# HSBC Malta

## Open Banking Implementation Guide

## V3.1 and V4.0

Last Updated: 25-02-2026

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# 1. Introduction

HSBC has made all reasonable efforts to apply the Open Banking Standards. Therefore, developers should start with OBL published documentation.

This Implementation Guide covers items HSBC wishes to provide further detail on. We welcome feedback to make this as useful as possible. Our implementation guide is designed to assist you, as a TPP with registration, on-boarding and completion of both AIS and PIS standard journeys.

If you have any suggestions or feedback on our Implementation Guide, then please reach out to our Third Party Provider Engagement team by clicking *here* or completing our Online Form.

# 2. Key Changes and Announcements

**Key Changes:**

- Errata Corrections

**Announcements:**

-

# 3. Summary of HSBC API Functionality Per Channel

HSBC continues to make improvements and introduce new functionality to its Open Banking API channel. Below summarises the current per-brand position of live API functionality, and what can be expected to be live-to-market later in 2026.

| Brand | Product | Feature | Date (browser) | Date (app-2-app) |
|---|---|---|---|---|
| **HSBC Malta** | Current Accounts | AIS | Live | Live |
| | | PIS Domestic | H1 2026 | H1 2026 |
| | Savings Accounts | AIS | Live | Live |
| | | PIS Domestic | H1 2026 | H1 2026 |

# 4. Useful Information

## 4.1. Customer UI Journeys

For AISP journeys, our solution can determine whether the PSU is about to authorise a new consent or refresh an existing one. As a result, only the core information is displayed during the AISP refresh flow user journey.

PISP flows are enriched with similar features, to enable us to spot a payment request to a trusted beneficiary, or to apply SCA exemptions if applicable.

The above is supported by a responsive design which provides a smooth user experience on desktop and a mobile browser.

For further technical information please visit the Open Banking Security Profile – Financial-grade API Security Profile 1.0 - Part 2: Advanced ("FAPI 1.0-Advanced").

## 4.2. TPP Registration

For TPP registration HSBC supports 3.2 of Dynamic Client Registration in line with specifications - Dynamic Client Registration v3.2.

Please note in version 3.2 of Dynamic Client Registration content-type should be application/jose.

Please note the audience (aud) value for the DCR request should be the 'issuer' value taken from each brands well-known configuration.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

If the TPP hosts the JWKS endpoint on their own domain, HSBC will need to whitelist the TPP's JWKS domain. We advise TPPs who wish to register with our production APIs to contact our **support mailbox in advance of registration**, so that we can arrange for the necessary steps to be completed in good time.

### 4.2.1. Software Statement

TPPs need to check the address of HSBC's registration endpoint using our well-known endpoints:

- HSBC Malta

TPPs need to register with their National Competent Authority (NCA) and to obtain an eIDAS certificate (QWAC and QSEAL) in order to register with HSBC's APIs for Continental Europe.

## Software Statements:

A software statement can be issued by any actor that's trusted by its authorisation server.

For holders of OBWAC / OBSEAL certificates, TPPs will be issued with a software statement from the OBL's Directory - see *here* for more information.

TPPs using eIDAS certificates can generate a self-signed software statement (self-signed SSA) - see here for further information. A complete list of all fields required for a self-signed SSA is provided below in the tables:

| Metadata | Description | Optional or Mandatory | Source Specification |
|---|---|---|---|
| `software_id` | Unique Identifier for TPP Client Software | M | [RFC7591]<br>^[0-9a-zA-Z]{1,22}$ |
| `iss` | SSA Issuer | M | [RFC7519]<br>^[0-9a-zA-Z]{1,22}$<br>Identifier for the TPP. This value must be unique for each TPP registered by the issuer of the SSA<br>For SSAs issued by the OB Directory, this must be the software_id |
| `iat` | Time SSA issued | M | [RFC7519] |
| `jti` | JWT ID | M | [RFC7519]<br>^[0-9a-fA-F]{8}-[0-9a-fA-F]{4}-4[0-9a-fA-F]{3}-[89abAB][0-9a-fA-F]{3}-[0-9a-fA-F]{12}$<br>Max-36 length |
| `software_client_id` | The Client ID Registered at OB used to access OB resources | M | Base62 GUID (22 chars) Max 36 |
| `software_client_description` | Human-readable detailed description of the client | O | Max256Text |
| `software_client_name` | Human-readable Software Name | O | Max40Text |
| `software_client_uri` | The website or resource root uri | O | Max256Text |
| `software_version` | The version number of the software should a TPP choose to register and / or maintain it | O | decimal |
| `software_environment` | Requested additional field to avoid certificate check | O | Max256Text |
| `software_jwks_endpoint` | Contains all active signing and network certs for the software | M | Max256Text |
| `software_jwks_revoked_endpoint` | Contains all revoked signing and network certs for the software | O | Max256Text |
| `software_logo_uri` | Link to the TPP logo. Note, ASPSPs are not obliged to display images hosted by third parties | O | Max256Text |
| `software_mode` | ASPSP Requested additional field to indicate that this software is `Test` or `Live` the default is `Live`. Impact and support for `Test` software is up to the ASPSP. | O | Max40Text |
| `software_on_behalf_of_org` | A reference to fourth party organsiation resource on the OB Directory if the registering TPP is acting on behalf of another. | O | Max40Text |
| `software_policy_uri` | A link to the software's policy page | O | Max256Text |
| `software_redirect_uris` | Registered client callback endpoints as registered with Open Banking | M | A string array of Max256Text items<br>Pattern applied<br>(?:\\[([0-9a-fA-F:]+)\\]\|(?:(?:[a-zA-Z0-9%-._~!$&'()*+,;=]+(?::[a-zA-Z0-9%-._~!$&'()*+,;=]*)?@)?([\\p{Alnum}\\-\\.]*)))(?::(\\d*))?(.*)? |
| `software_roles` | A multi value list of PSD2 roles that this software is authorized to perform. | M | A string array of Max256Text items |
| `software_tos_uri` | A link to the software's terms of service page | O | Max256Text |
| `organisation_competent_authority_claims` | Authorisations granted to the organsiation by an NCA | | CodeList {`AISP`, `PISP`, `CBPII`, `ASPSP`} |

| | | | |
|---|---|---|---|
| `org_status` | Included to cater for voluntary withdrawal from OB scenarios | | `Active`, `Revoked`, or `Withdrawn` |
| `org_id` | The Unique TPP or ASPSP ID held by OpenBanking. | M | HSBC Implementation support Max 18 char |
| `org_name` | Legal Entity Identifier or other known organisation name | M | Max140Text |
| `org_contacts` | JSON array of objects containing a triplet of name, email, and phone number | O | Each item Max256Text |
| `org_jwks_endpoint` | Contains all active signing and network certs for the organisation | O | Max256Text |
| `org_jwks_revoked_endpoint` | Contains all revoked signing and network certs for the organisation | O | Max256Text |
| `typ` | MUST be set to ` 'JOSE' ` | M | |
| `alg` | MUST be set to `PS256` | M | |
| `kid` | The kid will be kept the same as the `x5t` parameter. (X.509 Certificate SHA-1 Thumbprint) of the signing certificate. | M | |

Software statements are checked by the ASPSP on TPP registration / request for access.

## Digital Signatures:

QSEALs or OBSEALS will also be required by TPPs to enable a digital signature feature. Use of a digital signature to sign payloads is mandatory.

### 4.2.2. Onward Provisioning – TPP / Agent name display options

Please note that TPPs must ensure that they have registered using the appropriate fields so that the correct information is displayed to customers.

| Options | Display | Display Rule | Client Name | Org Name | On Behalf Of' Name | What Will display |
|---|---|---|---|---|---|---|
| When <org name> & <Client Name> are available & both are same & <Software on behalf name> not available | All (single name and key point) | Use <Client Name> as TPP name | ABC Company Ltd | ABC Company Ltd | N/A | ABC Company Ltd |
| When <org name> & <Client Name> are available & both are different & <Software on behalf name> not available | All (single name and key point) | Use <Client Name> as TPP name | ABC Trades | ABC Company Ltd | N/A | ABC Trades |
| When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is same as well | All (single name and key point) | Use <Client Name> as TPP name | ABC Company Ltd | ABC Company Ltd | ABC Company Ltd | ABC Company Ltd |
| When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <org name> | Both names to be displayed * | <Agent> on behalf of <TPP><br>Use <SoftwareOnBehalf> as Agent<br>Use <Client Name> as TPP | ABC Trades | ABC Company Ltd | ABC Company Ltd | ABC Company Ltd on behalf of ABC Trades |
| When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is same as the <Client name> | All (single name and key point) | Use <Client Name> as TPP name | ABC Trades | ABC Company Ltd | ABC Trades | ABC Trades |
| When <org name> & <Client Name> are available & both are same & <Software on behalf name> is available & is different from both | Both names to be displayed* | <Agent> on behalf of <TPP><br>Use <SoftwareOnBehalf> as Agent<br>Use <Client Name> as TPP | ABC Company Ltd | ABC Company Ltd | OBO Ltd | OBO Ltd on behalf of ABC Company Ltd |
| When <org name> & <Client Name> are available & both are different & <Software on behalf name> is available & is different from both | Both names to be displayed * | <Agent> on behalf of <TPP><br>Use <SoftwareOnBehalf> as Agent<br>Use <Client Name> as TPP | ABC Trades | ABC Company Ltd | OBO Ltd | OBO Ltd on behalf of ABC Trades |

* Both names will always be displayed at the consent set-up step, however, for simplicity, single name may be displayed in some non-key steps within the journey.

### 4.2.3. Implemented Endpoints

| Endpoints | Mandatory | Implemented |
|---|---|---|
| POST /register | Conditional | Y |
| GET /register/{ClientId} | Optional | Y |
| PUT /register/{ClientId} | Optional | Y |
| DELETE /register/{ClientId} | Optional | N |

**POST /register:**

- TPPs must include a complete ClientName and OrganisationName during the registration process.
- Both names should be:
  - Semantically and syntactically correct
  - Adhere to data integrity rules including correct capitalisation, consistent use of abbreviations and spacing
- If an agent is acting on behalf of the TPP, the agent name (Trading name of the Agent Company) must be provided within "software_on_behalf_of_org".

- The audience 'aud' value should be:
  - HSBC Malta - https://api.ob.hsbc.com.mt

## GET /register:

- This endpoint should be used only to request existing registration details for a client id. The request's Authorization header should have Bearer token as access_token retrieved from /token with client_credentials grant_type.

## PUT /register:

- TPPs may use this endpoint to update existing registration details. Relevant checks will be performed to ensure the updates are valid/allowed. An error message will be returned in instance of failures.
- The request should contain the response received from the GET /register as a jwt and the request's Authorization header should have Bearer token as access_token retrieved from /token with client_credentials grant_type.
- It is important to note that the entire GET /register payload is expected in PUT /register payload as well. Any value that does not need an update during registration is still expected to be sent in the request.
- Also with respect to scope update, it is expected that all scope for which registration is required is sent. For example, even if TPP is registered with accounts scope, and expects payments to be updated as part of PUT /register, the value in the payload expected is accounts payments. This scope in PUT /register will be considered as a complete replace instead of append to the existing value.

The following fields can be updated via PUT/register:

| Fields which can be updated using PUT/register | |
|---|---|
| exp | response_types |
| grant_types | scope |
| iat | software_id |
| id_token_signed_response_alg | software_statement |
| iss | request_object_signing_alg |
| jti | token_endpoint_auth_method |
| redirect_uris | token_endpoint_auth_signing_alg |

### 4.2.4. Supported token_endpoint_auth_method

| Method | Supported |
|---|---|
| private_key_jwt | Y |
| client_secret_jwt | N |
| client_secret_basic | N |
| client_secret_post | N |
| tls_client_auth | Y |

| Clarification on Scope parameter | | | |
|---|---|---|---|
| **Endpoint** | **Journey** | **Scopes** | **Notes** |
| /register | PIS | "scope": "openid payments" | A Journey needs to be chosen based on TPP specialization |
| | AIS | "scope": "openid accounts" | |
| | CoF | "scope": "openid fundsconfirmations" | |
| | PIS, AIS, CoF | "scope": "openid payments accounts "fundsconfirmations" | |
| /token with "client_credentials" grant type | PIS | "scope": "payments" | OpenID should not be included in client credentials |
| | AIS | "scope": "accounts" | |
| | CoF | "scope": " fundsconfirmations " | |
| /authorize | PIS | "scope":"openid payments" | A Journey needs to be chosen based on TPP specialization |
| | AIS | "scope":"openid accounts" | |
| | CoF | "scope":"openid fundsconfirmations" | |
| Please note that when calling the "token" endpoint with grant_type: "authorization_code" or "refresh_token" you must not send "scope" parameter. If you do, this will result in the error code "invalid_request" | | | |

Please note that the audience, "aud" value in JWT for the:

## /token endpoint should be:

https://**<banking area>**/obie/open-banking/v1.1/oauth2/token.

For example: https://**api.ob.hsbc.com.mt**/obie/open-banking/v1.1/oauth2/token for HSBC Personal.

## /authorize endpoint should be:

https://**<banking area>** /obie/open-banking/v1.1/oauth2/authorize

For example: https://**api.ob.hsbc.com.mt/**obie/open-banking/v1.1/oauth2/authorize for HSBC Personal.

## register endpoints should be:

https:// **<banking area>** /obie/open-banking/v3.2/oauth2/register

For example: https://**api.ob.hsbc.com.mt**/obie/open-banking/v3.2/oauth2/register for HSBC Personal.

## resource endpoints should be:

https:// **<banking area>** /obie/open-banking/v4.0/**<service>**/resource name

https:// **<banking area>** /obie/open-banking/v3.1/**<service>**/resource name

service should be:

- AISP – V3.1 – Account Information
- PISP – V4.0 - Payment Initiation including VRP
- CBPII – V3.1. - Confirmation of Founds

For example: https://**api.ob.hsbc.com.mt**/obie/open-banking/v3.1/**aisp**/accounts for HSBC Malta.

You can find the complete list of HSBC's well-known endpoints at the beginning of the Software Statement section above.

### 4.2.5. MTLS when token_endpoint_auth_method is tls_client_auth

If MTLS tls_client_auth is used the tls_client_auth_subject_dn claim in the registration JWT must contain the full DN (Distinguished Name) of the transport (QWAC, OBWAC) certificate that the TPP will present to the ASPSP token endpoint to establish mutual TLS connection. The order of the attributes must also be the same as in the certificate subject value. Please note that this should not include the word 'Subject', but only the DN value inside the 'Subject' object field.

For example, a valid value would be: CN=00158000016i44JAAQ,2.5.4.97=#131050534447422D4643412D373635313132,O=HSBC UK Bank Plc,C=GB

Expected format of tls_client_auth_subject_dn follows a string representation -- as defined in [RFC4514] -- of the DN. Please refer to https://tools.ietf.org/html/rfc4512#section-2 for formal definition of DN, RDN and attribute value assertion (AVA).

Currently supported short names for attribute types (descriptor - https://tools.ietf.org/html/rfc4514#section-2)

| | |
|---|---|
| CN (2.5.4.3) | DNQUALIFIER (2.5.4.46) |
| C (2.5.4.6) | DNQ (2.5.4.46) |
| L (2.5.4.7) | SURNAME (2.5.4.4) |
| S (2.5.4.8) | GIVENNAME (2.5.4.42) |
| ST (2.5.4.8) | INITIALS (2.5.4.43) |
| O (2.5.4.10) | GENERATION (2.5.4.44) |
| OU (2.5.4.11) | EMAIL (1.2.840.113549.1.9.1) |
| T (2.5.4.12) | EMAILADDRESS (1.2.840.113549.1.9.1) |
| IP (1.3.6.1.4.1.42.2.11.2.1) | UID (0.9.2342.19200300.100.1.1) |
| STREET (2.5.4.9) | SERIALNUMBER (2.5.4.5) |
| DC (0.9.2342.19200300.100.1.25) | |

Multiple keywords are available for one OID.

Attribute types not present on above list should be encoded as the dotted-decimal encoding, a "numericoid", of its OBJECT IDENTIFIER. The "numericoid" is defined in [RFC4512].

Example: 1.3.6.1.4.1.311.60.2.1.3=PL

Full Example:
CN=[value],serialNumber=[value],OU=[value],O=[value],C=[value],ST=[value],2.5.4.97=[value],2.5.4.15=[value],1.3.6.1.4.1.311.60.2.1.3=[value]

*[value] represents any value – it is a placeholder for real value.0

## 4.3. Authentication Journey

Whenever a timeout occurs on the authentication UI, or the PSU closes a web/mobile browser the consent status will be saved in 'awaiting authorisation' status.

The consent status can be checked with dedicated endpoints.

In order to restart the authentication journey for the already created consent, instead of creating a new one, TPPs should call GET/authorize to start the authentication OAUTH journey again.

The value of the claim 'openbanking_intent_id' must be set to the consent for which the journey is being resumed.

## 4.4. Consent Expiry Date

Consent expiry is an optional field.

If consent expiry date is not populated, the consent will never expire (unless revoked by the TPP).

If consent expiry date is populated, its maximum value must be before 19/01/2038.

## 4.5. Authorisation Code in OAuth Authorisation Framework

The auth_authorisation code obtained after consent-confirmation completion is only valid for 60 seconds. Within this time-frame, the TPP must exchange the auth_authorisation code for an access token.

Please note the JWT expiry parameter (exp) in the request body should be set to a maximum of 30 mins.

Please see the summary table for token validities below:

| Token | Endpoint | Time To Live |
|---|---|---|
| Auth Code | GET /authorize | 1 minute |
| Access Token | POST/token<br>grant type: client credentials | 5 minutes |
| Access Token | POST/token<br>grant type: authorization_code<br>Please note you must not send "scope" for this scenario. If you do, this will result in the error code "invalid_request" | AIS - 60 minutes - OAuth Code elapsed time<br>PIS - 5 minutes - OAuth Code elapsed time |

| Token | Endpoint | Time To Live |
|---|---|---|
| Refresh token | POST/token<br>grant type: refresh_token | AIS<br>180 days – If consent expiry date is left blank or more than 180 days<br>Or<br>If consent expiry date is provided and less than 180 days the refresh token will only be valid up to the provided date<br>PIS<br>N/A there is no refresh token issued |

## 4.6. Message Signing - x-jws-signature

http://openbanking.org.uk/iss must match full DN of eIDAS certificate. **Please use the following command to obtain DN of the certificate:** openssl x509 -in eidas.pem -noout -subject -nameopt RFC2253

| Open Banking Standard field | Current HSBC Implementation |
|---|---|
| TPP b64 Header Claim | Must be omitted |
| TPP JWS Payload | Must be b64 encoded |
| HSBC b64 Header Claim (response to TPPs) | Will be omitted |
| HSBC b64 Payload (response to TPPs) | Will be b64 encoded |

## 4.7. Consent Object Statuses

Statuses implemented are in line with the Read/Write Data API Specification – v4.0 / Read/Write Data API Specification – v3.1.11.

On top of what is articulated in the above link:

- PSU inactivity results in timeout and consent is kept in AWAITING AUTHORISATION (AWAU) status.
- Web/mobile browser window closure results in keeping the consent in AWAITING AUTHORISATION (AWAU) status. Intentional actions of the PSU on the HSBC authentication page result in moving the consent to REJECTED (RJCT) status.
- At any point in time a PSU can revoke a consent within HSBCs access dashboard. If this occurs, the consent will have a REVOKED status. If TPPs attempt to access any accounts using the original consent, a 403 FORBIDDEN error will be returned.

# 4.8. OBWAC / eIDAS Certificates

## 4.8.1. Test Certificate

In line with the electronic certificate (OBWAC & eIDAS) regulation, production APIs require a QTSP issued QWAC certificate or an OBWAC certificate to securely connect.

For the purposes of the testing facility we provide TPPs with the required certificates to develop and test your application against our Sandbox.

To generate a test certificate, please execute the following commands using OpenSSL:

1. Generate a new RSA private key:

$ openssl genrsa -out server.key 2048

2. Generate the X.509 Certificate Signing Request:

$ openssl req -sha256 -new -key server.key -out server.csr -outform der

## 4.8.2. Certificate Requirements

Requirements for the TLS and HTTP Signature certificate:

- Public key algorithm: RSA-2048 bits.
- Signature algorithm: SHA-256 bits.
- Valid upon upload.

## 4.8.3. Certificate Refresh / Replacement

**OBWAC / eIDAS Certificate Expiration and Refresh**
TPPs can update expiring OBWAC / eIDAS certificates without impacting lasting consents by using their new OBWAC / eIDAS certificates with their existing registrations, as long as the following conditions are met:

- The new certificate should have same full subject DN as the previous certificate.
- Access tokens are bound to the certificate, so previous access tokens will not work with new certificate. Thus, before using the new certificate you need to request a new access token with corresponding new refresh tokens bound to the new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

OBWAC / eIDAS Certificate Rotation (prior to expiration)

It is possible for TPP's to rotate existing OBWAC / eIDAS certificates with new certificates without causing need for customers to refresh consents or experiencing any downtime / breakage in channel connectivity. However, the following conditions must be met:

- The new certificate should have same full subject DN as the previous certificate.
- All access tokens bound to old certificate must be discarded and new access tokens requested corresponding new refresh tokens and new certificates.
- There are no steps required for fulfilment on the HSBC side prior to use of the new certificate.

# Accounts and Transactions

# 5. Accounts and Transactions Summary

As per OBL customer research, to ensure consistency of language across AISPs and ASPSs, HSBC is now adhering to the OBL guidelines and referring to all 'groups of permissions' as 'Data Clusters'. Please refer to this link for further information.

Following the consent creation, if a TPP tries to trigger any of the fulfilment endpoints for a consented account where the account has now transitioned to an inactive state will result in an error – "Failed Eligibility Check". The scenarios where an account could transition to an Inactive state are – Account closed, Customer not registered for Internet banking.

## 5.1. Implemented Endpoints

### 5.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Access consent** | /account-access-consents (POST/ GET/ DELETE) | Mandatory | Y | Y |
| **Accounts** | GET /accounts | Mandatory | Y | Y |
| **Accounts** | GET /accounts/{AccountId} | Mandatory | Y | Y |
| **Balances** | GET /accounts/{AccountId}/balances | Mandatory | Y | Y |
| **Transactions** | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y |
| **Beneficiaries** | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | Y |
| **Standing-orders** | GET /accounts/{AccountId}/standing-orders | Conditional | Y | Y |
| **Products** | GET /accounts/{AccountId}/product | Conditional | Y | Y |
| **Party** | GET /accounts/{AccountId}/parties | Conditional | Y | Y |
| **Scheduled-payments** | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y |

## 5.2. In-scope Products

### 5.2.1. HSBC Malta

HSBC Malta Open Banking implementation includes the following products, all of which are available via APIs:

**Personal Accounts**

- HSBC Premier Bank Account
- HSBC Advance Bank Account
- Current Account
- HSBC Student Account
- Premier Head Start Account

- Basic Bank Account
- HSBC Savings Account

## Small-Business Accounts

- Current Account
- Foreign Currency Current Account
- Business Current Account
- Business Client Current Account
- HSBC Student Account
- Graduate Account

## Small-Business Savings Accounts

- Savings Account
- Online Savings Account
- HSBC Student Savings Account
- Business Savings Account
- Business Foreign Currency Savings Account
- Business Direct Account
- Premier Head Start Account
- Karus Account
- Graduate Account
- Basic Bank Account

# 6. Account Requests API

## 6.1. Overview

The following values are accepted in OBReadRequest1/Data/Permissions:

- ReadAccountsBasic
- ReadAccountsDetail
- ReadBalances
- ReadBeneficiariesBasic
- ReadBeneficiariesDetail
- ReadParty
- ReadProducts
- ReadScheduledPaymentsBasic
- ReadScheduledPaymentsDetail
- ReadStandingOrdersBasic
- ReadStandingOrdersDetail
- ReadTransactionsBasic
- ReadTransactionsCredits
- ReadTransactionsDebits
- ReadTransactionsDetail

## 6.2. Implemented Endpoints

### 6.2.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Accounts** | GET /accounts | Mandatory | Y | Y |
| **Accounts** | GET /accounts/{AccountId} | Mandatory | Y | Y |

Note: Scheme Name is defined as MT.SortCodeAccountNumber

# 7. Balances API

## 7.1. Implemented Endpoints

### 7.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Balances** | GET /accounts/{AccountId}/balances | Mandatory | Y | Y |

## 7.2. Balance Type

### 7.2.1. HSBC Malta

| Balance API Returns- Current Accounts | | |
|---|---|---|
| **Field** | **Definition** | **Population notes** |
| **Balance** | Real time ledger balance | Will populate this as an "Interimbooked" (booked transactions only) |
| **Available Balance** | Balance +/- total pending authorised transactions | "InterimAvailable" (includes pending authorised transactions) |
| **Credit Line Object** | Overdraft amount | "Credit Line" included indicator is 'False' and "CreditLineType" is 'Pre-agreed' |

# 8. Transactions API

## 8.1. Implemented Endpoints

### 8.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Transactions** | GET /accounts/{AccountId}/transactions | Mandatory | Y | Y |

## 8.2. Transaction History

The table below outlines the transaction history and pagination limitations for each HSBC brand by product type:

| HSBC brand | Product type | Max. number of transactions returned per page | Transaction status | Period supported |
|---|---|---|---|---|
| HSBC Malta | PCA, Savings | 999 – more details can be found in the section Pagination | Pending & Booked | 2 years |

## 8.3. Lifespan of Next Links

When the transaction endpoint has been called for a date range greater than 90 days in the past, the 'next' link it returns has a lifespan of 5 minutes from SCA.

If the 'next' link is used within these5 minutes, the 'next' link returned by that call will have a lifespan extended by 5 minutes, and so forth. This is to permit traversal or large transaction data sets.

The access token must continue to be refreshed.

Anything other than Accounts, Balances and Transactions are restricted endpoints and so will be disabled once the 60 minutes since SCA has expired, or when the next access token is received from the refresh token.

## 8.4. Truncation

The date ranges of the transactions returned by the GET /accounts/{AccountId}/transactions message depend upon two date ranges, indicating the intent and requested time periods. The behaviour of the API can change depending on how these are populated (or not) and how they overlap. This is documented in detail below:

When the TPP sends in its POST /account-requests, it can send in *transactionFromDate* and *transactionToDate:*

- These are the time-limits of the period of transactions that the PSU has consented to the TPP seeing.
- These can be for any duration.
- If the request doesn't have these fields, HSBC defaults to *transactionFromDate* = 2190 days prior (i.e. 6 years) and *transactionToDate* = today, on a rolling basis, e.g. if the GET /accounts/{AccountId}/transactions is sent a week after the POST /account-requests, it will have access to the most recent 7 days, but no longer have access to the 7 days at the start of the 2190-day period from the date the POST /account-requests was sent in.
- When the TPP sends in GET /accounts/{AccountId}/transactions, it can send in *fromBookingDateTime* and *toBookingDateTime:*
- HSBC will accept a future-dated *toBookingDateTime*, but this will have the same net result as setting the date to today (see later section *Booked and Pending Transactions*) – termed 'future truncation'.
- If no dates are provided, HSBC will return the most recent transactions working backwards from the intent's *transactionToDate..*Please also refer to Section Pagination for pagination behaviour in this scenario.
- If the dates provided go beyond the maximum number of days for which transactions are available (e.g. 6 years), HSBC will return the maximum available (6 years in this example).
- HSBC will truncate dates that don't crossover with the intent's *transactionFromDate* and *transactionToDate* – termed 'crossover truncation'.
- To identify that future truncation or crossover truncation has occurred, the TPP may wish to check the 'self' link returned, which will contain proprietary *fromBookingDateTime* and *toBookingDateTime* fields. It's not possible to identify the reason.

Example 1: crossover truncation and future truncation I

|----------| ... INTENT period

|---------| ... GET /TRANSACTION period

X ... today

|----| ... accessible period after truncation

Example 2: crossover truncation and future truncation II

|---------| ... INTENT period

|----------| ... GET /TRANSACTION period

X ... today

|----| ... accessible period after truncation

Example 3: crossover truncation, but future truncation is irrelevant

|---------| ... INTENT period

|----------| ... GET /TRANSACTION period

X ... today is irrelevant, so no future truncation occurs

|--| ... accessible period after truncation

Example 4:  crossover truncation where there is no crossover

|---| ... INTENT period

|--------------|  ... GET /TRANSACTION period

X  ... today is irrelevant

<Nothing>  ... accessible period after truncation

Example 5: no date period in the intent

|--------------------------| ... INTENT period not sent in, so defaulted to today – 2190 days to today

|----------| ... GET /TRANSACTION period

X ... today

|----------| ... accessible period after truncation

## 8.5. Transaction Ordering

HSBC returns the transactions in reverse date order (i.e., most recent first).

## 8.6. Pagination

Pending transactions (both domestic and international) are sent in the first response to the TPP followed by booked transactions.

Page size is variable according to circumstances, for example the maximum number of days' data that can be returned in a single page will vary according to the product type being queried, and the final page of a set will almost always be smaller due to having fewer remaining transactions.

TPPs should not rely upon any specific logic with regards to pagination nor should they rely upon the size of the returned page to determine whether there is another, but only use the next link, if returned.

Please note that if no dates are provided in the "query" parameter, the first page returned will only include pending transactions (if any exist). If no pending transactions exist, this page will be blank. TPPs must, as always, click on the 'next' link, if returned to obtain the booked transactions.

## 8.7. Date Filtering

HSBC accepts one, both or neither of the *fromBookingDateTime* and *toBookingDateTime* parameters being passed.

## 8.8. Time Filtering

HSBC does not utilise times in transaction date-times, so the time components of *fromBookingDateTime* and *toBookingDateTime* are ignored, and data will be returned from the fromBookingDateTime 00:00:00 until the toBookingDateTime 23:59:59 (subject to pagination).

## 8.9. Booked and Pending Transactions

GET /accounts/{AccountId}/transactions can return both booked and pending transactions depending on product type.

Pending transactions can have a date of today or later; booked transactions can have a date of today or earlier.

If GET /accounts/{AccountId}/transactions toBookingDateTime is set to today it will include all pending transactions.

Assuming they are both within the requested date range, pending transactions are returned before booked transactions.

When paginating the response, a page may contain both pending and booked transactions.

## 8.10. Response Fields

### 8.10.1. HSBC Malta

| Field | Notes |
|---|---|
| /Data/Transaction/BankTransactionCode/code | CIN-Credit Interest ,<br>CTX-Withholding Tax,<br>DIN-Debit Interest ,<br>DTX-Turnover Tax |
| /Data/Transaction/ProprietaryBankTransactionCode/code | Populated with the following values for PCA and Savings Account:<br><br>TRANSFER,<br>INTEREST,<br>BULK TRANSFER,<br>ACCOUNT TRANSFER |
| Data/Transaction/TransactionId | Unique identifier for the transaction |

## 8.11. Restricted Data for Lasting Consents (also known as Article 10A access)

TPPs can access all the data clusters included in the customer consent within 60 minutes of SCA, except for HSBCnet (and HINV), for which it is within 180 minutes.

For subsequent requests, TPPs can only access Balance and the last 90 days of transaction history without SCA (customer not present). More specifically:

The following endpoints are available outside of Article 10A access (i.e. without re-SCA):

- GET /accounts
- GET /accounts/{AccountId}
- GET /accounts/{AccountId}/balances
- GET /accounts/{AccountId}/transactions

These are examples of the Restricted endpoints which are available within the 60 minutes of SCA:

- GET /accounts/{AccountId}/standing-orders
- GET /accounts/{AccountId}/beneficiaries

Following the first 60 minutes after SCA these are only available if the customer re-SCAs and for another 60 minutes.

For requests outside Article 10A exemption, we return only the data clusters allowed (Balance and Transactions under 90 days) and return 403 errors for other data clusters, which may be included in the same request (e.g. standing orders).

For the Transactions data cluster, more specifically, the data requested must be for up to 90 days in order to return a successful response. If a request includes transactions that are older than 90 days, then a 403 will be returned for the entire cluster; partial responses are not returned. The TPP can then trigger a re-SCA flow if they wish to access data outside the Article 10A exemption.

# 9. Beneficiaries API

## 9.1. Implemented Endpoints

### 9.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Beneficiaries** | GET /accounts/{AccountId}/beneficiaries | Conditional | Y | Y |

## 9.2. Response fields

| Field | Notes |
|---|---|
| BeneficiaryType | “Trusted” defines the beneficiary is a trusted beneficiary. |
| schemeName | SchemeName associated with the beneficiary account |
| Identification | Acount number of the beneficiary |

# 10. Standing Orders API

## 10.1. Implemented Endpoints

### 10.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Standing-orders** | GET /accounts/{AccountId}/standing-orders | Conditional | Y | Y |

## 10.2. Response Fields

### 10.2.1. HSBC Malta

| Field | Notes |
|---|---|
| Frequency | Applicable values are<br>EvryWorkgDay<br>IntrvlWkDay:0[1-9]:0[1-7]<br>IntrvlMnthDay:(0[1-6]\|12\|24):(-0[1-5]\|0[1-9]\|[12][0-9]\|3[01]) |
| NextPaymentDateTime | The date on which the next payment for a Standing Order schedule will be made. |
| NumberOfPayments | Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date. |
| OBReadStandingOrder6/Data/StandingOrder/SupplementaryData /Payments Remaining | Defines the total number of payments that are remaining for a given standing order |
| OBReadStandingOrder6/Data/StandingOrder/SupplementaryData /Payments Processed | Defines the total number of payments that are processed for a given standing order |
| OBReadStandingOrder6/Data/StandingOrder/SupplementaryData /Payments Rejected | Defines the total number of payments that are rejected for a given standing order |

Note: Active standing order details are shared in response.

# 11. Products API

## 11.1. Implemented Endpoints

### 11.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Products** | GET /accounts/{AccountId}/product | Conditional | Y | Y |

## 11.2. Response Fields

### 11.2.1. HSBC Malta

| Field | Notes |
|---|---|
| OBReadProduct2/Data/Product/ProductName | The name of the product used for marketing purposes from a customer perspective. I.e. what the customer would recognise. |
| OBReadProduct2/Data/Product/ProductType | Applicable values are:<br>Other (classification for savings product);<br>PersonalCurrentAccount;<br>BusinessCurrentAccount |
| OBReadProduct2/Data/Product/OtherProductType/Name | Shared for savings product only |
| OBReadProduct2/Data/Product/OtherProductType/Description | Shared for savings product only |

# 12. Party API

## 12.1. Implemented Endpoints

### 12.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Party** | GET /accounts/{AccountId}/parties | Conditional | Y | Y |

## 12.2. Permissions

The **ReadParty** permission is required to access GET /accounts/{AccountId}/parties.

The **ReadPartyPSU** permission is required to access GET /party. However, the **ReadPartyPSU** permission would not be supported, since the bulk GET /party endpoint isn't being supported.

## 12.3. Data

The Party API would surface only the below data:

- PartyID
- FullLegalName

# 13. Scheduled Payments API

## 13.1. Implemented Endpoints

### 13.1.1. HSBC Malta

| Resource | Endpoints | Mandatory | Personal Current Accounts | Savings Accounts |
|---|---|---|---|---|
| **Scheduled-payments** | GET /accounts/{AccountId}/scheduled-payments | Conditional | Y | Y |

# Payment Initiation Summary

# 14. Payment Initiation Summary

## 14.1. Overview

HSBC enables transfers between HSBC Malta accounts and SEPA Instant payments (within Malta and the EU) via domestic payment endpoints, using the OBIE v4.0 specification.

Transfers from your own account to your own credit card are supported. However, payments to third-party credit cards and subscription-based bill payments are not available through the Open Banking channel.

## 14.2. Implemented Endpoints

### 14.2.1. HSBC Malta

| Resource | Endpoints | Personal Current Accounts | Savings Accounts |
|---|---|---|---|
| **Domestic-payments** | /domestic-payment-consents (POST/ GET/ DELETE) | Y | Y |
| **Domestic-payments** | POST /domestic-payments | Y | Y |
| **Domestic-payments** | GET /domestic-payments/{DomesticPaymentId} | Y | Y |
| **Domestic-payments** | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y | Y |

# 15. Domestic Payments

## 15.1. Implemented Endpoints

### 15.1.1. HSBC Malta

| Resource | Endpoints | Personal Current Accounts | Savings Accounts |
|---|---|---|---|
| **Domestic-payments** | /domestic-payment-consents (POST/ GET/ DELETE) | Y | Y |
| **Domestic-payments** | POST /domestic-payments | Y | Y |
| **Domestic-payments** | GET /domestic-payments/{DomesticPaymentId} | Y | Y |
| **Domestic-payments** | GET /domestic-payment-consents/{ConsentId}/funds-confirmation | Y | Y |

## 15.2. Request Fields

For POST /domestic-payment-consents and POST /domestic-payments:

### 15.2.1. HSBC Malta

| Field | Notes | Error Code if invalid |
|---|---|---|
| DebtorAccount/SchemeName | Must be MT.SortCodeAccountNumber | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/Name | This field must be no more than 70 characters and can contain A to Z, a to z, 0 to 9 and the special characters & ' - . /<br>Spaces are allowed.<br>Payment requests that do not meet these conditions will be rejected. | 400 - UK.OBIE.Field.Invalid |
| CreditorAccount/SchemeName | Can be either MT.SortCodeAccountNumber OR MT.IBAN or MT.PAN<br>In case of SEPA payments, it must be MT.IBAN | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Currency | Must be Euro | 400 - UK.OBIE.Field.Invalid |
| InstructedAmount/Amount | Must be provided | 400 - UK.OBIE.Field.Invalid |

## 15.3. Payment Status

For Single Immediate Domestic payments, a request for a payment status HSBC returns one of the following payment statuses:

Endpoint: POST /domestic-payments

| Status | API Call Status | Status Type | Applicable to | Account Position |
|---|---|---|---|---|
| "ACSP" (AcceptedSettlementInProcess) | 200 | Interim | All brands | All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted. This will be further updated to: 'AcceptedSettlementCompletedDebitorAccount' or 'Rejected' based on a pay/no-pay decision. The terminal status can be accessed via the Get/DomesticPayment/Domestic PaymentId endpoint.<br><br>Applies to:<br>Transfer between HSBC Malta accounts<br>SEPA Instant payments |

Endpoint: GET /domestic-payments/{DomesticPaymentId}

| Status | API Call Status | Status Type | Applicable to | Account Position |
|---|---|---|---|---|
| "ACSP" (AcceptedSettlementInProcess) | 200 | Interim | All brands | All preceding checks such as technical validation and customer profile were successful therefore the payment initiation has been accepted for execution. Debit and credit have not been posted.<br><br>Applies to:<br>Transfer between HSBC Malta accounts<br>SEPA Instant payments |
| "PDNG" (Pending) | 200 | Interim | All brands | When the payment request is awaiting confirmation from beneficiary bank.<br><br>Applies to:<br>SEPA Instant payments |
| "ACCC" (AcceptedSettlement CompletedCreditorAccount) | 200 | Final | All brands | Payment request has been processed successfully (i.e. Debit and Credit have been posted successfully). Current balance reflects position after the Debit / Credit has taken place.<br><br>Applies to:<br>Transfer between HSBC Malta accounts<br>SEPA Instant payments |
| "RJCT" (Rejected) | 200 | Final | All brands | Payment request is rejected (no Debit and no Credit posted to the account).<br><br>Applies to:<br>Transfer between HSBC Malta accounts<br>SEPA Instant payments |

# 16. Two-way Notice of Revocation

Consents with status such as 'Awaiting authorisation (AWAU), Authorised (AUTH) and Rejected (RJCT)' are not supported by this functionality. This response includes consents with the status 'Revoked' only.

## 16.1. Implemented Endpoints

### 16.1.1. HSBC Malta

| Resource | Endpoints | Implemented? |
|---|---|---|
| **event-subscription** | POST /event-subscriptions | Y |
| **event-subscription** | GET /event-subscriptions | Y |
| **event-subscription** | PUT /event-subscriptions/{EventSubscriptionId} | Y |
| **event-subscription** | DELETE /event-subscriptions/{EventSubscriptionId} | Y |
| **events** | POST /events | Y |

# 17. Error Codes

## 17.1. Common, Authorisation and Token Errors

The list of common authorisation and token errors can be found here.

## 17.2. Account Information Service (AIS) Errors

The Account Information Service (AIS) errors list can be found here.

## 17.3. Payment Initiation Service (PIS) Errors

The Payment Initiation Service (PIS) errors list can be found here.

## 17.4. Card Based Payment Instrument Issuer (CBPII) Errors

The Card Based Payment Instrument Issuer (CBPII) errors list can be found here.

## 17.5. Event Notification Errors

The Event Notification errors list can be found here.

# 18. Disclaimer

This document contains information about the current functioning of certain HSBC Group's Open Banking API endpoints as of the date of publication. While we have taken reasonable steps to ensure the accuracy, correctness and completeness of the information contained in this document, information is provided on an 'as is' basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of this information is at your sole risk. We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained in this document to the maximum extent permitted by law.