



PSD2 - Technical Documentation

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Versions

Date	Version	Name	Changes	Tracked changes
16.07.2020	V1.0	Mihut Duta	+Initial version of the current document	NO
26.10.2020	V1.1	Mihut Duta	+Consent & Payment Authorization steps	NO
07.04.2021	V1.2	Bogdan Golumbeanu	+Availability Indicators	NO
23.04.2021	V1.3	Bogdan Golumbeanu	+Change Bank Address	YES
21.07.2021	V1.4	Madalina Luca	+Bulk payments APIs	NO
18.08.2021	V1.5	Madalina Luca	+Recurring and Future Dated payments API	NO
13.09.2021	V1.6	Madalina Luca	-Removed Dummy APIs Prod	NO
09.01.2021	v1.7	Madalina Luca	+Signing the requests using QSeal certificate	NO
14.10.2021	V1.8	Madalina Luca	-Removed Consent Dummy apis	NO
22.10.2021	V1.9	Madalina Luca	#Update QSeal certification information	NO
21.07.2022	V2.0	Madalina Luca	+Added allowed account categories	NO
15.05.2023	V2.1	Madalina Luca	#Update Dev Portal	NO
27.11.2023	v2.2	Madalina Luca	#Update client token endpoint	NO
14.11.2024	v2.3	Madalina Luca	+Added transactions details	NO
28.04.2025	v2.4	Mocanu Valentin	#Update token endpoints and PSD2 Redesign Portal	NO
31.07.2025	V2.5	Madalina luca	#Update deprecation timeline	NO

+ added, - removed, # changed/updated

Changes

Important Update – PSD2 API Migration (28.04.2025)

To maintain service continuity, we kindly request that you review the latest documentation and implement the following changes:

1. New Granting Flow Initiation Endpoint

- The granting flow must be initiated using the following static URL:

https://accounts.librabank.ro/portal?scope={scope}&response_type={response_type}&redirect_uri={redirect_uri}&client_id={client_id}

- This change replaces the previous dynamic method of retrieving the authorization server URL.
- Please update your systems accordingly to ensure a smooth authorization process for your users.

2. Updated Token Endpoint

- The **OAuth2 token request for Client authentication** must now be directed to the new versioned endpoint:
https://api.librabank.ro:8243/PSD2_TOKEN/v2/token

- This **v2 endpoint applies only to Client Token flows** (e.g., using authorization code).
It **does not affect Application Token** usage via the client credentials grant.

- The **Application Token endpoint remains unchanged** and continues to use version v1:
<https://api.librabank.ro:8243/token>

Update 31-07-2025

Please note that the original deprecation date was 31-07-2025, but due to feedback from integrators and in order to allow sufficient time for all parties to complete the necessary changes, the deprecation timeline has been extended by 3 additional months.

The old authorization and token endpoints will now remain operational until 31-10-2025, after which only the new flows will be supported.

Deprecation Timeline

In line with regulatory requirements this change is communicated 3 months prior to being effective. Till 31-07-20245 both the current and new granting flows are working in parallel.

- **31-07-2025:**
 - The dynamic authorization server URL (**GET <https://is.librabank.ro:9443/oauth2/authorize>**) will be officially deprecated.
 - The old token endpoint (**GET [/PSD2_TOKEN/v1/token](https://api.librabank.ro:8243/PSD2_TOKEN/v1/token)**) will also be officially deprecated.

- After **31-07-2025**, only the new granting and token flows will remain operational.

 Important:

We strongly recommend completing the migration well ahead of the deprecation date to avoid any disruption of services.

Glossary

Term	Definition
Store	The portal where the store user can manage the APIs
Store user	The user configured in the store by Libra Internet Bank
Client	Libra Internet Bank customer
Token	Secret key used to access an API
API	REST/SOAP service

Invalid characters list

Type	Replacement char
Non-printable ASCII (ascii code < 31)	space
î, î, î	l, i, l
^	space
Ü, ü, Ö, ö, Ë, è, Ñ	U, u, l, i, O, o, E, e, N
Â, â, Ä, á, Å, ä	A, a

Maximum number of characters list

Type	Size	Obs
iban/virtual IBAN	35	does not accept special characters
account	19	does not accept special characters
amount	18	does not accept special characters
transactionId	13	does not accept special characters
currency	3	does not accept special characters
remittanceInformationUnstructured	140	accepts special chars like ! " # \$ % & ' () * + , - . / [\]
customerCode	10	does not accept special characters
customerName	35	does not accept special characters
accountName	35	does not accept special characters
GUID	36	does not accept special characters
transactionStatus	4	does not accept special characters
transactionType.id	10	does not accept special characters
transactionType.code	10	does not accept special characters
transactionType.name	1024	does not accept special characters
theirReference	100	does not accept special characters
swiftCode	100	does not accept special characters
bankCountryCode	2	does not accept special characters
documents.name	1000	does not accept special characters

Response codes

Every response has a response code. Response codes can be used to check the result of the request, e.g. was the request successful or did it fail.

The following table shows the response codes returns by the APIs:

HTTP response	Text	Description
200	OK	The request was fulfilled successfully
201	Created	The request has been fulfilled, resulting in the creation of a new resource
204	No Content	The request was performed but no content is returned
302	Found	Redirect
400	Bad request	Similar to 403 Forbidden, but specifically for use when authentication is required and has failed or has not yet been provided
401	Unauthorized	Similar to 403 Forbidden, but specifically for use when authentication is required and has failed or has not yet been provided
403	Forbidden	The request was valid, but the server is refusing action. The user might not have the necessary permissions for a resource
404	Not Found	The requested resource could not be found but may be available in the future
405	Invalid http method	The method is not allowed on that specific endpoint
408	Request timeout	The request timed out
415	Unsupported media type	The media type supplied is unsupported
429	Too many requests	The TPP has exceeded the number of requests allowed
500	Internal server error	An error happened
503	Service unavailable	The server is currently unavailable

API Manager

Dev portal

The Libra Internet Bank APIs can be found at:

- <https://api-test.librabank.ro/devportal> (test environment) or
- <https://api.librabank.ro/devportal> (production environment)

The API list is accesible in the devportal based on credentials provided by Libra Internet Bank.

Generate Token

In order to consume the APIs the cosumer application needs to generate an access token.

This can be generated using *ConsumerKey* and *ConsumerSecret* that our customers can obtain from the devportal (see **Store** chapter and the instructions below). Below is a curl command that generates an access token:

Test environment

```
curl -k -d "grant_type=client_credentials&scope=default" -H "Authorization: Basic {Base64(consumerKey:consumerSecret)}" https://api-test.librabank.ro:8243/token
```

Prod environment

```
curl -k -d "grant_type=client_credentials&scope=default" -H "Authorization: Basic {Base64(consumerKey:consumerSecret)}" https://api.librabank.ro:8243/token
```

Parameter description:

1. *ConsumerKey*: A secret key that our store user possesses
2. *ConsumerSecret*: A secret password that our store user possesses
3. *{Base64(consumerKey:consumerSecret)}*
The Base64 encoding of the consumer key and password

Devportal

The client keys (*ConsumerKey* and *ConsumerSecret*) can be generated/regenerated from **Applications** menu and selecting the **DefaultApplication** or create a new one and then **Generate Keys**.

DEVELOPER PORTAL

WSO2 API MANAGER

APIs

Applications

All

Search APIs

Applications

ADD NEW APPLICATION

An application is a logical collection of APIs. Applications allow you to use a single access token to invoke a collection of APIs and to subscribe to one API multiple times and allows unlimited access by default.

Search

Name ↑	Owner	Policy	Workflow Status	Subscriptions
DefaultApplication	test_psd2	Unlimited	ACTIVE	0
Test_App	test_psd2	10PerMin	ACTIVE	0

DEVELOPER PORTAL

WSO2 API MANAGER

APIs

Applications

All

Search APIs

Overview

Production Keys

OAuth2 Tokens

API Key

Sandbox Keys

OAuth2 Tokens

API Key

Subscriptions

Test_App

0 Subscriptions

EDIT

Production OAuth2 Keys

Key and Secret

Production Key and Secret is not generated for this application

Key Configuration

Token Endpoint

https://is-test.librabank.ro:9443/oauth2/token

Revoke Endpoint

https://is-test.librabank.ro:9443/oauth2/revoke

Grant Types

☒ Refresh Token

☒ SAML2

☒ Password

☒ Client Credentials

☒ IWA-NTLM

☐ Code

☒ JWT

The application can use the following grant types to generate Access Tokens. Based on the application requirement you can enable or disable grant types for this application.

Callback URL

Callback URL

Callback URL is a redirection URI in the client application which is used by the authorization server to send the client's user-agent (usually web browser) back after granting access.

Application Access Token Expiry Time

N/A

Type Application Access Token Expiry Time

User Access Token Expiry Time

N/A

Type User Access Token Expiry Time

Refresh Token Expiry Time

N/A

Type Refresh Token Expiry Time

Id Token Expiry Time

N/A

Type ID Token Expiry Time

GENERATE KEYS

WSO2 API-M v4.0.0 | © 2021 WSO2 Inc

Before consuming API, you must subscribe it to an application

Applications -> Application_Name -> Subscriptions -> + Subscribe APIs

The screenshot displays the WS2 API Manager interface. The top navigation bar includes the 'DEVELOPER PORTAL' logo, 'APIs' and 'Applications' tabs, a search bar labeled 'Search APIs', and a help icon. The left sidebar contains a menu with options: Overview, Production Keys, OAuth2 Tokens, API Key, Sandbox Keys, OAuth2 Tokens, API Key, and Subscriptions (which is highlighted). The main content area shows the 'Test_App' application with '0 Subscriptions'. Below this, there is a 'Subscription Management' section with a '+ SUBSCRIBE APIS' button. A light blue informational box states: 'No Subscriptions Available' and 'No subscriptions are available for this Application'.

IMPORTANT:

To generate token use the **Production Keys**. Don't use **Sandbox Keys**.

Please subscribe to an application (create a new one or use *DefaultApplication*) before consume APIs .

Signing the requests using eIDAS QSEAL certificate

Create the signature of the request

Each request needs to include the following headers:

TPP-Signature-Certificate: Use your (PSD2) eIDAS QSEAL certificate issued by the Qualified Trust Service Provider of your choice.

1. The certificate must sent on HTTP Header TPP-Signing-Certificate: The PEM-formatted certificate of the QSeal used for signing the request, after having removed the prefix line -----BEGIN CERTIFICATE-----, the postfix line -----END CERTIFICATE----- and any newline characters, leaving the Base64 part.
The digest is a base64 encoded hash of the body of the request: `base64(sha256(UTF-8 from string(body)))`.
SHA-512=`z4PhNX7vuL3xVChQ1m2AB9Yg5AULVxXcg/SpIdNs6c5H0NE8XYXysP+DGNKHfuPg==`

Signature:

Generate a signature steps:

1. **Create signature string:** The signature string contains several headers separated by line breaks. The order is not important, as long as you define them in the same order in the signature header.
Example:
digest: SHA-512=`z4PhNX7vuL3xVChQ1m2AB9Yg5AULVxXcg/SpIdNs6c5H0NE8XYXysP+DGNKHfuPg==`
x-request-id: 0000000-0000-0000-0000-000000000000
2. **Sign with your private key:**
3. The signature is the signing string signed with private key of QSEALcertificate: `base64(rsa-sha512(UTF-8 from string(signing_string)))`

4. **Create the signature header**

The signature header consists of the following components:

Component	Example	Description
keyId	<code>\$ openssl x509 -in cert.pem -noout -text</code>	The serial number of the certificate as defined in 'TPP-Signing-Certificate' header. The format should be Integer not hex. You can use the openssl command line tool to find the serial number The structure is SN={your-serial-number}
algorithm	rsa-sha512	Specify which algorithm was used when generating the signature: rsa-sha512 or rsa-sha256 .
headers	"digest x-request-id"	The list of headers contained in the signature: - lowercase - separated by a space - in the same order as they have in the signing string
signature		

The resulting signature header: `signature: keyId="SN=00000",algorithm="rsa-sha512",headers="digest x-request-id",signature="y5o7gKxmfA***896H78=="`

CONSENTS

1. **POST** Consent initiation

URLs:

Test environment url

https://api-test.librabank.ro:8243/CONSENTS_API/1.0/

Prod environment urls

https://api.librabank.ro:8243/CONSENTS_API/1.0/

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	Unique GUID The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
{ "access": { "availableAccounts": "allAccounts" }, "recurringIndicator": true, "validUntil": "2019-10-11", "frequencyPerDay": "20" }	body	Consent Request without Indication of Accounts – Bank Offered Consent. The call contains the " availableAccounts " sub attribute within the "access" attribute with the value "allAccounts". The ASPSP will then agree bilaterally directly with the PSU on which accounts the requested access consent should be supported. The result can be retrieved by the TPP by using the GET Consent Request method.

Possible responses:

Request status: **200 OK**

```
{
  "consentStatus": "Received",
  "consentId": "abeff046-2136-4f4f-8cfd-c3b3cfff9c72",
  "_links": {
    "self": "API/Prod/REST/Accounts/Consents/abeff046-2136-4f4f-8cfd-c3b3cfff9c72",
    "status": "API/Prod/REST/Accounts/Consents/abeff046-2136-4f4f-8cfd-c3b3cfff9c72/status"
  }
}
```

2. **GET** Get consent

URLs:

Test environment urlshttps://api-test.librabank.ro:8243/CONSENTS_API/1.0/{consentId}**Prod environment urls**https://api.librabank.ro:8243/CONSENTS_API/1.0/{consentId}

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>consentId</i>	path	consent GUID

Possible responses:

Request status: **200 OK**

a. Received consent

```
{
  "access": {
    "accounts": [],
    "balances": [],
    "transactions": [],
    "availableAccounts": "allAccounts"
  },
  "recurringIndicator": true,
  "validUntil": "2019-10-11",
  "frequencyPerDay": 20,
  "combinedServiceIndicator": false,
  "lastActionDate": "2020-07-20",
  "status": "received"
}
```

b. Authorized consent

```
{
  "access": {
    "accounts": [
      {
        "iban": "RO**BREL00010**119210203",
        "currency": "EUR"
      }
    ],
    "balances": [],
    "transactions": [
      {
        "iban": "RO**BREL0700028**RO11001",
        "currency": "RON"
      }
    ]
  },
  "recurringIndicator": true,
  "validUntil": "2019-10-11",
  "frequencyPerDay": 20,
  "combinedServiceIndicator": false,
  "lastActionDate": "2020-07-14",
  "status": "revokedByPsu"
}
```

3. **GET** Get consent status

URLs:

Test environment urls

https://api-test.librabank.ro:8243/CONSENTS_API/1.0/{consentId}/status

Prod environment urls

https://api.librabank.ro:8243/CONSENTS_API/1.0/{consentId}/status

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>consentId</i>	path	consent GUID

Possible responses:

Request status: **200 OK**

```
{  
  "consentStatus": "RECEIVED"  
}
```

Consent status:

Code	Description	Description
RECEIVED	received	Request saved
REJECTED	rejected	Request rejected
PARTIALLY_AUTHORISED	partiallyAuthorised	N/A
VALID	valid	Consent authorized by PSU
REVOKED_BY_PSU	revokedByPsu	Consent deleted by PSU
EXPIRED	expired	
TERMINATED_BY_TPP	terminatedByTpp	Consent deleted by TPP

4. **DEL** Revoke consent

URLs:

Test environment urls
https://api-test.librabank.ro:8243/CONSENTS_API/1.0/{consentId}
Prod environment urls
https://api.librabank.ro:8243/CONSENTS_API/1.0/{consentId}

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	Unique GUID The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>consentId</i>	path	consent GUID

Possible responses:

Request status: 204 No Content

ACCOUNTS

1. **GET** Get a list of accounts with details:

URLs:

Test environment urls

https://api-test.librabank.ro:8243/ACCOUNTS_DUMMY_API/v1/accounts

https://api-test.librabank.ro:8243/ACCOUNTS_API/v1

Prod environment urls

https://api.librabank.ro:8243/ACCOUNTS_API/v1

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>Consent-ID</i>	headers	A valid consent GUID

Possible responses:

Request status: **200 OK**

```
{
  "accounts": [
    {
      "resourceId": "200*****100",
      "iban": "RO21BREL*****0100",
      "currency": "RON",
      "customerCode": "200****16",
      "accountName": "Cont Curent Persoane Juri",
      "customerName": "FIN**** SRL",
      "accountOfficerDescription": "Individuals/PF Bucuresti",
      "openingDate": "2018-03-09T00:00:00",
      "customerSector": "1000",
      "customerType": "PJ",
      "accountUsage": "INTERNET BANKING",
      "workingBalance": 6338.10,
      "onlineActualBalance": 6428.51
    },
    {
      "resourceId": "200*****101",
```

```

"iban": "RO21BREL*****0101",
"currency": "RON",
"customerCode": "200****16",
"accountName": "Cont Curent Persoane Juri",
"customerName": "FIN**** SRL ",
"accountOfficerDescription": "Individuals/PF Bucuresti",
"openingDate": "2018-03-09T00:00:00",
"customerSector": "1000",
"customerType": "PJ",
"accountUsage": "INTERNET BANKING",
"workingBalance": 68.10,
"onlineActualBalance": 68.51
}
]
}

```

2. GET Get account details:

URLs:

Test environment urls

https://api-test.librabank.ro:8243/ACCOUNTS_DUMMY_API/v1/accounts/{IBAN}

https://api-test.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}

Prod environment urls

https://api.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	Unique GUID The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>Consent-ID</i>	headers	A valid consent GUID for the below IBAN
<i>IBAN</i>	path	Client's account IBAN

Possible responses:

Request status: 200 OK

```
{
```

```

"accounts": [
{
  "resourceId": "200*****100",
  "iban": "RO21BREL*****0100",
  "currency": "RON",
  "customerCode": "200****16",
  "accountName": "Cont Curent Persoane Juri",
  "customerName": "FIN**** SRL ",
  "accountOfficerDescription": "Individuals/PF Bucuresti",
  "openingDate": "2018-03-09T00:00:00",
  "customerSector": "1000",
  "customerType": "PJ",
  "accountUsage": "INTERNET BANKING",
  "workingBalance": 6338.10,
  "onlineActualBalance": 6428.51
}
]
}

```

3. **GET** Get account balance:

URLs:

Test environment urls

https://api-test.librabank.ro:8243/ACCOUNTS_DUMMY_API/v1/accounts/{IBAN}/balances

https://api-test.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}/balances

Prod environment urls

https://api.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}/balances

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>Consent-ID</i>	headers	A valid consent GUID for the below IBAN
<i>IBAN</i>	path	Client's account IBAN

Possible responses:

Request status: 200 OK

```
{
  "account": {
    "iban": "RO40BREL0001012119210203"
  },
  "balances": [
    {
      "balanceType": "Cont Curent Persoane Fizi",
      "balanceAmount": {
        "currency": "RON",
        "amount": 1450.00
      },
      "referenceDate": "2020-07-21",
      "lastChangeDateTime": "2020-07-21 03:59:51"
    }
  ]
}
"resourceId": "200*****100"
}
```

4. **GET** Get account transactions:

URLs:

Test environment urls

https://api-test.librabank.ro:8243/ACCOUNTS_DUMMY_API/v1/{IBAN}/transactions?FromDate={FromDate}&ToDate={ToDate}
https://api-test.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}/transactions?FromDate={FromDate}&ToDate={ToDate}

Prod environment urls

https://api.librabank.ro:8243/ACCOUNTS_API/v1/{IBAN}/transactions?FromDate={FromDate}&ToDate={ToDate}

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>Consent-ID</i>	headers	A valid consent GUID for the below IBAN
<i>IBAN</i>	path	Client's account IBAN
<i>FromDate</i>	query-string	From date, format YYYY-MM-DD (<u>startDate</u>)
<i>ToDate</i>	query-string	To date, format YYYY-MM-DD (<u>endDate + 1</u>)

Note: The ToDate parameter should be set to one day after the desired end date for filtering, as the filtering is done for dates strictly less than ToDate.

Example Usage

If you want to filter data from January 1, 2024, to January 20, 2024, you should set the parameters as follows:

- FromDate=2024-01-01
- ToDate=2024-01-21

This ensures that the filtering includes all data up to January 20, 2024.

Possible responses:

Request status: **200 OK**

```
{
  "account": {
    "iban": "RO65BREL0002001931290100"
  },
  "transactions": {
    "booked": [
      {
        "transactionId": "FT20155HG4CR",
        "transactionAmount": {
          "currency": "RON",
          "amount": 50000.00
        },
        "bookingDate": "2020-06-03",
        "valueDate": "2020-06-03",
        "registerDate": "2020-07-28T10:54:00Z",
        "remittanceInformationUnstructured": "11 from: a",
        "debtorName": "a",
        "debtorAccount": {
          "resourceId": "2002107930100",
          "iban": "RO60BREL0002002107930100"
        },
        "paymentId": "CC190528-A866-42B1-AD80-279B3E332E4A",
        "transactionType": {
          "id": 213,
          "code": "ACLC",
          "name": "ALTE PLATI LOCALE"
        },
        "theirReference": "1"
      }
    ]
  }
}
```

Fields description:

Field		Description
<i>transactionId</i>		Transaction Id
<i>bookingDate</i>	YYYY-MM-DD	Transaction booked date
<i>valueDate</i>	YYYY-MM-DD	Transaction processing date
<i>registerDate</i>	YYYY-MM-DDTHH:MM:SSZ	Transaction register date
<i>paymentId</i>	GUID	Payment Id (only for payments)
<i>originalTransaction</i>		The ID of the transaction refused by the external bank
<i>creditorName</i>		The name of the person receiving the money. For incoming transaction: the name of the beneficiary written by the payer.

Note:

Uniqueness is given by *transactionId*, *transactionType.id* and *transactionType.code*.

PAYMENTS

1. **POST** Payment initiation

URLs:

Test environment urls

https://api-test.librabank.ro:8243/PAYMENTS_DUMMY_API/v1/{payment-product}

https://api-test.librabank.ro:8243/PAYMENTS_API/v1/{payment-product}

Prod environment urls

https://api.librabank.ro:8243/v1/PAYMENTS_API/{payment-product}

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>payment-product</i>	path	RON-Transfer or SEPA-Transfer or SWIFT-Transfer or INSTANT-Transfer
<pre>{ "instructedAmount": { "currency": "RON", "amount": "1" }, "debtorName": "John", "debtorAccount": { "iban": "RO50***1001", "customerCode": "00***00", "customerType": "PrivateIndividual" }, "creditorName": "FINTECH", "creditorAccount": { "iban": "RO19***4362", "swiftCode": "BCITITMMXXX", "bankCountryCode": "IT", "city": "Bucharest", "countryCode": "RO", "address": "street number or other details", "bank": { "address": "street number or other details", "name": "Libra Internet Bank" } }, "remittanceInformationUnstructured": "payment details", "documents": [{ "content": "base64 encoded text", "type": "pdf", "name": "invoice" }], "orderNumber": "15" }</pre>	body	Payment informations The <i>debtorName</i> is not mandatory; if it's sent, the information will also be displayed on the account statement The <i>debtorAccount.iban</i> might be a real IBAN or virtual IBAN <i>debtorAccount.customerCode</i> - internal code used by Fintech to identify its client (optionally). <i>debtorAccount.customerType</i> – values must be PrivateIndividual or LegalEntity (optionally). The <i>swiftCode</i> is used in SWIFT-Transfer. If it's missing it will be extracted from the debtorAccount iban (optionally). The <i>bankCountryCode</i> is used in SWIFT-Transfer. If it's missing it will be extracted from the debtorAccount iban or <i>swiftCode</i> (optionally). The <i>documents</i> list is mandatory for SWIFT-Transfer payments to risk countries. We accept the following types of documents: jpg, jpeg, tif, tiff, bmp, pdf, png, xls, xlsx. The orderNumber is not mandatory. If is not added, the value of order number is incremented. The value is integer.
<pre>{ "instructedAmount": {"currency": "RON", "amount": "1"}, "debtorName": "John", "debtorAccount": {"iban": "RO50***1001"}, "creditorName": "FINTECH", "creditorFiscalCode": "123456789", "creditorAccount": {"iban": "RO02TREZ06****X"}, "remittanceInformationUnstructured": "payment details", }</pre>	body	For treasury payments: Only for RON-Transfer <i>creditorFiscalCode</i> is mandatory when <i>creditorAccount.iban</i> contains <i>TREZ</i>

Possible responses:

Request status: 200 OK

```
{
  "responseType": "SUCCESS",
  "result": {
    "transactionStatus": "RCVD",

```

```

"paymentId": "76221d38-9827-4394-a306-9dd7d383945f",
"links": {
  "scaOAuth": "",
  "self": "API/Prod/REST/Payments/RON-Transfer/76221d38-9827-4394-a306-9dd7d383945f/status",
  "status": "API/Prod/REST/Payments/76221d38-9827-4394-a306-9dd7d383945f/status",
  "scaStatus": "API/Prod/REST/Payments/RON-Transfer/76221d38-9827-4394-a306-9dd7d383945f/authorisations/{authorisationId}",
}
}
}

```

SWIFT Payment Scenarios (Available on Production After 27.05.2025)

This section outlines the different scenarios for processing SWIFT payments based on the currency and beneficiary type.

Scenarios

1. **Currency: RON (Initiated from RON Account) + Beneficiary: Non SEPA/TIPS**
 - **Flow:** Remains AS IS
2. **Currency: EUR (Initiated from EUR Account) + Beneficiary: Non SEPA/TIPS + Beneficiary: Target2 Participant**
 - **Flow:** Remains AS IS
3. **Others: Currency: EUR (Beneficiary: Non SEPA/TIPS/Target2) + All Other Currencies (USD, GBP, CZK, DKK, JPY, etc.)**
 - **Required Parameters**
 1. If IBAN is provided


```

"creditorAccount": {
  "iban": "RO19***4362",
  "city": "Bucharest",
  "countryCode": "RO",
  "address": "street number or other details"
}

```
 2. If account number is provided


```

"creditorAccount": {
  "iban": "19***4362",
  "swiftCode": "BCITITMMXXX",
  "city": "Bucharest",
  "countryCode": "RO",
  "address": "street number or other details"
}

```
 3. If aba routing number is provided


```

"creditorAccount": {
  "iban": "19***4362",
  "swiftCode": "123456789",
  "bankCountryCode": "US",
  "bank": {
    "address": "street number or other details",
    "name": "Libra Internet Bank"
  }
}

```

2. **GET** Get payment details

URLs:

Test environment urlshttps://api-test.librabank.ro:8243/PAYMENTS_DUMMY_API/v1/{paymentId}/detailshttps://api-test.librabank.ro:8243/PAYMENTS_API/v1/{paymentId}/details**Prod environment urls**https://api.librabank.ro:8243/v1/PAYMENTS_API/{paymentId}/details

Deployment status:

Environment	Deployed	Comments
Production	Yes	
Test	Yes	

Parameters description:

Parameter	Location	Description
<i>X-Request-ID</i>	headers	The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.
<i>paymentId</i>	path	payment GUID

Possible responses:

Request status: 200 OK

```
{
  "instructedAmount": {
    "currency": "RON",
    "amount": 1.0
  },
  "debtorName": "John",
  "debtorAccount": {
    "iban": "RO50***1001"
  },
  "creditorName": "TPP",
  "creditorAccount": {
    "iban": "RO19***4362"
  },
  "remittanceInformationUnstructured": "payment details",
  "documents": [
    {
      "content": "base64 encoded text",
      "type": "pdf",
      "name": "invoice"
    }
  ]
}
```

- ```

]
 }
}
3. GET Get payment status

```

URLs:

#### Test environment urls

[https://api-test.librabank.ro:8243/PAYMENTS\\_DUMMY\\_API/v1/{paymentId}/Status](https://api-test.librabank.ro:8243/PAYMENTS_DUMMY_API/v1/{paymentId}/Status)

[https://api-test.librabank.ro:8243/PAYMENTS\\_API/v1/{paymentId}/Status](https://api-test.librabank.ro:8243/PAYMENTS_API/v1/{paymentId}/Status)

#### Prod environment urls

[https://api.librabank.ro:8243/v1/PAYMENTS\\_API/{paymentId}/Status](https://api.librabank.ro:8243/v1/PAYMENTS_API/{paymentId}/Status)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter           | Location | Description                                                                                     |
|---------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i> | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>paymentId</i>    | path     | payment GUID                                                                                    |

Possible responses:

```

{
 "transactionStatus": "PRCS",
 "paymentId": "4fb9c16e-058e-46b8-80c5-56ec1420d8db",
 "x-Request-ID": "f28666cb-22c1-4ebd-9afa-1c07ae9a6dd9"
}

```

For rejected transactions, we will have "*rejectionReason*" tag.

```

{
 "transactionStatus": "RJCT",
 "paymentId": "b86ece3e-d965-479a-a494-91416f88219f",
 "x-Request-ID": "f28666cb-22c1-4ebd-9afa-1c07ae9a6dd9",
 "rejectionReason": "The bank could not be retrieved from IBAN."
}

```

Transactions status:

| Code | Description | Description                                          |
|------|-------------|------------------------------------------------------|
| RCVD | Received    | Request saved                                        |
| PDNG | Pending     | Request is awaiting authorization                    |
| RJCT | Rejected    | Request rejected (invalid data or by business logic) |
| PRCS | Processed   | Request processed successfully                       |

## BULK PAYMENTS

### 1. **POST** Payment initiation

URLs:

| Test environment urls |
|-----------------------|
|-----------------------|

|                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="https://api-test.librabank.ro:8243/PAYMENTS_BULK_API/v1/{payment-product}"><u>https://api-test.librabank.ro:8243/PAYMENTS_BULK_API/v1/{payment-product}</u></a> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Prod environment urls |
|-----------------------|
|-----------------------|

|                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="https://api.librabank.ro:8243/PAYMENTS_BULK_API/v1/{payment-product}"><u>https://api.librabank.ro:8243/PAYMENTS_BULK_API/v1/{payment-product}</u></a> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

## Parameters description:

| Parameter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Location | Description                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.                                                                                                                                                                                                                                                                               |
| <i>payment-product</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | path     | RON-Transfer or SEPA-Transfer or SWIFT-Transfer or INSTANT-Transfer                                                                                                                                                                                                                                                                                                           |
| <pre>{   "debtorAccount": {     "iban": "RO48***0100"   },   "payments": [     {       "requestId": "fe37c721-32b4-422a-94f5-b7c8ca75e34d",       "paymentRequest": {         "instructedAmount": {           "currency": "RON",           "amount": "1"         },         "creditorName": "Florin X",         "creditorAccount": {           "iban": "RO19***4362"         },         "remittanceInformationUnstructured": "test 1 ron plati PSD2"       }     },     {       "requestId": "bd8934aa-7795-41fb-8dc0-7d343520c8cr",       "paymentRequest": {         "instructedAmount": {           "currency": "EUR",           "amount": "2"         },         "creditorName": "Florin Y",         "creditorAccount": {           "IBAN": "RO63***0109"         },         "RemittanceInformationUnstructured": "Invalid payment - invalid currency"       }     }   ] }</pre> | body     | <p>Payment bulk informations</p> <p>The <i>debtorAccount</i> is client's account IBAN.</p> <p>The <i>Payments</i> is a type which follows the JSON formats for the supported products for single payments, excluding the data elements</p> <ul style="list-style-type: none"> <li>debtorAccount.</li> </ul> <p>This data elements may not be contained in any bulk entry.</p> |

Possible responses:

Request status: 200 OK

```
{
 "paymentBulkId": "a7c008b3-9628-4e8e-bc92-51defad717e7",
 "paymentsResponse": [
 {
 "requestId": "089da707-54cc-4ed2-b92d-d94ad89c9abd",
 "response": {
 "responseType": "SUCCESS",
 "result": {
 "transactionStatus": "RCVD",
 "paymentId": "63c99864-57f9-4cec-a972-acde824d83a4",
 "links": {
 "self": "api/prod/rest/bulk-payments/63c99864-57f9-4cec-a972-acde824d83a4",
 "status": "api/prod/rest/bulk-payments/63c99864-57f9-4cec-a972-acde824d83a4/status"
 }
 }
 }
 },
 {
 "requestId": "c442f9ec-f1b8-4903-9a81-93154b44a256",
 "response": {
 "responseType": "ERROR",
 "responseMessage": "Currency EUR does not match API definition RON-Transfer"
 }
 }
]
}
```

2. **GET** Get bulk payment details

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_BULK\\_API/v1/{paymentBulkId}](https://api-test.librabank.ro:8243/PAYMENTS_BULK_API/v1/{paymentBulkId})**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_BULK\\_API/v1/{paymentBulkId}](https://api.librabank.ro:8243/PAYMENTS_BULK_API/v1/{paymentBulkId})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter            | Location | Description                                                                                     |
|----------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>  | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>paymentBulkId</i> | path     | payment bulk GUID or payment GUID                                                               |

Possible responses:

Request status: **200 OK**

```
[
 {
 "requestId": "e78268b3-1a95-4deb-9760-d5b5f73dd430",
 "response": {
 "responseType": "SUCCESS",
 "result": {
 "creditorBankName": "LIBRA BANK S.A.",
 "status": "RJCT",
 "date": "2021-07-21T00:00:00",
 "instructedAmount": {
 "currency": "EUR",
 "amount": 0.02
 },
 "debtorAccount": {
 "iban": "RO48BREL0002002320600100"
 },
 "creditorName": "Florin Y",
 "creditorAccount": {
 "iban": "RO63***0109"
 },
 "remittanceInformationUnstructured": "Invalid payment - invalid currency",
 "paymentProduct": "RON-Transfer",

```

```
 "channel": "PISP"
 }
 },
 {
 "requestId": "99382b13-62d6-4ff3-b8b1-155ce35f27d6",
 "response": {
 "responseType": "SUCCESS",
 "result": {
 "creditorBankName": "ING BANK N.V., BUCHAREST BRANCH",
 "status": "RCVD",
 "date": "2021-07-21T00:00:00",
 "instructedAmount": {
 "currency": "RON",
 "amount": 1.0
 },
 "debtorAccount": {
 "iban": "R048***0100"
 },
 "creditorName": "Florin X",
 "creditorAccount": {
 "iban": "R019INGB0000999907214362"
 },
 "remittanceInformationUnstructured": "test 1 ron plati PSD2",
 "paymentProduct": "RON-Transfer",
 "channel": "PISP"
 }
 }
 }
]
}
```

3. **GET** Get bulk payment status

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_BULK\\_API/v1/{paymentBulkId}/status](https://api-test.librabank.ro:8243/PAYMENTS_BULK_API/v1/{paymentBulkId}/status)**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_BULK\\_API/v1/{paymentBulkId}/status](https://api.librabank.ro:8243/PAYMENTS_BULK_API/v1/{paymentBulkId}/status)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter            | Location | Description                                                                                     |
|----------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>  | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>paymentBulkId</i> | path     | payment bulk GUID or payment GUID                                                               |

Possible responses:

```
[
 {
 "requestId": "99382b13-62d6-4ff3-b8b1-155ce35f27d6",
 "response": {
 "responseType": "SUCCESS",
 "result": {
 "transactionStatus": "RCVD",
 "paymentId": "4dffabf5-6f6f-438e-9eb9-30d58c4dad11",
 "x-Request-ID": "99382b13-62d6-4ff3-b8b1-155ce35f27d6"
 }
 }
 },
 {
 "requestId": "e78268b3-1a95-4deb-9760-d5b5f73dd430",
 "response": {
 "responseType": "SUCCESS",
 "result": {
 "transactionStatus": "RJCT",
 "paymentId": "c7489e2d-34a1-496f-b291-0887f95d10e4",
 "x-Request-ID": "e78268b3-1a95-4deb-9760-d5b5f73dd430",
 "rejectionReason": "Currency EUR does not match API definition RON-Transfer"
 }
 }
 }
]
```

## RECURRING PAYMENTS

**POST** Payment initiation

URLs:

### Test environment urls

[https://api-test.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{payment-product}](https://api-test.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{payment-product})

### Prod environment urls

[https://api.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{payment-product}](https://api.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{payment-product})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

## Parameters description:

| Parameter                                                                                                                                                                                                                                                                                                                                                                                                                                  | Location | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>                                                                                                                                                                                                                                                                                                                                                                                                                        | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <i>payment-product</i>                                                                                                                                                                                                                                                                                                                                                                                                                     | path     | RON-Transfer or SEPA-Transfer or SWIFT-Transfer or INSTANT-Transfer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <pre>{   "instructedAmount": {     "currency": "RON",     "amount": "1"   },   "debtorAccount": {     "iban": "RO61BREL *****0100"   },   "creditorName": "Test",   "creditorAccount": {     "iban": "RO61BREL *****0101"   },   "remittanceInformationUnstructured": "test Plata RON",   "startDate": "2021-08-18",   "endDate": "2022-08-18",   "executionRule": "preceding",   "frequency": "monthly",   "dayOfExecution": "18" }</pre> | body     | <p>The <i>payload</i> is a type which follows the JSON formats for the supported products for single payments. In addition the following tags are used:</p> <ol style="list-style-type: none"> <li>1. <i>startDate</i> - The first applicable day of execution starting from this date is the first payment.</li> <li>2. <i>EndDate</i> - The last applicable day of execution If not given, it is an infinite standing order.</li> <li>3. <i>ExecutionRule</i> - "following" or "preceding" supported as values. This data attribute defines the behavior when recurring payment dates falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day.</li> <li>4. <i>Frequency</i> - The frequency of the recurring payment resulting from this standing order. Supported values are weekly, monthly, yearly.</li> <li>5. <i>DayOfExecution</i> - 1-7(frequency = weekly), 1-31(frequency = monthly), MM-dd(frequency = yearly)</li> </ol> |

## Possible responses:

Request status: 200 OK

```
{
 "transactionStatus": "RCVD",
 "paymentId": "986e0f5c-2541-44fe-8c81-614e90fc3bdd",
 "links": {
 "self": "api/prod/rest/recurring-payments/986e0f5c-2541-44fe-8c81-614e90fc3bdd",
 "status": "api/prod/rest/recurring-payments/986e0f5c-2541-44fe-8c81-614e90fc3bdd/status"
 }
}
```

**GET** Get recurring payment details

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}](https://api-test.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId})**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}](https://api.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                 | Location | Description                                                                                     |
|---------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>       | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>recurringPaymentId</i> | path     | payment GUID                                                                                    |

Possible responses:

Request status: 200 OK

```
{
 "status": "RCVD",
 "date": "2021-08-18T14:08:57",
 "startDate": "2021-08-18T00:00:00",
 "endDate": "2022-08-18T00:00:00",
 "executionRule": "preceding",
 "frequency": "monthly",
 "dayOfExecution": "18",
 "debtorAccount": {
 "iban": "RO48BREL*****0100"
 },
 "instructedAmount": {
 "currency": "RON",
 "amount": 1.0
 },
 "creditorName": "Test",
 "creditorAccount": {
 "iban": "RO61BREL*****0101"
 },
 "remittanceInformationUnstructured": "test Plata vRON - RON (alta banca)",
 "paymentProduct": "RON-Transfer",
 "channel": "PISP"
}
```

**GET** Get recurring payment status

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}/status](https://api-test.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId}/status)**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}/status](https://api.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId}/status)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                 | Location | Description                                                                                     |
|---------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>       | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>recurringPaymentId</i> | path     | payment GUID                                                                                    |

Possible response:

```
{
 "isActive": false,
 "transactionStatus": "PRCS",
 "paymentId": "8ac2d06d-deb9-489c-bd2a-e30ca77b89b3",
 "x-Request-ID": "6950c8d9-57a2-47c6-8730-0b1bf16eefb8",
 "links": {}
}
```

**DEL** Revoke payment

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}](https://api-test.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId})**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_RECURRING\\_API/v1/{paymentId}](https://api.librabank.ro:8243/PAYMENTS_RECURRING_API/v1/{paymentId})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                 | Location | Description                                                                                     |
|---------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>       | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>recurringPaymentId</i> | path     | Payment GUID                                                                                    |

Possible responses:

Request status: 204 No Content

## FUTURE DATED PAYMENTS

**POST** Payment initiation

URLs:

|                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Test environment urls</b>                                                                                                                                                      |
| <a href="https://api-test.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{payment-product}">https://api-test.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{payment-product}</a> |
| <b>Prod environment urls</b>                                                                                                                                                      |
| <a href="https://api.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{payment-product}">https://api.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{payment-product}</a>           |

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                                                                                                                                                                                                                                                                                                                                                  | Location | Description                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>                                                                                                                                                                                                                                                                                                                                        | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID.                                                                                                                                 |
| <i>payment-product</i>                                                                                                                                                                                                                                                                                                                                     | path     | RON-Transfer or SEPA-Transfer or SWIFT-Transfer or INSTANT-Transfer                                                                                                                                                             |
| <pre>{   "instructedAmount": {     "currency": "RON",     "amount": "1"   },   "debtorAccount": {     "iban": "RO61BREL*****0100"   },   "creditorName": "Test",   "creditorAccount": {     "iban": "RO47INGB*****1843"   },   "remittanceInformationUnstructured": "test Plata vRON - RON (alta banca)",   "requestedExecutionDate": "2022-03-01" }</pre> | body     | The <i>payload</i> is a type which follows the JSON formats for the supported products for single payments. In addition the following tag is used: requestedExecutionDate - the payment will be executed at the addressed date. |

Possible response:

Request status: 200 OK

```
{
 "transactionStatus": "RCVD",
 "paymentId": "6f2436d3-ff85-4fe1-b3d4-9d95702add8d",
 "links": {
 "self": "api/prod/rest/future-dated-payments/6f2436d3-ff85-4fe1-b3d4-9d95702add8d",
 "status": "api/prod/rest/future-dated-payments/6f2436d3-ff85-4fe1-b3d4-9d95702add8d/status"
 }
}
```

**GET** Get future dated payment details

URLs:

**Test environment urls**

[https://api-test.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}](https://api-test.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId})

**Prod environment urls**

[https://api.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}](https://api.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                   | Location | Description                                                                                     |
|-----------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>         | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>futureDatedPaymentId</i> | path     | payment GUID                                                                                    |

Possible response:

Request status: 200 OK

```
{
 "status": "RCVD",
 "date": "2021-08-18T14:15:07",
 "requestedExecutionDate": "2022-03-01",
 "debtorAccount": {
 "iban": "RO48BREL*****0100"
 },
 "instructedAmount": {
 "currency": "RON",
 "amount": 1.0
 }
}
```

```

},
"creditorName": "Test",
"creditorAccount": {
 "iban": "R047INGB*****1843"
},
"remittanceInformationUnstructured": "test Plata vRON - RON (alta banca)",
"paymentProduct": "RON-Transfer",
"channel": "PISP"
}

```

**GET** Get future dated payment status

URLs:

#### Test environment urls

[https://api-test.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}/status](https://api-test.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId}/status)

#### Prod environment urls

[https://api.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}/status](https://api.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId}/status)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                   | Location | Description                                                                                     |
|-----------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>         | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>futureDatedPaymentId</i> | path     | payment GUID                                                                                    |

Possible response:

```

{
 "transactionStatus": "RCVD",
 "paymentId": "6f2436d3-ff85-4fe1-b3d4-9d95702add8d",
 "x-Request-ID": "27ed9180-db6d-41d1-b2d7-b539d4124581"
}

```

5. **DEL** Revoke payment

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}](https://api-test.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId})**Prod environment urls**[https://api.librabank.ro:8243/PAYMENTS\\_FUTURE\\_DATED\\_API/v1/{paymentId}](https://api.librabank.ro:8243/PAYMENTS_FUTURE_DATED_API/v1/{paymentId})

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description:

| Parameter                   | Location | Description                                                                                     |
|-----------------------------|----------|-------------------------------------------------------------------------------------------------|
| <i>X-Request-ID</i>         | headers  | The X-Request-ID parameter will be mandatory on request's headers. This must be an unique GUID. |
| <i>futureDatedPaymentId</i> | path     | payment GUID                                                                                    |

Possible responses:

Request status: 204 No Content

## AUTHORIZATION

### 1. **POST** Application Access Token

URLs:

#### Test environment urls

<https://api-test.librabank.ro:8243/token>

#### Prod environment urls

<https://api.librabank.ro:8243/token>

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description for Client Credentials type:

| Parameter            | Location                     | Description                                                                                                                                                                                                                                                                       |
|----------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Authorization</i> | headers                      | This is Basic Auth, based only on username and password.<br>The header should have the following format:<br>"Authorization:Basic {Base64(consumerKey:consumerSecret)}"<br>ConsumerKey and ConsumerSecret can be obtained from the store (see Store chapter for the instructions). |
| <i>grant_type</i>    | body (x-www-form-urlencoded) | Accepted value: client_credentials                                                                                                                                                                                                                                                |
| <i>scope</i>         | body (x-www-form-urlencoded) | Accepted value: default                                                                                                                                                                                                                                                           |

Possible responses:

Request status: **200 OK**

```
{
 "access_token": "4ea5ad96-db6f-312a-83a9-3452c3228134",
 "scope": "am_application_scope default",
 "token_type": "Bearer",
 "expires_in": 259200
}
```

2. **GET** Authorize the payment/consent request

URLs:

**Test environment urls**

[https://test-accounts.librabank.ro/portal?scope={scope}&response\\_type={response\\_type}&redirect\\_uri={redirect\\_uri}&client\\_id={client\\_id}](https://test-accounts.librabank.ro/portal?scope={scope}&response_type={response_type}&redirect_uri={redirect_uri}&client_id={client_id})

**Prod environment urls**

[https://accounts.librabank.ro/portal?scope={scope}&response\\_type={response\\_type}&redirect\\_uri={redirect\\_uri}&client\\_id={client\\_id}](https://accounts.librabank.ro/portal?scope={scope}&response_type={response_type}&redirect_uri={redirect_uri}&client_id={client_id})

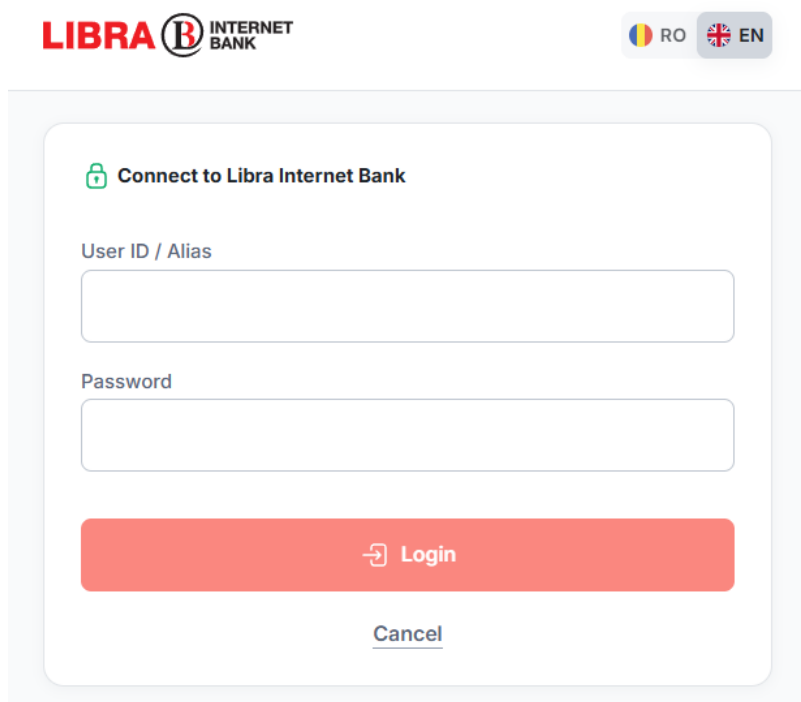
Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description for Client Credentials type:

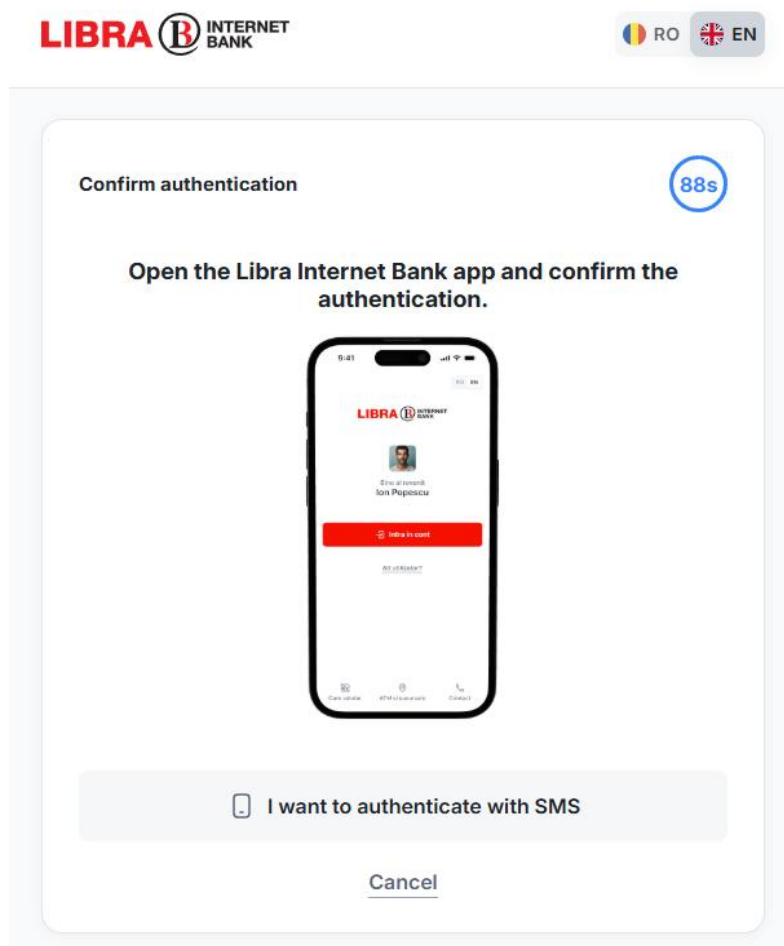
| Parameter            | Location | Description                                                                                                                                 |
|----------------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <i>scope</i>         | query    | {Service Type:paymentid/consentId}<br>Accepted values for Service Type are <b>AIS</b> for consent authorization and <b>PIS</b> for payment. |
| <i>response_type</i> | query    | Accepted value: code                                                                                                                        |
| <i>redirect_uri</i>  | query    | Your registered redirect URI                                                                                                                |
| <i>client_id</i>     | query    | Your Consumer Key                                                                                                                           |

The Authorization Endpoint redirects the user to the login page. The internet banking credentials must be provided:



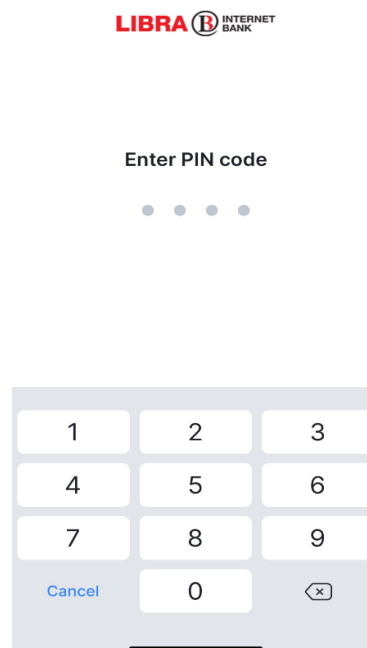
The login form is titled "LIBRA INTERNET BANK" with a logo. It features language selection buttons for "RO" (Romanian) and "EN" (English). The main heading is "Connect to Libra Internet Bank" with a lock icon. Below this are two input fields: "User ID / Alias" and "Password". A red "Login" button with a right-pointing arrow icon is positioned below the password field. A "Cancel" link is located at the bottom of the form.

After the login, the user is redirected to the SCA page, having 90 seconds to authorize the request from the mobile banking application:

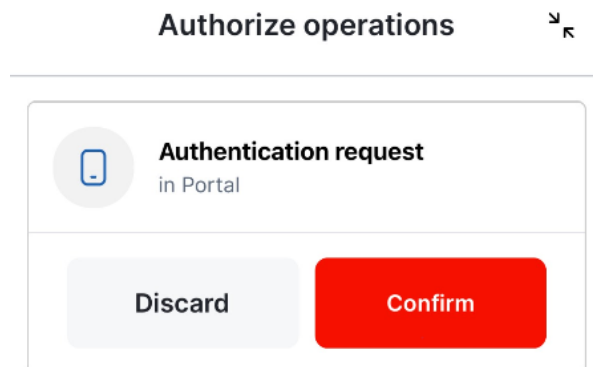


The SCA (Strong Customer Authentication) page is titled "LIBRA INTERNET BANK" with a logo. It features language selection buttons for "RO" (Romanian) and "EN" (English). The main heading is "Confirm authentication" with a blue circular timer showing "88s". Below this is the instruction "Open the Libra Internet Bank app and confirm the authentication." A smartphone mockup displays the app's login screen, showing the "LIBRA INTERNET BANK" logo, a user profile picture, the name "Stefan al 2-lea Popescu", a red "Libra Internet Bank" button, and a "Get in touch" link. At the bottom of the page, there is a grey button with a smartphone icon and the text "I want to authenticate with SMS". A "Cancel" link is located at the bottom of the form.

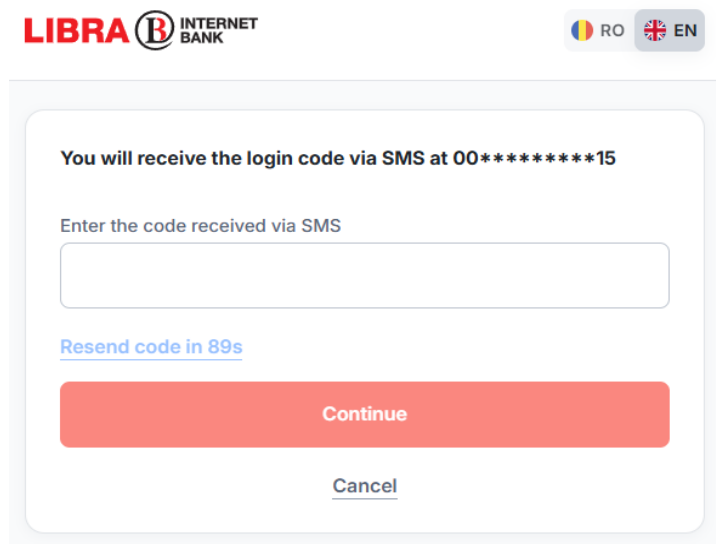
The Mobile Banking app will prompt the user to use biometrics or pin code:



After biometrics or pin confirmation, the user will be asked to confirm the portal authentication:



\*If the user choose authentication by SMS on previous step, instead of biometrics the user will be prompted:



The user can optionally resend the code by SMS within 90 seconds.

## Authorize Consent

The user is prompted to choose grant permissions on his accounts:

**LIBRA**

**INTERNET  
BANK**

RO EN

**i** TPP requests access to your accounts

Select the accounts you want to grant access to and confirm the request.

☐ Select all accounts

☒ RO16 BREL \*\*\*\* \*00

Current Account Mastercard/Visa Free

0 RON

☐ IBAN

☒ Balance

☐ Transactions

☐ All

☒ RO86 BREL \*\*\*\* \*01

Card Gold Standard/Staff RON/EUR

0 RON

☒ IBAN

☒ Balance

☒ Transactions

☒ All

☐ RO59 BREL \*\*\*\* \*02

Card Gold Standard/Staff RON/EUR

0 RON

Continue

Cancel

After choosing at least one account and one permission, the user can click the red bottom side button in order to continue the flow. The following screen is displayed, showing the permissions granted on accounts:

**LIBRA**  **INTERNET BANK**

 RO  EN

**You have granted access to the following accounts:**

RO16 BREL \*\*\*\* \*00

RON

Account permissions information:  
☐ IBAN ☒ Balance ☐ Transactions

RO86 BREL \*\*\*\* \*01

RON

Account permissions information:  
☒ IBAN ☒ Balance ☒ Transactions

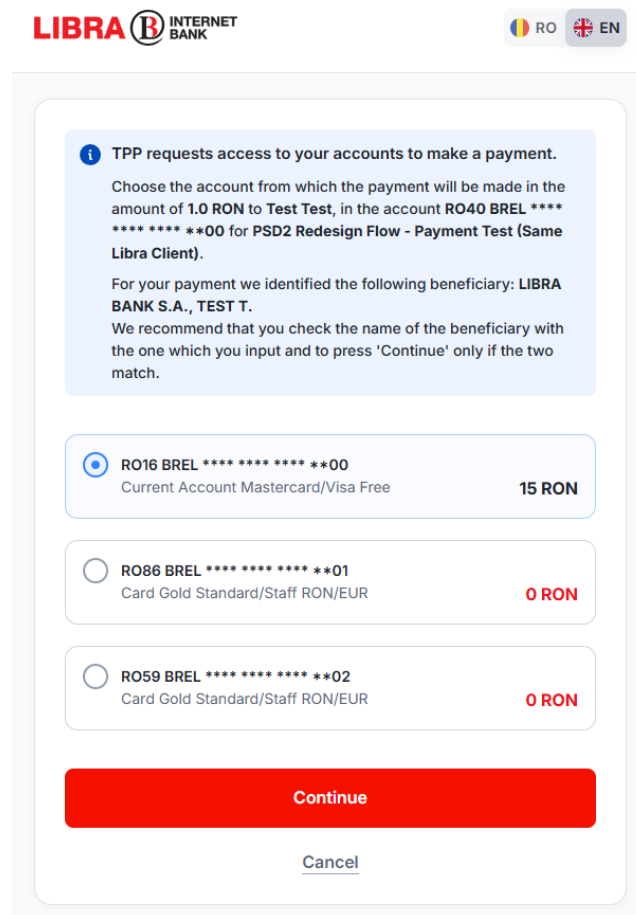
Continue

[Cancel](#)

By clicking on the continue red button, the user is redirected to the registered redirect URI.

## Authorize Payment

The user is prompted to choose the payment account:



**LIBRA** INTERNET BANK

RO EN

**i** TPP requests access to your accounts to make a payment.

Choose the account from which the payment will be made in the amount of **1.0 RON** to **Test Test**, in the account **RO40 BREL \*\*\*\* \*00** for **PSD2 Redesign Flow - Payment Test (Same Libra Client)**.

For your payment we identified the following beneficiary: **LIBRA BANK S.A., TEST T.**

We recommend that you check the name of the beneficiary with the one which you input and to press 'Continue' only if the two match.

☒ **RO16 BREL \*\*\*\* \*00**  
Current Account Mastercard/Visa Free **15 RON**

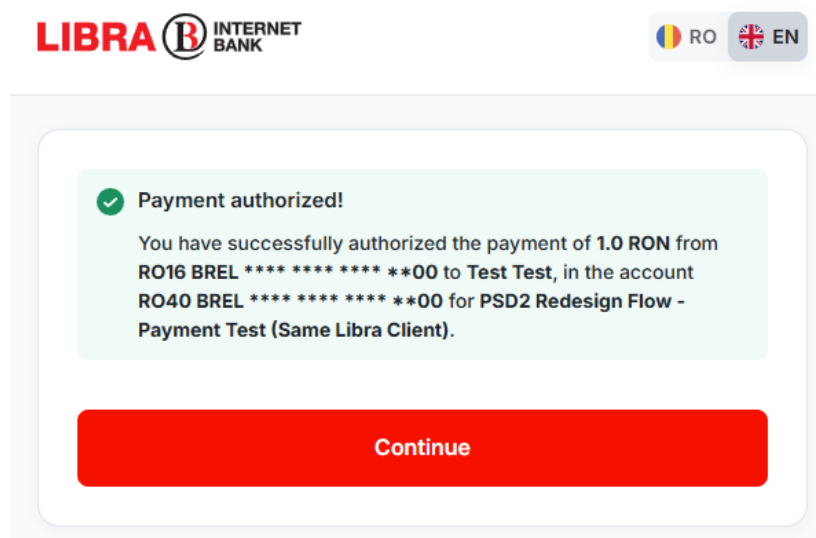
☐ **RO86 BREL \*\*\*\* \*01**  
Card Gold Standard/Staff RON/EUR **0 RON**

☐ **RO59 BREL \*\*\*\* \*02**  
Card Gold Standard/Staff RON/EUR **0 RON**

**Continue**

[Cancel](#)

After choosing the payment account, the user can click the red bottom side button in order to continue the flow. The following screen is displayed, showing the payment details:



**LIBRA** INTERNET BANK

RO EN

**✓** **Payment authorized!**

You have successfully authorized the payment of **1.0 RON** from **RO16 BREL \*\*\*\* \*00** to **Test Test**, in the account **RO40 BREL \*\*\*\* \*00** for **PSD2 Redesign Flow - Payment Test (Same Libra Client)**.

**Continue**

By clicking on the button, the user is redirected to the registered redirect URI.

## Authorize Bulk Payments

The following screen is displayed, showing the bulk payments details:

**LIBRA**  **INTERNET BANK**

 RO  EN

**The account from which payments will be made:**  
RO16 BREL \*\*\*\* \*00  
Current Account Mastercard/Visa Free  
Current balance  
**14 RON**

 TPP requests access to your accounts to make multiple payments.

Summary:  
Beneficiary NoPayment

1**Test 2**  
RO40 RNCB \*\*\*\* \*02  
PSD2 Bulk Payment - other bank

**1.41 RON**

2**Orasul Buhusi**  
RO02 TREZ \*\*\*\* \*XX  
PSD2 Bulk Payment - municipality

**1.871 RON**

 The following payments were rejected and not authorized:

Summary:  
Beneficiary NoPayment

1**Test 1**  
RO30 BREL \*\*\*\* \*01  
Currency EUR does not match API definition  
RON-Transfer  
PSD2 Bulk Payment - same libra client

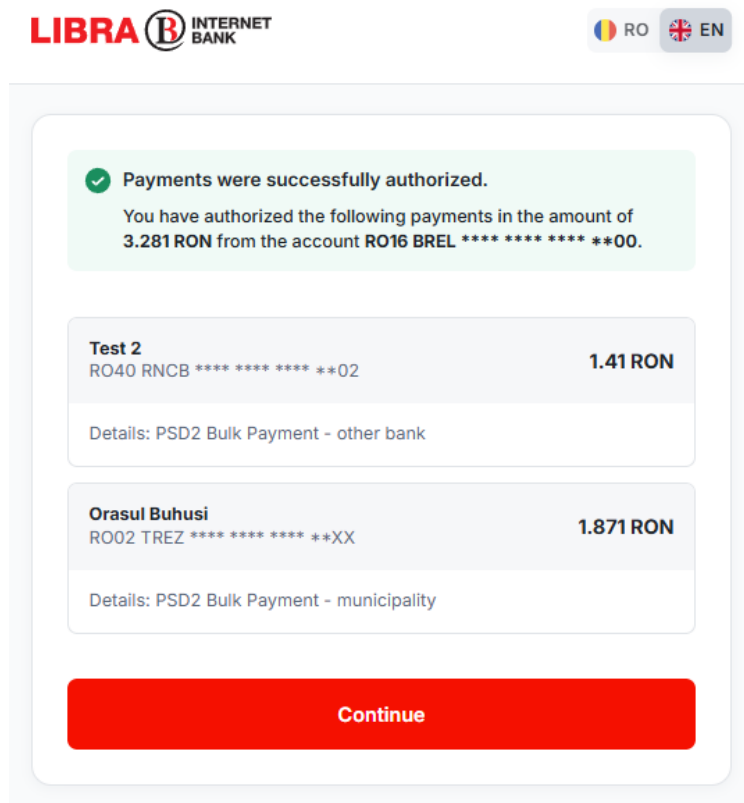
**1.0 EUR**

Continue

Cancel

In order to continue the flow, the user should to click the red bottom side button. The following screen is displayed, showing the authorized payments details:

50 | PAGE



By clicking on the button, the user is redirected to the registered redirect URI.

## Authorize Recurring Payments

The following screen is displayed, showing the recurring payment details:

The screenshot shows the Libra Internet Bank interface. At the top, there is a logo for LIBRA INTERNET BANK and language selection buttons for RO (Romanian) and EN (English). The main content area is a light blue box with a white border. It contains an information icon and text stating: "TPP requests access to your accounts to make a recurring payment. Monthly payment on 14 from 12-11-2024 to 12-25-2025 (The payment will be executed on the first working day after the weekend or bank holiday). For your payment we identified the following beneficiary: LIBRA BANK S.A, TEST T. We recommend that you check the name of the beneficiary with the one which you input and to press 'Continue' only if the two match." Below this, there are two sections: "The account to which payment will be made:" showing "Test Test" with account details "RO48 BREL \*\*\*\* \*00" and "PSD2 Redesign Flow - Payment Test (Same Libra Client)" and a balance of "1.0 RON"; and "The account from which payment will be made:" with three radio button options: "RO16 BREL \*\*\*\* \*00" (selected) with "Current Account Mastercard/Visa Free" and "9.99 RON"; "RO86 BREL \*\*\*\* \*01" with "Card Gold Standard/Staff RON/EUR" and "0 RON"; and "RO59 BREL \*\*\*\* \*02" with "Card Gold Standard/Staff RON/EUR" and "0 RON". At the bottom is a red "Continue" button.

In order to continue the flow, the user should to click the red bottom side button. The following screen is displayed, showing the authorized payment details:

The screenshot shows the Libra Internet Bank interface. At the top, there is a logo for LIBRA INTERNET BANK and language selection buttons for RO (Romanian) and EN (English). The main content area is a light green box with a white border. It contains a checkmark icon and text stating: "You have authorized the following recurring payment in the amount of 1.0 RON from RO16 BREL \*\*\*\* \*00 to Test Test in account to RO48 BREL \*\*\*\* \*00 for PSD2 Redesign Flow - Payment Test (Same Libra Client). Monthly payment on 14 from 12-11-2024 to 12-25-2025 (The payment will be executed on the first working day after the weekend or bank holiday)." Below this is a red "Continue" button.

By clicking on the button, the user is redirected to the registered redirect URI.

## Authorize Future Dated Payments

The following screen is displayed, showing the future dated payment details:

**LIBRA** INTERNET BANK

RO EN

**i** TPP requests access to your accounts to make a future dated payment.  
The payment is scheduled for **05-07-2025 (Wednesday)**.  
For your payment we identified the following beneficiary: **LIBRA BANK S.A, TEST T**.  
We recommend that you check the name of the beneficiary with the one which you input and to press 'Continue' only if the two match.

The account to which payment will be made:

|                                                |                                                       |                |
|------------------------------------------------|-------------------------------------------------------|----------------|
| <b>Test Test</b><br>RO48 BREL **** *00<br>**00 | PSD2 Redesign Flow - Payment Test (Same Libra Client) | <b>1.0 RON</b> |
|------------------------------------------------|-------------------------------------------------------|----------------|

The account from which payment will be made:

- ☒ **RO16 BREL \*\*\*\* \*00**  
Current Account Mastercard/Visa Free **8.99 RON**
- ☐ **RO86 BREL \*\*\*\* \*01**  
Card Gold Standard/Staff RON/EUR **0 RON**
- ☐ **RO59 BREL \*\*\*\* \*02**  
Card Gold Standard/Staff RON/EUR **0 RON**

**Continue**

[Cancel](#)

In order to continue the flow, the user should to click the red bottom side button. The following screen is displayed, showing the authorized payment details:

**LIBRA** INTERNET BANK

RO EN

**✓** You have authorized the following future dated payment in the amount of 1.0 RON from RO16 BREL \*\*\*\* \*00 to Test Test in account to RO48 BREL \*\*\*\* \*00 for PSD2 Redesign Flow - Payment Test (Same Libra Client).  
The payment is scheduled for **05-07-2025 (Wednesday)**.

**Continue**

By clicking on the button, the user is redirected to the registered redirect URI.

3. **POST** Authorization Code Token

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PSD2\\_TOKEN/v2/token](https://api-test.librabank.ro:8243/PSD2_TOKEN/v2/token)**Prod environment urls**[https://api.librabank.ro:8243/PSD2\\_TOKEN/v2/token](https://api.librabank.ro:8243/PSD2_TOKEN/v2/token)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description for Client Credentials type:

| Parameter            | Location                     | Description                                    |
|----------------------|------------------------------|------------------------------------------------|
| <i>client_id</i>     | body (x-www-form-urlencoded) | Your Consumer Key                              |
| <i>client_secret</i> | body (x-www-form-urlencoded) | Your Consumer Secret                           |
| <i>grant_type</i>    | body (x-www-form-urlencoded) | Accepted value: authorization_code             |
| <i>scope</i>         | body (x-www-form-urlencoded) | Same as previous API                           |
| <i>code</i>          | body (x-www-form-urlencoded) | The code received from <u>the</u> previous API |
| <i>redirect_uri</i>  | body (x-www-form-urlencoded) | Your registered redirect URI                   |

Possible responses:

Request status: 200 OK

```
{
 "access_token": "4ea5ad96-db6f-312a-83a9-3452c3228134",
 "refresh_token": "d6c59dd9-bda9-3511-936e-b606acec1a1f",
 "scope": "am_application_scope default",
 "token_type": "Bearer",
 "expires_in": 259200
}
```

4. **POST** Refresh Token

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PSD2\\_TOKEN/v2/token](https://api-test.librabank.ro:8243/PSD2_TOKEN/v2/token)**Prod environment urls**[https://api.librabank.ro:8243/PSD2\\_TOKEN/v2/token](https://api.librabank.ro:8243/PSD2_TOKEN/v2/token)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description for Client Credentials type:

| Parameter            | Location                     | Description                                                |
|----------------------|------------------------------|------------------------------------------------------------|
| <i>client_id</i>     | body (x-www-form-urlencoded) | Your Consumer Key                                          |
| <i>client_secret</i> | body (x-www-form-urlencoded) | Your Consumer Secret                                       |
| <i>grant_type</i>    | body (x-www-form-urlencoded) | Accepted value: refresh_token                              |
| <i>redirect_uri</i>  | body (x-www-form-urlencoded) | Your registered redirect URI                               |
| <i>refresh_token</i> | body (x-www-form-urlencoded) | The refresh token received from the authorization code API |

Possible responses:

Request status: 200 OK

```
{
 "access_token": "d55606cd-9ae9-3cda-9e66-742d4fb08e34",
 "refresh_token": "b250a17c-cecd-345e-bd1f-8f221f2b0b12",
 "scope": "PIS:5ce75e2f-adac-471d-a0c4-f2df1c5c6dec",
 "token_type": "Bearer",
 "expires_in": 259200
}
```

5. **POST** Introspect Token

URLs:

**Test environment urls**[https://api-test.librabank.ro:8243/PSD2\\_TOKEN/v2/introspect](https://api-test.librabank.ro:8243/PSD2_TOKEN/v2/introspect)**Prod environment urls**[https://api.librabank.ro:8243/PSD2\\_TOKEN/v2/introspect](https://api.librabank.ro:8243/PSD2_TOKEN/v2/introspect)

Deployment status:

| Environment | Deployed | Comments |
|-------------|----------|----------|
| Production  | Yes      |          |
| Test        | Yes      |          |

Parameters description for Client Credentials type:

| Parameter    | Location                     | Description                                       |
|--------------|------------------------------|---------------------------------------------------|
| <i>token</i> | body (x-www-form-urlencoded) | A GUID representing the token to be introspected. |

Possible responses:

Request status: 200 OK

```
{
 "scope": "default",
 "active": true,
 "token_type": "Bearer",
 "exp": 1595853003,
 "iat": 1595849403,
 "client_id": "evJIW7pSRRcwsKC9c9IKUpmNaPka",
 "username": "tpp@carbon.super"
}
```

## Availability Indicators

---

For daily view of availability: <https://stats.uptimerobot.com/BOK20fVXG1>

## Interbank transfers Q&A

---

Q: What is official ACH website?

A: <https://www.transfond.ro/en/services/automated-clearing-house-sent>

Q: By what exact time we have to submit payouts to Libra so that they would be guaranteed to be processed in given cutoff?

A: For payments via ACH (under RON 49.999), we have 3 sessions:

- first session : all payments made up to 10:05
- second session: all payments made up to 12:45
- third session: all payment made up to 15:25

Q: When the funds are expected to reach the recipient accounts all over Romania?

A: The funds are expected to reach the beneficiary account at the end of each session:

- first session is ending at 10:20
- second session is ending at 13:00
- third session is ending at 15:40

Q: So what about 50.000 RON and above?

A: Payments for RON 50.000,00 (and above) and all urgent payments under RON 50.000,00 - they are settled via REGIS (through SWIFT messages).

Q: What are the bank holidays?

A: The bank holidays are all the weekends and all the legal holidays. You may find this info, regarding the legal holidays, here: <https://www.timeanddate.com/calendar>

Q: Which banks offer Instant payments?

A: <https://www.transfond.ro/pdf/Lista%20bancilor%20care%20ofera%20serviciul%20Plati%20Instant.pdf>  
<https://www.transfond.ro/pdf/List%20of%20Banks%20offering%20Instant%20Payments.pdf>

## Annex 1 - List of territories with higher potential risk

### *List of countries and territories with high risk of money laundering*

| ISO | TARA                   |
|-----|------------------------|
| AD  | Andorra                |
| AG  | Antigua and Barbuda    |
| AI  | Anguilla               |
| AL  | Albania                |
| AM  | Armenia                |
| AN  | Netherlands Antilles   |
| AO  | Angola                 |
| AQ  | Antarctica             |
| AR  | Argentina              |
| AW  | Aruba                  |
| AX  | Aland Islands          |
| AZ  | Azerbaijan             |
| BA  | Bosnia and Herzegovina |
| BB  | Barbados               |
| BD  | Bangladesh             |
| BF  | Burkina Faso           |
| BH  | Bahrain                |
| BI  | Burundi                |
| BJ  | Benin                  |
| BL  | Saint-Barthelemy       |

|    |                                  |
|----|----------------------------------|
| BM | Bermuda                          |
| BN | Brunei Darussalam                |
| BO | Bolivia                          |
| BQ | Bonaire, Sint Eustatius and Saba |
| BR | Brazil                           |
| BT | Bhutan                           |
| BV | Bouvet Island                    |
| BY | Belarus                          |
| BZ | Belize                           |
| CC | Cocos (Keeling) Islands          |
| CG | Congo                            |
| CI | Côte d'Ivoire                    |
| CK | Cook Islands                     |
| CL | Chile                            |
| CM | Cameroon                         |
| cn | China                            |
| CO | Colombia                         |
| CR | Costa Rica                       |
| CV | Cape Verde                       |
| CW | Curacao                          |
| CX | Christmas Island                 |

|    |                                |
|----|--------------------------------|
| CY | Cyprus                         |
| DJ | Djibouti                       |
| DM | Dominica                       |
| DO | Dominican Republic             |
| DZ | Algeria                        |
| EC | Ecuador                        |
| EG | Egypt                          |
| EH | Western Sahara                 |
| ER | Eritrea                        |
| FJ | Fiji                           |
| FK | Falkland Islands (Malvinas)    |
| FM | Federated States of Micronesia |
| FO | Faroe Islands                  |
| GA | Gabon                          |
| GD | Grenada                        |
| GE | Georgia                        |
| GF | French Guiana                  |
| GG | Guernsey                       |
| GI | Gibraltar                      |
| GL | Greenland                      |
| GM | Gambia                         |

|    |                                                    |
|----|----------------------------------------------------|
| GN | Guinea                                             |
| GP | Guadeloupe                                         |
| GQ | Equatorial Guinea                                  |
| GS | South Georgia and<br>The South Sandwich<br>Islands |
| GT | Guatemala                                          |
| GW | Guinea-Bissau                                      |
| HK | Hong Kong                                          |
| HM | Heard Island and<br>McDonald Islands               |
| HN | Honduras                                           |
| HT | Haiti                                              |
| ID | Indonesia                                          |
| IL | Israel                                             |
| IM | Isle of Man                                        |
| IN | India                                              |
| IO | British Indian Ocean<br>Territory                  |
| IS | Iceland                                            |
| JE | Jersey                                             |
| JM | Jamaica                                            |
| JO | Jordan                                             |
| KE | Kenya                                              |
| KG | Kyrgyzstan                                         |
| KH | Cambodia                                           |

|    |                             |
|----|-----------------------------|
| KI | Kiribati                    |
| KM | Comoros                     |
| KN | Saint Kitts and Nevis       |
| KW | Kuwait                      |
| KY | Cayman Islands              |
| KZ | Kazakhstan                  |
| LB | Lebanon                     |
| LC | Saint Lucia                 |
| LI | Liechtenstein               |
| LR | Liberia                     |
| LS | Lesotho                     |
| MA | Morocco                     |
| MC | Monaco                      |
| MD | Moldova                     |
| ME | Montenegro                  |
| MF | Saint Martin                |
| MG | Madagascar                  |
| MH | Marshall Islands            |
| MK | Macedonia                   |
| ML | Mali                        |
| MN | Mongolia                    |
| MO | Macau                       |
| MP | Northern Mariana<br>Islands |

|    |                  |
|----|------------------|
| MQ | Martinique       |
| MR | Mauritania       |
| MS | Montserrat       |
| MT | Malta            |
| MU | Mauritius        |
| MV | Maldives         |
| MW | Malawi           |
| MX | Mexico           |
| MY | Malaysia         |
| MZ | Mozambique       |
| NA | Namibia          |
| NC | New Caledonia    |
| NE | Niger            |
| NF | Norfolk Island   |
| NI | Nicaragua        |
| NP | Nepal            |
| NR | Nauru            |
| NU | Niue             |
| NZ | New Zealand      |
| OM | Oman             |
| PE | Peru             |
| PF | French Polynesia |
| PG | Papua New Guinea |
| PH | Philippines      |

|    |                                 |
|----|---------------------------------|
| PM | Saint Pierre and Miquelon       |
| PN | Pitcairn                        |
| PS | Palestinian Territory, Occupied |
| PW | Palau                           |
| PY | Paraguay                        |
| QA | Qatar                           |
| RE | Reunion                         |
| RS | Serbia                          |
| RU | Russian Federation              |
| RW | Rwanda                          |
| SB | Solomon Islands                 |
| SC | Seychelles                      |
| SH | Saint Helena                    |
| SJ | Svalbard and Jan Mayen          |
| SL | Sierra Leone                    |
| SM | San Marino                      |
| SN | Senegal                         |

|    |                             |
|----|-----------------------------|
| SO | Somalia                     |
| SR | Suriname                    |
| ST | Sao Tome and Principe       |
| SV | El Salvador                 |
| SX | Sint Maarten                |
| SZ | Swaziland                   |
| TC | Turks and Caicos Islands    |
| TD | Chad                        |
| TF | French Southern Territories |
| TG | Togo                        |
| TH | Thailand                    |
| TJ | Tajikistan                  |
| TK | Tokelau                     |
| TL | Timor-Leste                 |
| TM | Turkmenistan                |
| TO | Tonga                       |
| TR | Turkey                      |

|    |                                |
|----|--------------------------------|
| TV | Tuvalu                         |
| TW | Taiwan                         |
| TZ | Tanzania                       |
| UA | Ukraine                        |
| AE | United Arab Emirates           |
| UM | US Minor Outlying Islands      |
| UY | Uruguay                        |
| UZ | Uzbekistan                     |
| VA | Vatican City State             |
| VC | Saint Vincent & the Grenadines |
| VG | Virgin Islands (British)       |
| VN | Viet Nam                       |
| WF | Wallis and Futuna              |
| XK | Kosovo                         |
| YT | Mayotte                        |
| ZA | South Africa                   |
| ZM | Zambia                         |
| ZW | Zimbabwe                       |

We mention that the following territories are considered offshore:

Seychelles; Cipru; Delaware SUA; British Anguilla; Belize; Panama; Hong Kong; British Virgin Islands; Bahamas; Niue; Samoa; Nevada SUA, Andorra, Antigua and Barbuda, Barbade, Cayman Islands, Gibraltar, Isle of Man, Jersey, Liechtenstein, Macao, Marshall Island, Mauritius, Monaco, Turks and Coiscos Island.

List of critical risk countries:

| ISO | tara                                               |
|-----|----------------------------------------------------|
| AF  | Afghanistan                                        |
| AS  | American Samoa                                     |
| BS  | Bahamas                                            |
| BW  | Botswana                                           |
| CF  | Central African Republic                           |
| CD  | Congo, Democratic Republic of the                  |
| CU  | Cuba                                               |
| KP  | Democratic People's Republic of Korea/ North Korea |
| ET  | Ethiopia                                           |
| GH  | Ghana                                              |
| GU  | Guam                                               |
| GY  | Guyana                                             |
| IQ  | Iraq                                               |
| IR  | Islamic Republic of Iran                           |
| LA  | Lao People's Democratic Republic                   |

|    |                        |
|----|------------------------|
| ly | Libyan Arab Jamahiriya |
| MM | Myanmar                |
| NG | Nigeria                |
| PK | Pakistan               |
| PA | Panama                 |
| PR | Puerto Rico            |
| WS | Samoa                  |
| SA | Saudi Arabia           |
| SS | South Sudan            |
| LK | Sri Lanka              |
| SD | Sudan                  |
| SY | Syrian Arab Republic   |
| TT | Trinidad and Tobago    |
| TN | Tunisia                |
| UG | Uganda                 |
| VI | US Virgin Islands      |
| VU | Vanuatu                |
| VE | Venezuela              |
| YE | Yemen                  |

## PSD2 allowed account categories

| Category | Name                                | Private Individual/<br>Legal entity |
|----------|-------------------------------------|-------------------------------------|
| 1122     | Disp.TVA                            | Business account                    |
| 1123     | Disp.Impozit Tran.Notary Accounts   | Business account                    |
| 1126     | Curr acc with spec ON facility PF   | Retail account                      |
| 1127     | Curr acc with spec ON facility PJ   | Business account                    |
| 1138     | Cont lichidator PF                  | Retail account                      |
| 1139     | Cont lichidator PJ                  | Business account                    |
| 1000     | Cont Curent Persoane Fizice         | Retail account                      |
| 1001     | Cont Curent Persoane Juridice       | Business account                    |
| 1002     | Cont Curent Angajati (Staff)        | Retail account                      |
| 1004     | Cont Curent PF                      | Retail account                      |
| 1005     | Cont PJ                             | Business account                    |
| 1020     | Card Gold Standard/Staff RON/EUR    | Retail account                      |
| 1021     | Card Eva Standard/Staff RON/EUR     | Retail account                      |
| 1022     | Ct Card Business Standard/Bej/Med   | Business account                    |
| 1023     | Ct Cur Card Medical RON/EUR         | Business account                    |
| 1024     | Cont card Mastercard/Visa Free      | Retail account                      |
| 1025     | Ct Cur Card Visa Electron Promo/All | Retail account                      |
| 1110     | Cont Curent Disp din Carduri PF     | Retail account                      |
| 1111     | Cont Curent Disp din Carduri PJ     | Business account                    |
| 1112     | Ct Cur Disp din Carduri Angajati    | Retail account                      |
| 1115     | Cont Curent Disp din Carduri MIX PF | Retail account                      |
| 1116     | Cont Curent Disp din Carduri MIX PJ | Business account                    |
| 1121     | Cont Curent Notary Accounts         | Business account                    |
| 1043     | Cont online                         | Retail account                      |
| 1044     | Cont Card Junior                    | Retail account                      |

|                 |                            |                  |
|-----------------|----------------------------|------------------|
| 1045            | Cont Curent PF             | Retail account   |
| 1047            | Libra Free Online          | Retail account   |
| 1052            | Cont online business       | Business account |
| 1053            | Ct Card Business Online    | Business account |
| 1145            | Cont TVA                   | Business account |
| 1007 (AIS Flow) | Cont Curent Instrumente PJ | Business account |

## Contact

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