TECHNICAL REQUIREMENTS FOR THE API
OF PPF banka a.s. for the Third Parties

Contents:

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Verze: 20180701

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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 Internetbanking* (hereinafter "the SBT"), in the contract documents for Internetbanking (hereinafter "IB"), in the *General Business Terms of PPF banka a.s.* (hereinafter "the GBT"), in the *User Guide for Internetbanking 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 SBT, or the meaning specified in the individual provisions of the GBT and/or SBT and/or these Technical Requirements for the API. The current versions of the SBT, the GBT, and the Technical Requirements for the API are available at www.ppfbanka.cz.

The Technical Requirements for the API contain a technical description of the API solution (see 3.1), extended to include information needed for successful machine communication. They are intended for all entities that work with the Bank's public application programming interface for the Account Information Service and the Payment Initiation Service as defined in the SBT and in Act No 370/2017 on Payments (hereinafter "the Payments Act").

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 6 p.m. Customer Service handles questions e-mailed outside the above hours during the Business Hours on the next Business Day.

2 Public Banking API

The API is divided into two basic parts of the individual functions.

Each of the functions set out herein involves the Third Party's obligation to open the communication session with the Bank by its identification (authentication) and send the specified unique identifier as per the technical description of the API solution (see 3.1).

The unique identifier is an obligatory input parameter for using the other functions described herein.

The described API firmly stipulates that JavaScript Object Notation (https://www.json.org/) is the input and output format in communication at all times.

2.1 The Account Information Service (AISP)

2.1.1 Overview of Payment Accounts

This function provides a paginated list of the Client's Payment Accounts based on the identification sent upon starting the communication session. Each Payment Account in the list contains a unique identifier.

2.1.1.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/accounts

Name	Data type	Description
SIZE	INTEGER	The number of records in a page
PAGE	INTEGER	The required page
SORT	STRING	A list of fields for sorting sequenced by meaning
ORDER	STRING	A list of ordering methods (ASC, DESC)

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2.1.1.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200:

Name	Data type	Description	Example
PAGE	ARRAY	Statements of the Client's Payment Accounts	3.2

Responses ID 400, 401 and 404:

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

2.1.2 Balance in the Payment Account

This function provides detailed information about the balance in the Client's particular Payment Account as per the input parameter for the unique identification of the Payment Account and the unique identifier submitted upon starting the communication session.

2.1.2.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/accounts/{id}/balance

Name	Data type	Description
ID	STRING	Unique identifier of the Client's Payment Account

2.1.2.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200:

Name	Data type	Description	Example
BALANCES	ARRAY	Overview of balances in the Client's Payment Account	3.4

Responses ID 400, 401 a 404:

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

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2.1.3 Overview of Payment Transactions

This function provides a paginated list of Payment Transactions in the Client's particular Payment Account as per the input parameter for the unique identification of the Payment Account and the unique identifier submitted upon starting the communication session.

2.1.3.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/accounts/{id}/transactions

Name	Data type	Format	Description
ID	STRING		The unique identifier of the Client's Payment Account
FromDATE	STRING	DATE-TIME	Date and time of the beginning of the transaction history
ToDATE	STRING	DATE-TIME	Date and time of the end (inclusive) of the transaction history
SIZE	INTEGER		Number of records in the page
PAGE	INTEGER		The required page
SORT	STRING		A separate list of fields sequenced by meaning
ORDER	STRING		List of ordering methods (ASC, DESC)

2.1.3.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200

Name	Data type	Description	Example
PAGE	ARRAY	List of Payment Transactions	3.5

Response ID 400, 401 a 404

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

2.2 The Payment Initiation Service (PISP)

2.2.1 Giving a new Payment Order

This function helps to send instructions to the Bank to create a new one-time Payment Order for the Client as per the unique identifier submitted upon starting the communication session.

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2.2.1.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/payments

Name	Data type	Description	Example
PAYMENT	ARRAY	Particulars of the Payment Order	3.6

2.2.1.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200

Name	Data type	Description	Example
PAYMENTINFO	ARRAY	Identification of a successfully created Payment Order	3.7

Responses ID 400, 401 a 404

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

2.2.2 Checking the status of a Payment Order

This function helps to find the status of the Client's particular Payment Order as per the unique identifier submitted upon starting the communication session and the input parameter with a unique identification of the Payment Order.

2.2.2.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/payments/{paymentId}/status

Name	Data type	Description
PAYMENTID	STRING	Identification of the Payment Order

2.2.2.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

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Response ID 200:

Name	Data type	Description	Example
STATUS	ARRAY	Status of the Payment Order	3.8

Responses ID 400, 401 a 404:

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

2.2.3 Initiation of Payment Order authorisation – the generation of a text message code

This function generates and sends a mobile text message code for authorising a particular Payment Order of the Client as per the unique identifier submitted upon starting the communication session and the input parameter with a unique identification of the Payment Order.

2.2.3.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/payments/{paymentId}/sign

Name	Data type	Description
PAYMENTID	STRING	Identification of the Payment Order

2.2.3.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200:

Name	Data type	Description	Example
SignInfo	ARRAY	Identifier of the text message code	3.9

Responses ID 400, 401 a 404:

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

2.2.4 Payment Order authorisation

This function helps to authorise the Client's particular Payment Order as per the unique identifier submitted upon starting the communication session, the input parameter with a unique identification of the Payment Order, and the input parameter with the identifier of the text message code.

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2.2.4.1 Request

URI for using the function and a structured list of input parameters:

The POST method: https://api.ppfbanka.cz/payments/{paymentId}/sign/{signId}

Name	Data type	Description	Example
SignInfo	ARRAY	Input data for verifying the text code	3.10

2.2.4.2 Response

A list of the possible responses by the Bank's server, followed by a structured list of response codes:

ID	Description
200	Your request was successful
400	Bad request
401	Not authorised
404	Not found

Response ID 200:

Name	Data type	Description	Example
STATUS	ARRAY	The Payment Order processing status	3.8

Responses ID 400, 401 a 404:

Name	Data type	Description	Example
ERROR	ARRAY	List of error states	3.3

3 Details of requests and responses

3.1 Technical description of the API solution

You can find a technical description of the API solution (Swagger) in the separate document *API Swagger for the Third Parties* on the Bank's Website.

3.2 Overview of Payment Accounts

Name	Data type	Description	Example
ID	STRING	API Identifier of the Payment Account	
IDENTIFICATION	OBJECT	Identification of the Payer's account	3.11
CURRENCY	STRING	Currency of the account	3.12
ORDER	STRING	List of ordering methods (ASC, DESC)	
SERVICER	OBJECT	Details about the account	3.13
NAME	STRING	Name of the account	
PRODUCT	STRING	Name of the Product	

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3.3   List of error states

Name	Data type	Description
ERROR	STRING	Contains a specific error code
PARAMETERS	OBJECT	Specified and described error code
SCOPE	STRING	JSON determines the part of the element of the request with an error
MESSAGE	STRING	Optional text

3.4   Overview of balances in a Payment Account

Name	Data type	Description	Example
TYPE	NUMBER	Denotes the type of the balance	accounting, available
AMOUNT	OBJECT	Amount	3.14
CreditDebitIndicator	STRING	Indication of a positive (credit) or negative (debit) balance	DBIT, CRDT
DATE	OBJECT	Date and time	3.15

3.5   Statement of Payment Transactions

Name	Data type	Format	Description	Example
ID	STRING		Identifier of the transaction	
BookingDATE	STRING	DATE	Date of booking	
TransactionTYPE	STRING		Type of the transaction	
CounterPartyAccount	OBJECT		The counterparty's account	3.17
ProductBankRef	STRING		ID of the Product	number of the Card, ...
AMOUNT	OBJECT		Amount	3.14
FEE	OBJECT		Fee	3.14
DESCRIPTION	STRING		Description	
VariableSymbol	STRING		Variable symbol	
ConstantSymbol	STRING		Constant symbol	
SpecificSymbol	STRING		Specific symbol	

3.6   Details of the Payment Order

Name	Data type	Description	Example
valueDate	STRING	Value date	2018-01-18T00:00:00.000Z
debtorAccountId	STRING	Account identification in IB documents	
Creditor	STRING	The payee's account	3.18
Amount	STRING	Amount	3.16
VariableSymbol	STRING	Variable symbol	
ConstantSymbol	STRING	Constant symbol	

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Name	Data type	Description	Example
SpecificSymbol	STRING	Specific symbol	
MessageForPayee	STRING	Message for the payee	
ClientReference	STRING	Information for the payer	

3.7 Identifier of a successfully created Payment Order

Name	Data type	Description	Example
PaymentID	STRING	Identifier of a created Payment Order	301.7.36985.1

3.8 Status of a Payment Order

Name	Data type	Description	Example
Status	STRING	A code under IB Documents, showing the status of the Payment Order (see the User Guide, Part V, point 3.1)	VERIF

3.9 Identifier of the text message code

Name	Data type	Description	Example
Timestamp	STRING	Timestamp for the text message code	20180123134210

3.10 Input data for verifying the text message code

Name	Data type	Description
MobileKey	STRING	Mobile key

3.11 Identification of the Payment Account

Name	Type	Description	Example
IBAN	STRING	IBAN	
OtherAccountNumber	STRING	Other identifier of the Payer's Payment Account	The Payment Account number without the Bank's code

3.12 Currencies of Payment Accounts

Name	Designation	Name	Designation
Swiss frank	CHF	**British pound sterling**	GBP
Czech crown	CZK	**Russian rouble**	RUB
Euro	EUR	**US dollar**	USD
…			

3.13 Payment Account details

Name	Type	Description
BankCode	STRING	Code of the Bank
CountryCode	STRING	Country of the Bank
BIC	STRING	BIC of the Bank

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3.14 Amount and currency of the balance in the Payment Account

Name	Type	Description	Example
VALUE	NUMBER	Amount	
CURRENCY	STRING	Currency	CZK, EUR, USD…(see 3.12)

3.15 Date and time

Name	Type	Format	Description
DATE	STRING	DATE-TIME	Date and time under ISO 8601

3.16 Amount and currency of the Payment Order

Name	Type	Description	Example
Amount	NUMBER	Amount	123.45
Currency	STRING	Currency of the payment	CZK

3.17 Details of the counterparty's Payment Account

Name	Type	Description
accountNumberPrefix	STRING	Prefix of the Counterparty's Payment Account number
accountNumber	STRING	The Counterparty's Payment Account number
BankCode	STRING	Code of the Counterparty's bank
AccountName	STRING	Name of the Counterparty's Payment Account

3.18 Details of the Payee's Payment Account

Name	Type	Description
AccountName	STRING	Name of the Payee's Payment Account
AccountNumberPrefix	STRING	Prefix of the Payee's Payment Account number
AccountNumber	STRING	The Payee's Payment Account number
AccountBankCode	STRING	Code of the Payee's bank

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