

#	Request					Response			Additional Information	
	Method	Endpoints/Resources/Params	Header PSU-ID	TPP-Redirect-Preferred	Body IBAN & scope	http code	Header ASPSP-SCA-Approach	Body	Description	
PIS - POST Payments - /payments/v1/{payment-product}										
pp1	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE74310108330000009001	201 OK	EMBEDDED	paymentid=73c52dc3-bd44-42b3-bc86-6b61c3167b63 status=RCVD authorisationId = d7e192b0-9ab7-4521-8102-dec274952567 (authID-1)	Payment-id for SEPA-transfer successfully created.	
pp2	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000009006	201 OK	DECOUPLED	paymentid=e1cb8e97-a4bc-43f2-bc33-42e4db7208e0 status=RCVD authorisationId=2d3b8b6c-e96d-443f-ab73-570cb98b0227	Payment-id for SEPA-transfer successfully created.	
pp3	POST	{payment-product}: sepa-credit-transfers	1234567890 (invalid)	false	debtor given and valid debtorAccount= DE36310108330000009006	400 FORMAT_ERROR		{ "tppMessages": [{ "category": "ERROR", "code": "FORMAT_ERROR", "path": "", "text": "Eine oder mehrere der angegebenen Kontoverbindungen werden nicht unterstützt oder sind ungültig" }] }	Validation error occurred.	
pp4	POST	{payment-product}: sepa-credit-transfers	not given	false	debtor given and valid debtorAccount= DE36310108330000009006	400 FORMAT_ERROR		{ "tppMessages": [{ "category": "ERROR", "code": "FORMAT_ERROR", "path": "", "text": "Der PSU oder die IBAN kann nicht gefunden werden" }] }	Validation error occurred.	
pp5	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor not given	400 FORMAT_ERROR		{ "tppMessages": [{ "category": "ERROR", "code": "FORMAT_ERROR", "path": "", "text": "Der PSU oder die IBAN kann nicht gefunden werden" }] }	Validation error occurred.	

Santander Open Banking API - PSD2 Sandbox - **Structured test scenarios**

#	Request					Response			Additional Information Description
	Method	Endpoints/Resources/Params	Header PSU-ID	TPP-Redirect-Preferred	Body IBAN & scope	http code	Header ASPSP-SCA-Approach	Body	
pp6	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	true	debtor given and valid debtorAccount= DE36310108330000009006	400 FORMAT_ERROR		{ "tppMessages": [{ "category": "ERROR", "code": "PARAMETER_NOT_SUPPORTED", "path": "", "text": "Der parameter true wird nicht unterstützt" }] }	Validation error occurred.
pp7	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE42310108330000940001	400 FORMAT_ERROR		{ "tppMessages": [{ "category": "ERROR", "code": "FORMAT_ERROR", "path": "", "text": "" }] }	The parsing of the SEPA pain.001 request fields failed.
pp8	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE31310108330000940005	400 PAYMENT_FAILED		{ "tppMessages": [{ "category": "ERROR", "code": "PAYMETN_FAILED", "path": "", "text": "" }] }	The payment initiation POST request failed during the initial process.
pp9	POST	{payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE20310108330000940300	403 SERVICE_BLOCKED			The request was internally blocked, e.g. because of potential fraud.
pp10	POST	{payment-product}: instant-sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000940400	404 PRODUCT_UNKNOWN			The addressed payment product is not supported by the ASPSP.
pp11	POST	{payment-product}: target-2-payments	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000940400	404 PRODUCT_UNKNOWN			The addressed payment product is not supported by the ASPSP.
pp12	POST	{payment-product}: cross-border-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000940400	404 PRODUCT_UNKNOWN			The addressed payment product is not supported by the ASPSP.
pp13	POST	!Future Payments! {payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000009006	201 OK	EMBEDDED	paymentid=9544dc70-8dc8-4cbe-9b76-809bb2a38bd6 status=RCVD authorisationId=66659486-93f0-4d8c-b554-61b59d3faaff	Future Payment-id for SEPA-transfer successfully created.
pp14	POST	!Future Payments! {payment-product}: pain.001-sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE68310108330000009012	201 OK	EMBEDDED	paymentid=e8dce2bb-8740-451f-94e9-f233ad73cee3 status=RCVD authorisationId=c50ae4bc-d89a-4632-b8c9-38668e3eebbf	Future Payment-id for SEPA-transfer successfully created.

Request						Response		Additional Information	
#	Method	Endpoints/Resources/Params	Header PSU-ID	TPP-Redirect-Preferred	Body IBAN & scope	http code	Header AS PSP-SCA-Approach	Body	Description
pp15	POST	! periodic-payments ! {payment-product}: sepa-credit-transfers	9876543210 (valid)	false	debtor given and valid debtorAccount= DE36310108330000009006	201 OK	DECOUPLED	paymentid=aa02162c-ba9f-4489-b295-237b65eb03c0 status=RCVD authorisationId=26737f30-19ab-4a4a-a698-9fd39408f642	Create a standing order initiation resource for recurrent i.e. periodic payments addressable under {paymentId}.
PIS - PUT authorisation - /payments/v1/{payment-product}/{paymentId}/authorisation/{authorisationId} (PUT password/mTAN - only in case of the EMBEDDED approach)									
ppa1	PUT	{payment-product}: sepa-credit-transfers {paymentid}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: d7e192b0-9ab7-4521-8102-dec274952567 (authID-1)	9876543210 (valid)		{ "psuData": { "password": "start123" } }	200 OK	EMBEDDED	.	PUT password - good flow.
ppa2	PUT	{payment-product}: sepa-credit-transfers {paymentid}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: d7e192b0-9ab7-4521-8102-dec274952567 (authID-1)	not required		{ "scaAuthenticationData": "123456" }	200 OK	EMBEDDED	.	PUT mTAN - good flow.
ppa3	PUT	{payment-product}: sepa-credit-transfers {paymentid}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: 9a661b31-0ef1-4bbf-9c8f-825e4554da0c (authID-2)	9876543210 (valid)		"psuData": { "password": "wrongpassword"	200 OK	EMBEDDED	.	PUT password with wrong password good flow.
ppa4	PUT	{payment-product}: sepa-credit-transfers {paymentid}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: 9a661b31-0ef1-4bbf-9c8f-825e4554da0c (authID-2)	not required		{ "scaAuthenticationData": "666666" }	200 OK	EMBEDDED	.	PUT mTAN, the given mTAN was wrong
ppa5	PUT	{payment-product}: sepa-credit-transfers {paymentid}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: c6bad6af-5bae-4bc4-a158-e31f8bea5b86 (authID-3)	not required		{ "scaAuthenticationData": "999999" }	200 OK	EMBEDDED	.	PUT mTAN, expecting the mTAN was given 3 times wrong

#	<u>Request</u>			<u>Response</u>			<u>Additional Information</u> Description
	Method	Endpoints/Resources/Params	Header PSU-ID	Body TPP-Redirect-Preferred IBAN & scope	http code	Header ASPSP-SCA-Approach	
PIS - GET authorisation (GET SCA status) - /payments/v1/{payment-product}/{paymentId}/authorisations/{authorisationId}							
pgss1	GET	{payment-product}: sepa-credit-transfers {paymentId}: f12bf48f-72e9-4822-9d61-442b502795c8 {authorisationId}: 5038d414-afcd-42b1-a4c2-e1c22a206132 (authID-5)	not required		200 OK	not given { "scaStatus": "psulidentified" }	Request SCA status
pgss2	GET	{payment-product}: sepa-credit-transfers {paymentId}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: 9a661b31-0ef1-4bbf-9c8f-825e4554da0c (authID-2)	not required		200 OK	not given { "scaStatus": "psuAuthenticated" }	Request SCA status
pgss3	GET	{payment-product}: sepa-credit-transfers {paymentId}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: d7e192b0-9ab7-4521-8102-dec274952567 (authID-1)	not required		200 OK	not given { "scaStatus": "finalised" }	Request SCA status
pgss4	GET	{payment-product}: sepa-credit-transfers {paymentId}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63 {authorisationId}: c6bad6af-5bae-4bc4-a158-e31f8bea5b86 (authID-3)	not required		200 OK	not given { "scaStatus": "failed" }	Request SCA status
pgss5	GET	{payment-product}: sepa-credit-transfers {paymentId}: e1cb8e97-a4bc-43f2-bc33-42e4db7208e0 {authorisationId}: 2d3b8b6c-e96d-443f-ab73-570cb98b0227 (authID-4)	not required		200 OK	not given { "scaStatus": "psulidentified" }	Request SCA status
PIS - GET payments details - /payments/v1/{payment-product}/{paymentId}							
gp1	GET	{payment-product}: sepa-credit-transfers {paymentId}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63			200 OK	debtorAccount=DE7431010833000009001 creditorAccount=DE40100100103307118608 creditorName="Sunny AG" instructedAmount=EUR 90.01 remittanceInformationUnstructured="Invoice" status=RCVD	Payment initiation has been received by the receiving agent.
gp2	GET	{payment-product}: sepa-credit-transfers {paymentId}: 6053e0eb-cf0f-4094-b863-ec4e79f3d7fd			200 OK	creditorAccount=DE40100100103307118608 creditorName="Well known creditor" instructedAmount=EUR 137.99 remittanceInformationUnstructured="Unconfirmed purchase" status=RCVD	Payment initiation has been received by the receiving agent without debtor account. As the payment has not yet been confirmed by the PSU it is still lacking the debtor account.
gp3	GET	{payment-product}: sepa-credit-transfers {paymentId}: 72fd0c79-b174-4517-9276-404a5b0120a3			200 OK	debtorAccount=DE6331010833000009005 creditorAccount=DE67100100101306118605 creditorName="Well known creditor" instructedAmount=EUR 122.95 remittanceInformationUnstructured="Confirmed purchase" status=ACFC	Payment initiation has been received by the receiving agent without debtor account. As the payment was confirmed by the PSU it contains the debtor account chosen during the SCA process.

#	Request			Response			Additional Information	
	Method	Endpoints/Resources/Params	Header PSU-ID	Body IBAN & scope	http code	Header ASPSP-SCA- Approach	Body	Description
gp4	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: e1cb8e97-a4bc-43f2-bc33-42e4db7208e0			200 OK		<DbtrAcct><Id><IBAN>DE36310108330000009006 <CdtrAcct><Id><IBAN>DE40100100103307118608 <Cdtr><Nm>Sunny AG <InstAmt>Eur 90.06 <RmtInf><Ustrd>Invoice debtorAccount=DE36310108330000009006 creditorAccount=DE40100100103307118608 creditorName="Sunny AG" instructedAmount=EUR 123.50 remittanceInformationUnstructured="Birthday" requestedExecutionDate="2029-11-28" status=ACCP (Accepted)	Preceding check of technical validation was successful. Customer profile check was also successful.
gp5	GET	! Future Payments ! {payment-product}: sepa-credit-transfers {paymentId}: 9544dc70-8dc8-4cbe-9b76-809bb2a38bd6			200 OK		debtorAccount=DE36310108330000009006 creditorAccount=DE40100100103307118608 creditorName="Sunny AG" instructedAmount=EUR 123.50 remittanceInformationUnstructured="Birthday" requestedExecutionDate="2029-11-28" status=ACCP (Accepted)	Preceding check for Future Payments was successful. Customer profile check was also successful.
gp6	GET	! Future Payments ! {payment-product}: pain.001-sepa-credit-transfers {paymentId}: e8dce2bb-8740-451f-94e9-f233ad73cee3			200 OK		<DbtrAcct><Id><IBAN>DE68310108330000009012 <CdtrAcct><Id><IBAN>DE40100100103307118608 <Cdtr><Nm>Sunny AG <InstAmt>EUR 456.90 <RmtInf><Ustrd>Chargeback <ReqdExctnDt>2029-09-12	Preceding check for Future Payments was successful. Customer profile check was also successful.
PIS - GET payments status - /payments/v1/{payment-product}/{paymentId}/status								
gp7	GET	{payment-product}: sepa-credit-transfers {paymentId}: 73c52dc3-bd44-42b3-bc86-6b61c3167b63			200 OK		RCVD (Received)	Payment initiation has been received by the receiving agent.
gp8	GET	{payment-product}: sepa-credit-transfers {paymentId}: e1cb8e97-a4bc-43f2-bc33-42e4db7208e0			200 OK		ACTC (AcceptedTechnicallyChecked) fundsAvailable=true	Preceding check of technical validation was successful. Customer profile check was also successful.
gp9	GET	{payment-product}: sepa-credit-transfers {paymentId}: 2f67e2b4-6d54-4ba3-9238-5a9f207302b9			200 OK		ACFC (AcceptedFundsCheckComplete)	Payment initiation has been accepted for execution.
gp10	GET	{payment-product}: sepa-credit-transfers {paymentId}: 6053e0eb-cf0f-4094-b863-ec4e79f3d7fd			200 OK		RCVD (Received)	Payment initiation has been received by the receiving agent.
gp11	GET	{payment-product}: sepa-credit-transfers {paymentId}: 72fd0c79-b174-4517-9276-404a5b0120a3			200 OK		ACFC (AcceptedFundsCheckComplete)	Payment initiation has been accepted for execution.
gp12	GET	{payment-product}: sepa-credit-transfers {paymentId}: 1ab0dac7-dd1f-4e8a-be2a-140ec3cabf31			200 OK		RJCT (Rejected)	Payment initiation or individual transaction included in the payment initiation has been rejected.
gp13	GET	{payment-product}: sepa-credit-transfers {paymentId}: 1ca90d02-a572-4b3a-aa17-db1ccec3f7c5			403	SERVICE_BLOCKED		The request was internally blocked, e.g. because of potential fraud.
gp14	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: 1c62ab4d-c5d1-4c66-9fee-8cf76697843f			200 OK		RCVD (Received)	Payment initiation has been received by the receiving agent.

Santander Open Banking API - PSD2 Sandbox - **Structured test scenarios**

#	Request			Response			Additional Information	
	Method	Endpoints/Resources/Params	Header PSU-ID	Body IBAN & scope	http code	Header ASPSP-SCA- Approach	Body	Description
gp15	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: 55c1eba8-0c2e-4fc2-9395-4bc55ea03d9f		TPP-Redirect-Preferred	200 OK		ACTC (AcceptedTechnicallyChecked) fundsAvailable=true	Preceding check of technical validation was successful. Customer profile check was also successful.
gp16	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: a0a07500-3344-490a-ab22-b047e94987a6			200 OK		ACFC (AcceptedFundsCheckComplete)	Payment initiation has been accepted for execution.
gp17	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: d8129ea4-a901-4174-93a3-11e299d018a1			200 OK		RJCT (Rejected)	Payment initiation or individual transaction included in the payment initiation has been rejected.

#	Request			Response			Additional Information	
	Method	Endpoints/Resources/Params	Header PSU-ID	Body IBAN & scope TPP-Redirect-Preferred	http code	Header ASPS-SCA-Approach	Body	Description
gp18	GET	{payment-product}: pain.001-sepa-credit-transfers {paymentId}: 86538519-45f9-44cd-95e6-5182a680fd9f			403	SERVICE_BLOCKED		The request was internally blocked, e.g. because of potential fraud.
gp19	GET	! Future Payments ! {payment-product}: sepa-credit-transfers {paymentId}: 9544dc70-8dc8-4cbe-9b76-809bb2a38bd6			200	OK	ACCP (Accepted)	Preceding check for Future Payments was successful. Customer profile check was also successful.
gp20	GET	! Future Payments ! {payment-product}: pain.001-sepa-credit-transfers {paymentId}: e8dce2bb-8740-451f-94e9-f233ad73cee3			200	OK	ACCP (Accepted)	Preceding check for Future Payments was successful. Customer profile check was also successful.
PIS - GET periodic-payments details - /periodic-payments/v1/{payment-product}/{paymentId}								
gp21	GET	! periodic-payments ! periodic-payments/sepa-credit-transfers/{paymentId} {paymentId}: aa02162c-ba9f-4489-b295-237b65eb03c0			200	OK	debtorAccount=DE36310108330000009006 creditor IBAN=DE40100100103307118608 creditorName="Sunny AG" instructedAmount=EUR 500.00 remittanceInformationUnstructured="Monthly rental" startDate: "2025-03-01", endDate: "2029-12-31", frequency: "Monthly" status=ACCP	Read the details of an initiated standing order for recurring/periodic payments.
PIS - GET periodic-payments status - /periodic-payments/v1/{payment-product}/{paymentId}/status								
gp22	GET	! periodic-payments ! {payment-product}: sepa-credit-transfers {paymentId}: aa02162c-ba9f-4489-b295-237b65eb03c0			200	OK	ACCP (Accepted)	Read the transaction status of the standing order for recurring/periodic payments.
PIS - DELETE payments - /payments/v1/{payment-product}/{paymentId}								
dp1	DELETE	{payment-product}: sepa-credit-transfers {paymentId}: 9544dc70-8dc8-4cbe-9b76-809bb2a38bd6			204	OK		Request cancellation of a Future Payment
PIS - DELETE periodic-payments - /periodic-payments/v1/{payment-product}/{paymentId}								
dp2	DELETE	{payment-product}: sepa-credit-transfers {paymentId}: aa02162c-ba9f-4489-b295-237b65eb03c0			204	OK		Request cancellation of a Standing Order