

Production versus Sandbox:

List of services and comparasion

| Method | Endpoint | Production | Sandbox |
|--------|--|------------|---------|
| AIS | | | |
| POST | /v1/consents | OK | OK |
| GET | /v1/consents/{consentId} | OK | OK |
| GET | /v1/consents/{consentId}/status | OK | OK |
| DELETE | /v1/consents/{consentId} | OK | OK |
| GET | /v1/consentId/authorisations/authorisationId | OK | N/A |
| GET | /v1/accounts | OK | OK |
| GET | /v1/accounts/{account-id} | OK | OK |
| GET | /v1/accounts/{account_id}/balances | OK | OK |
| GET | /v1/accounts/{account_id}/transactions | OK | OK |
| PIS | | | |
| POST | /v1/payments/payment-product | OK | OK |
| GET | /v1/payments/payment-product/{paymentId} | OK | OK |
| DELETE | /v1/payments/payment-product/{paymentId} | OK | OK |
| GET | /v1/payment-service/payment-product/paymentId/authorisations/authorisationId | OK | OK |
| POST | /v1/periodic-payments/payment-product | OK | OK |
| GET | /v1/periodic-payments/payment-product/{paymentId} | OK | OK |
| DELETE | /v1/periodic-payments/payment-product/{paymentId} | OK | OK |
| POST | /v1/bulk-payments/payment-product | OK | OK |
| GET | /v1/bulk-payments/payment-product/{paymentId} | OK | OK |
| GET | /v1/payment-service/payment-product/{paymentId}/status | OK | OK |
| GET | /v1/bulk-payments/payment-product/{paymentId}/status | OK | OK |
| PIIS | | | |
| POST | /v1/consents | OK | OK |
| GET | /v1/consents/{consentId} | OK | OK |
| GET | /v1/consents/{consentId}/status | OK | OK |
| DELETE | /v1/consents/{consentId} | OK | OK |
| GET | /v1/consentId/authorisations/authorisationId | OK | N/A |
| POST | /v1/funds-confirmations | OK | OK |

Sandbox responses

(AIS, PIS, PIIS scope)

1) AIS

a) POST consent

```
{
  "consentStatus": "received",
  "consentId": "1234-cons-983",
  "_links": {
    "self": {
      "href": "/v1/consents/1234-cons-983"
    },
    "scaStatus": {
      "href": "/v1/consents/1234-cons-983/authorisations/123auth567"
    },
    "scaOAuth": {
      "href": "/v1/sandbox-idp/auth"
    }
  }
}
```

b) GET consent

```
{
  "access": {
    "balances": [{
      "iban": "SK5409000000005037706253"
    }],
    "transactions": [{
      "iban": "SK5409000000005037706253"
    }]
  },
  "recurringIndicator": true,
  "validUntil": "2029-12-12",
  "frequencyPerDay": "4",
  "consentStatus": "valid",
  "_links": {
    "self": {"href": "/v1/consents/1234-cons-983"},
    "status": {"href": "/v1/consents/1234-cons-983/status"}
  }
}
```

c) GET consent status

```
{
  "consentStatus": "valid"
}
```

d) DELETE consent

```
{}
```

e) GET accounts

```
{
  "accounts": [{
    "resourceId": "CCA4F9863D686D04",
    "iban": "SK540900000005037706253",
    "currency": "EUR",
    "name": "John Carrot",
    "cashAccountType": "CACC",
    "status": "enabled",
    "bic": "GIBASKBX",
    "details": "John Thomas Carrot",
    "_links": {
      "balances": {
        "href": "/v1/accounts/CCA4F9863D686D04/balances"
      },
      "transactions": {
        "href": "/v1/psd2-ais/v1/transactions"
      }
    }
  }, {
    "resourceId": "AF500F1000071A0A0",
    "iban": "SK020900000005037645497",
    "currency": "USD",
    "name": "Jane Carrot",
    "cashAccountType": "CACC",
    "status": "enabled",
    "bic": "GIBASKBX",
    "details": "Jane Eleanor Carrot",
    "_links": {
      "balances": {
        "href": "/v1/accounts/AF500F1000071A0A0/balances"
      },
      "transactions": {
        "href": "/v1/accounts/AF500F1000071A0A0/transactions"
      }
    }
  }
]
}
```

f) GET account details

```
{
  "account": {
    "resourceId": "CCA4F9863D686D04",
    "iban": "SK540900000005037706253",
    "currency": "EUR",
    "name": "John Carrot",
    "cashAccountType": "CACC",
    "status": "enabled",
    "bic": "GIBASKBX",
    "details": "John Thomas Carrot",
    "_links": {
      "detail": {
        "href": "/v1/accounts/CCA4F9863D686D04"
      },
      "balances": {
        "href": "/v1/accounts/CCA4F9863D686D04/balances"
      },
      "transactions": {
        "href": "/v1/accounts/CCA4F9863D686D04/transactions"
      }
    }
  }
}
```

g) GET account balances

```
{
  "account": {
    "iban": "SK540900000005037706253",
    "currency": "EUR"
  },
  "balances": [
    {
      "balanceAmount": {
        "amount": "1260.78",
        "currency": "EUR"
      },
      "balanceType": "closingBooked",
      "referenceDate": "2019-01-07"
    },
    {
      "balanceAmount": {
        "amount": "1260.78",
        "currency": "EUR"
      },
      "balanceType": "interimAvailable",
      "creditLimitIncluded": true,
      "lastChangeDateTime": "2019-01-07T11:15:23Z"
    },
    {
      "balanceAmount": {
        "amount": "1260.78",
        "currency": "EUR"
      },
      "balanceType": "ownResources",
      "creditLimitIncluded": true,
      "lastChangeDateTime": "2019-01-07T11:15:23Z"
    }
  ]
}
```

h) GET account transactions

```
{
  "account": {
    "iban": "SK5409000000005037706253"
  },
  "transactions": {
    "booked": [
      {
        "transactionId": "TRN5036124820",
        "entryReference": "1592670158127",
        "endToEndId": "",
        "bookingDate": "2019-01-07",
        "valueDate": "2019-01-07",
        "transactionAmount": {
          "currency": "EUR",
          "amount": "850.02"
        },
        "debtorName": "Exclusive Money Ltd",
        "debtorAccount": {
          "iban": "SK140900000000503877950"
        },
        "remittanceInformationUnstructured": "Investment profit",
        "bankTransactionCode": "PWMT-RCDT-ESCT",
        "balanceAfterTransaction": {
          "currency": "EUR",
          "amount": "1260.78"
        }
      },
      {
        "transactionId": "TRN5036102114",
        "entryReference": "1593841792052",
        "endToEndId": "ENDTOENDID2019-01-05 04:02:52",
        "bookingDate": "2019-01-05",
        "valueDate": "2019-01-05",
        "transactionAmount": {
          "currency": "EUR",
          "amount": "-30.03"
        },
        "creditorName": "Anne Carrot",
        "creditorAccount": {
          "iban": "SK0209000000005037645497"
        },
        "remittanceInformationUnstructured": "PAYREF20190105040252",
        "bankTransactionCode": "PWMT-ICDT-ESCT",
        "balanceAfterTransaction": {
          "currency": "EUR",
          "amount": "1230.75"
        }
      },
      {
        "transactionId": "TRN5032003126",
        "entryReference": "1234567890123",
        "bookingDate": "2019-01-07",
        "valueDate": "2019-01-07",
        "transactionDate": "2019-01-05",
        "transactionAmount": {
          "currency": "EUR",
          "amount": "-175.43"
        },
        "originalAmount": {
          "currency": "CZK",
          "amount": "-4460.00"
        },
        "cardDetails": {
          "maskedCardNumber": "676234*****2129",
          "cardBrand": "Maestro"
        },
        "merchantDetails": {
          "merchantName": "WHITEHOUSE WINERY AS",
          "mcc": "5921",
          "location": "MIKULOV, CZE"
        },
        "creditorAccount": {},
        "remittanceInformationUnstructured": "",
        "bankTransactionCode": "PWMT-MCRD-POSP",
        "proprietaryBankTransactionCode": "POSPAYMENT",
        "balanceAfterTransaction": {
          "currency": "EUR",
          "amount": "1055.32"
        }
      }
    ]
  },
  "_links": {
    "account": {
      "href": "/v1/accounts/CCA4F9863D686D04"
    },
    "next": {
      "href": "/v1/accounts/CCA4F9863D686D04/transactions?dateFrom=2019-01-01&dateTo=2019-10-15&bookingStatus=booked&page-size=200&page-number=1"
    }
  }
}
```

2) PIS

a) POST payment

```
{
  "transactionStatus": "RCVD",
  "paymentId": "1234-s1sp-983",
  "_links": {
    "scaOAuth": {
      "href": "/v1/sandbox-idp/fed"
    },
    "self": {
      "href": "/v1/payments/sepa-credit-transfers/1234-s1sp-983"
    },
    "status": {
      "href": "/v1/payments/sepa-credit-transfers/1234-s1sp-983/status"
    },
    "scaStatus": {
      "href": "/v1/payments/sepa-credit-transfers/1234-s1sp-983/authorisations/123auth456"
    }
  }
}
```

b) GET payment sepa credit transfer

```
{
  "endToEndIdentification": "MY INV-2019-11YZ",
  "debtorAccount": {
    "iban": "SK40100100103307118608"
  },
  "instructedAmount": {
    "currency": "EUR",
    "amount": "123.50"
  },
  "creditorAccount": {
    "iban": "DE02100100109307118603"
  },
  "creditorAgent": "DEUTDEFF",
  "creditorName": "Merchant123",

  "creditorAddress": {
    "street": "Street 1234",
    "buildingNumber": "",
    "city": "",
    "postalCode": "98712, Berlin",
    "country": "DE"
  },

  "remittanceInformationUnstructured": "Ref Number Merchant"
}
```

c) DELETE payment

```
{
  "cancellationId": "1234-s1sp-983-CANC",
  "transactionStatus": "CANC",
  "_links": {
    "self": {
      "href": "/v1/payments/sepa-credit-transfers/1234-s1sp-983"
    },
    "status": {
      "href": "/v1/payments/sepa-credit-transfers/1234-s1sp-983/status"
    }
  }
}
```

d) GET payment authorisation

```
{
  "scaStatus": "finalised"
}
```

e) POST periodic payment

```
{
  "transactionStatus": "RCVD",
  "paymentId": "1234-s1spPER-983",
  "_links": {
    "scaOAuth": {
      "href": "/v1/sandbox-idp/fed"
    },
    "self": {
      "href": "/v1/periodic-payments/sepa-credit-transfers/1234-s1spPER-983"
    },
    "status": {
      "href": "/v1/periodic-payments/sepa-credit-transfers/1234-s1spPER-983/status"
    },
    "scaStatus": {
      "href": "/v1/periodic-payments/sepa-credit-transfers/1234-s1spPER-983/authorisations/123auth456"
    }
  }
}
```


f) GET periodic payment

```
{
  "endToEndIdentification": "MY INV-2019-11YZ",
  "debtorAccount": {
    "iban": "SK40100100103307118608"
  },
  "instructedAmount": {
    "currency": "EUR",
    "amount": "123.50"
  },
  "creditorAccount": {
    "iban": "DE02100100109307118603"
  },
  "creditorAgent": "GIBACZPX",
  "creditorName": "Merchant123",

  "creditorAddress": {
    "street": "Street 1234",
    "buildingNumber": "",
    "city": "",
    "postalCode": "98712, Berlin",
    "country": "ALPHA2"
  },

  "remittanceInformationUnstructured": "Ref Number Merchant",
  "startDate": "2019-03-30",
  "endDate": "2021-03-26",
  "executionRule": "preceeding",
  "frequencyCode": "Monthly",
  "dayOfExecution": "25"
}
```

g) DELETE periodic payment

```
{
  "cancellationId": "1234-s1spPER-983-CANC",
  "transactionStatus": "CANC",
  "_links": {
    "self": {
      "href": "/v1/periodic-payments/sepa-credit-transfers/1234-s1spPER-983"
    },
    "status": {
      "href": "/v1/periodic-payments/sepa-credit-transfers/1234-s1spPER-983/status"
    }
  }
}
```

h) POST bulk payment

```
{
  "transactionStatus": "RCVD",
  "paymentId": "1234-s1spBULK-983",
  "_links": {
    "scaOAuth": {
      "href": "/v1/sandbox-idp/fed"
    },
    "self": {
      "href": "/v1/bulk-payments/pain.001-sepa-credit-transfers/1234-s1spBULK-983"
    },
    "status": {
      "href": "/v1/bulk-payments/pain.001-sepa-credit-transfers/1234-s1spBULK-983/status"
    },
    "scaStatus": {
      "href": "/v1/bulk-payments/pain.001-sepa-credit-transfers/1234-s1spBULK-983/authorisations/123auth456"
    }
  }
}
```

i) GET bulk payment

```
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmCdtTrfInItn>
    <GrpHdr>
      <MsgId>MSGIDQ0FBY2019214164057</MsgId>
      <CreDtTm>2019-02-14T16:40:57.0Z</CreDtTm>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>185.90</CtrlSum>
      <InitgPty>
        <Nm>General Electric International UAT1</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
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      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>185.90</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <Svclvl>
          <Cd>SEPA</Cd>
        </Svclvl>
      </PmtTpInf>
      <ReqdExctnDt>2019-02-15</ReqdExctnDt>
      <Dbtr>
        <Nm>General Electric International UAT1</Nm>
        <PstlAdr>
          <Ctry>SK</Ctry>
          <AdrLine>Riadok 1 adresy debitora</AdrLine>
          <AdrLine>Riadok 2 adresy debitora</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>SK220900000005028672928</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBASKBX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>INSTR2019214164057-1</InstrId>
          <EndToEndId>TIMISCT2019214164057-1</EndToEndId>
        </PmtId>
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        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>GIBASKBX</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Stavebne bytove druzstvo Trencin UAT1</Nm>
          <PstlAdr>
            <Ctry>SK</Ctry>
            <AdrLine>Riadok 1 adresy creditora</AdrLine>
            <AdrLine>Riadok 2 adresy creditora</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
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          </Id>
        </CdtrAcct>
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          <Ustrd>Test-PDOWK-1</Ustrd>
        </RmtInf>
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    </PmtInf>
  </CstmCdtTrfInItn>
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    <InstrId>INSTR2019214164057-2</InstrId>
    <EndToEndId>TIMISCT2019214164057-2</EndToEndId>
  </PmtId>
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```

```

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  </FinInstnId>
</CdtrAgt>
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  <PstlAdr>
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    <AdrLine>Riadok 1 adresy creditora</AdrLine>
    <AdrLine>Riadok 2 adresy creditora</AdrLine>
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  </Id>
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</RmtInf>
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  </PmtId>
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  </Amt>
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    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Tauzv Yfzilh</Nm>
    <PstlAdr>
      <Ctry>DE</Ctry>
      <AdrLine>Riadok 1 adresy creditora</AdrLine>
      <AdrLine>Riadok 2 adresy creditora</AdrLine>
    </PstlAdr>
  </Cdtr>
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  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItn>
</Document>

```

j) GET payment status

```

{
  "transactionStatus": "RCVD"
}

```

k) GET bulk payment status

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmPmtStsRpt>
    <GrpHdr>
      <MsgId>0019045737420001</MsgId>
      <CreDtTm>2019-02-14T20:29:05</CreDtTm>
    </GrpHdr>
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    <OrgnPmtInfAndSts>
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              </OrgId>
            </Id>
          </Orgtr>
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            <InstdAmt Ccy="EUR">84.38</InstdAmt>
          </Amt>
          <ReqdExctnDt>2019-02-15</ReqdExctnDt>
          <RmtInf>
            <Ustrd>Test-PDOWK-1</Ustrd>
          </RmtInf>
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            <PstlAdr>
              <Ctry>SK</Ctry>
              <AdrLine>Riadok 1 adresy debitora</AdrLine>
              <AdrLine>Riadok 2 adresy debitora</AdrLine>
            </PstlAdr>
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          <DbtrAcct>
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            </Id>
            <Ccy>EUR</Ccy>
          </DbtrAcct>
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            </FinInstnId>
          </CdtrAgt>
          <Cdtr>
            <Nm>Stavebne bytove druzstvo Trencin UAT1</Nm>
            <PstlAdr>
              <Ctry>SK</Ctry>
              <AdrLine>Riadok 1 adresy creditora</AdrLine>
              <AdrLine>Riadok 2 adresy creditora</AdrLine>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
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            </Id>
            <Ccy>EUR</Ccy>
          </CdtrAcct>
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    </OrgnPmtInfAndSts>
  </CstmPmtStsRpt>

```

```

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<StsRsnInf>
  <Orgtr>
    <Id>
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      </OrgId>
    </Id>
  </Orgtr>
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    <InstdAmt Ccy="USD">41.16</InstdAmt>
  </Amt>
  <ReqdExctnDt>2019-02-15</ReqdExctnDt>
  <RmtInf>
    <Ustrd>Test-CIXOXE-2</Ustrd>
  </RmtInf>
  <Dbtr>
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    <PstlAdr>
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      <AdrLine>Riadok 1 adresy debitora</AdrLine>
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    </PstlAdr>
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    </FinInstnId>
  </DbtrAgt>
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3) PIIS

a) POST consent

```

{
  "consentStatus": "received",
  "consentId": "1234-cons-983",
  "_links": {
    "self": {
      "href": "/v1/consents/1234-cons-983"
    },
    "scaStatus": {
      "href": "/v1/consents/1234-wertiq-983/authorisations/123auth567"
    },
    "scaOAuth": {
      "href": "https://webapi.developers.erstegroup.com/api/sisp/sandbox/v1/sandbox-idp/auth"
    }
  }
}

```

b) GET consent

```
{
  "access": {
    "accounts": [
      {
        "iban": "SK540900000005037706253",
        "currency": "EUR"
      }
    ],
    "sufficientFunds": [
      {
        "iban": "SK540900000005037706253",
        "currency": "EUR"
      }
    ]
  },
  "recurringIndicator": true,
  "validUntil": "2019-12-12",
  "frequencyPerDay": "4",
  "consentStatus": "valid",
  "_links": {
    "account": {
      "href": "/v1/accounts/CCA4F9863D686D04"
    }
  }
}
```

c) GET consent status

```
{
  "consentStatus": "valid"
}
```

d) DELETE consent

```
{}
```

e) POST funds confirmations

```
{
  "fundsAvailable": true
}
```