application/json**

Accept-Encoding: **gzip, deflate**

```
{
  "assignment": {
    "messageIdentification": "LADMAEADGA-JIAONP0GYGWA9OGV-ONAPFGNAEH",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO21"
        }
      }
    },
  },
  "assignee": {
    "agent": {
```

```

    "financialInstitutionIdentification": {
      "bicfi": "TESTNO22"
    }
  },
  "verification": {
    "identification": "CPR-DLAEACASEFA-DCACEFAC-LDKJNGUONBVC",
    "partyAndAccountIdentification": {
      "party": {
        "name": "John Doe"
      },
      "account": {
        "identification": {
          "IBAN": "NO3960311234213"
        }
      }
    },
    "agent": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO22"
      }
    }
  }
}

```

2.3.3 Confirmation of Payee Request – Using Identification

The attributes contained in this request are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 24 The Payee Identification Code (Id) (Mandatory if not AT-21 is used)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type).

API Example

HTTP /1.x POST /account/verify-account/single

Host: **prod.api.testbank.no**

Request-ID: **TESTNO21-API-CAR-810970718t662**

Accept: **application/json**

Content-Type: **application/json**

Accept-Encoding: **gzip, deflate**

```

{
  "assignment": {

```



```
"messageIdentification": "LADMAEADGA-JIAONP0GYGWA9OGV-ONAPFGNAEH",
"creationDateTime": "2022-03-22T19:57:22",
"assigner": {
  "agent": {
    "financialInstitutionIdentification": {
      "bicfi": "TESTNO21"
    }
  }
},
"assignee": {
  "agent": {
    "financialInstitutionIdentification": {
      "bicfi": "TESTNO22"
    }
  }
},
"verification": {
  "identification": "CPR-DLAEACASEFA-DCACEFAC-LDKJNGUONBVC",
  "partyAndAccountIdentification": {
    "party": {
      "identification": {
        "privateIdentification": {
          "other": {
            "identification": "12345678910",
            "schemeName": {
              "code": "NIDN"
            }
          }
        }
      }
    }
  },
  "account": {
    "identification": {
      "iban": "NO3960311234213"
    },
    "agent": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO22"
      }
    }
  }
}
```

2.4 Confirmation of Payee Response (CPR)

The IdentificationVerificationReport message is sent by an assigner (Payee PSP) to an assignee (Payer PSP). Note that assigner and assignee have been switched in comparison to the Request message. It is used to confirm whether the presented party and account identification information is correct.

The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message. The IdentificationVerificationReport message can contain one or more reports. The IdentificationVerificationReport message may include a reason if the presented party and account identification information is confirmed to be incorrect. The IdentificationVerificationReport message may include the correct party and account identification information.

2.4.1 Data fields in the message

The Confirmation of Account Response examples contain the following data elements:

| JSON Name | Simple type | Limit | Data type | ISO Name |
|------------------------|-------------|----------|-------------------|-------------------------|
| messageIdentification | String | 35 chars | Unique Identifier | Message Identification |
| creationDateTime | String | 19 chars | Date and Time | Creation Date Time |
| bicfi | String | 11 chars | Unique Identifier | BICFI |
| originalIdentification | String | 35 chars | Unique Identifier | Original Identification |
| verification | Boolean | N/A | Information | Verification |
| iban | String | 30 chars | Unique Identifier | IBAN |
| code | String | 4 chars | Pre-defined code | Code |

2.4.2 Confirmation of Payee Response when result is a “match”

The attributes contained in this response are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type)

API Example

```
HTTP/1.x 200 OK
POST /account/verify-account/single
Correlation-ID: TESTNO21-API-CAR-810970718t662
Content-Type: application/json
{
  "assignment": {
    "messageIdentification": "LNALNVLN-GAOVACAS-AEFACATFAA",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
```

```
    "financialInstitutionIdentification": {
      "bicfi": "TESTNO22"
    }
  },
  "assignee": {
    "agent": {
      "financialInstitutionIdentification": {
        "bicfi": "TESTNO21"
      }
    }
  },
  "originalAssignment": {
    "messageIdentification": "LADMAEADGA-JIAONP0GYGWA9OGV-ONAPFGNAEH",
    "creationDateTime": "2022-03-22T19:57:22"
  },
  "report": {
    "originalIdentification": "CPR-DLAEACASEFA-DCACEFAC-LDKJNGUONBVC",
    "verification": true,
    "originalPartyAndAccountIdentification": {
      "account": {
        "identification": {
          "IBAN": "NO3960311234213"
        },
        "agent": {
          "financialInstitutionIdentification": {
            "bicfi": "TESTNO22"
          }
        }
      }
    }
  }
}
```

2.4.3 Confirmation of Payee Response when result is a “close match”

The attributes contained in this response are:

- 06 The BIC code of the Payer PSP (Mandatory)
- 20 The IBAN of the Payment Account of the Payee (Mandatory)
- 23 The BIC code of the Payee PSP (Mandatory)
- 94 The Payer reference of a Request (Mandatory, including the three starting characters that defines the Request type)
- 96 The reason code when the Value in a Response is incorrect (Mandatory)

API Example

```
HTTP/1.x 200 OK
POST /account/verify-account/single
Correlation-ID: TESTNO21-API-CAR-810970718t662
Content-Type: application/json
{
  "assignment": {
    "messageIdentification": "LNALNVLN-GAOVACAS-AEFACATFAA",
    "creationDateTime": "2022-03-22T19:57:22",
    "assigner": {
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO22"
        }
      }
    },
    "assignee": {
      "agent": {
        "financialInstitutionIdentification": {
          "bicfi": "TESTNO21"
        }
      }
    }
  },
  "originalAssignment": {
    "messageIdentification": "LADMAEADGA-JIAONP0GYGWA9OGV-ONAPFGNAEH",
    "creationDateTime": "2022-03-22T19:57:22"
  },
  "report": {
    "originalIdentification": "CPR-DLAEACASEFA-DCACEFAC-LDKJNGUONBVC",
    "verification": false,
    "reason": {
      "code": "PN02"
    }
  },
  "originalPartyAndAccountIdentification": {
    "account": {
```



```

    }
  },
  "originalAssignment": {
    "messageIdentification": "LADMAEADGA-JIAONP0GYGWA9OGV-ONAPFGNAEH",
    "creationDateTime": "2022-03-22T19:57:22"
  },
  "report": {
    "originalIdentification": "CPR-DLAEACASEFA-DCACEFAC-LDKJNGUONBVC",
    "verification": false,
    "reason": {
      "code": "PN01"
    },
    "originalPartyAndAccountIdentification": {
      "account": {
        "identification": {
          "iban": "NO3960311234213"
        },
        "agent": {
          "financialInstitutionIdentification": {
            "bicfi": "TESTNO22"
          }
        }
      }
    }
  }
}

```

2.5 Message Element Specifications

2.5.1 Reason codes AT-95

Reasons codes to be used in a Response when the format is wrong, compliant attributes are missing or incorrect (False) or not able to process due technical reasons:

| Code | ISO Name | Confirmation of Payee Core Reason for AT-95 |
|------|---------------------------------|---|
| FF01 | InvalidFileFormat | File format incomplete or invalid. |
| NORR | NoReportRecieved | No response on request within timeframe. |
| DS28 | ReturnForTechnicalReason | Return following technical problems resulting in erroneous transaction. |
| RC06 | InvalidDebtorBICIdentifier | Debtor (Payer PSP) BIC identifier is invalid or missing. |
| RC07 | InvalidCreditorBICIdentifier | Creditor (Payee PSP) BIC identifier is invalid or missing. |
| TM01 | InvalidCutOffTime | Associated message was received after agreed processing cut-off time. |
| BNOR | AccountHoldingBankNotRegistered | PSP is not registered under this Scheme. |

| Code | ISO Name | Confirmation of Payee Core Reason for AT-95 |
|------|----------------------------------|---|
| MS03 | NotSpecifiedReasonAgentGenerated | Reason has not been specified by agent (Payee PSP). |

2.5.2 Reason codes AT-96

Reasons codes to be used in a Response when the value in a Response is incorrect (False):

| Code | ISO Name | Confirmation of Payee Core Reason for AT-96 |
|------|-----------------------------------|--|
| AC01 | IncorrectAccountNumber | Account identifier invalid (i.e., invalid IBAN or account number does not exist). |
| AG01 | TransactionForbiddenOnThisAccount | Transaction forbidden on this type of account (Payment cannot be made to this account e.g., not open for deposits, blocked, closed). |
| PI01 | PayeeIdentificationDoNotMatch | Payee Identification and Payment Account number do not match. |
| PN01 | PayeeNameDoNotMatch | Payee name and Payment Account number do not match. |
| PN02 | PayeeNameCloseMatch | Payee name and Payment account number is a close match. |
| NR01 | NoReasonPossible | PSP not able to confirm details and no reason is stated. Used when not able to confirm Payee (e.g., hidden identity, payee has chosen not to be revealed etc). |