EPC SRTP related API Specifications – Preliminary Information

EPC137-22
Version 3.1
Date issued: 30 June 2023

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Public

Approved

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Abstract	The present document provides preliminary information about the EPC SRTP scheme rulebook V3.1 related API specifications, available on the EPC website.
Document Reference	EPC137-22
Issue	Version 3.1
Date of Issue	30 June 2023
Reason for Issue	The approved Version 1.0 of the present document was issued on 30 June 2022. The updated version based on the SRTP scheme rulebook v3.1 and SRTP scheme related Implementation Guidelines 3.0 was issued on 30 June 2023
Reviewed by	EPC
Produced by	EPC
Circulation	Publicly available

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1. Background

The use of APIs for the exchanges between SRTP Service Providers will be mandatory for reachability purposes as of 30 November 2023 for all the SRTP scheme participants.

The SRTP scheme participants are free to use market developed APIs or the default EPC SRTP related API specifications. However, to ensure the interoperability between the scheme participants, the SRTP Service Providers that use market APIs must at least ensure a translation into the EPC default SRTP related API specifications when exchanging messages with other scheme participants not using the same type of APIs. To this end, the participants may choose any means (e.g., develop their own translation tool; use a translator bench; use a (Referenced) Technical Solution Provider.

The SRTP scheme participants are already allowed to use APIs (market APIs or default EPC APIs) as SRTP related messages transmission means.

2. Preliminary remarks

The approach followed by the EPC was to develop default SRTP related API specifications based on the translation of the existing XML messages detailed in the SRTP scheme Implementation Guidelines into API JSON format.
Therefore, the API flows and architecture can still be optimised, but based on the possible market feedback received, it is foreseen to enhance these SRTP related API specifications in the future.

Security related topics (i.e., identification, authentication, authorisation…) are not covered in the SRTP related API specifications. Related requirements and recommendations are provided in the API Security Framework which was published on 16 March 2023[1].

The SRTP related API specifications cover the SRTP related messages exchanged between the Payee's SRTP Service Provider and the Payer's SRTP Service Provider, in both directions. The two actors being API client or server depending on the situation.

Since some interactions may not be completed synchronously, a call back possibility has been set to send back asynchronous responses.

The following character case conventions are used:

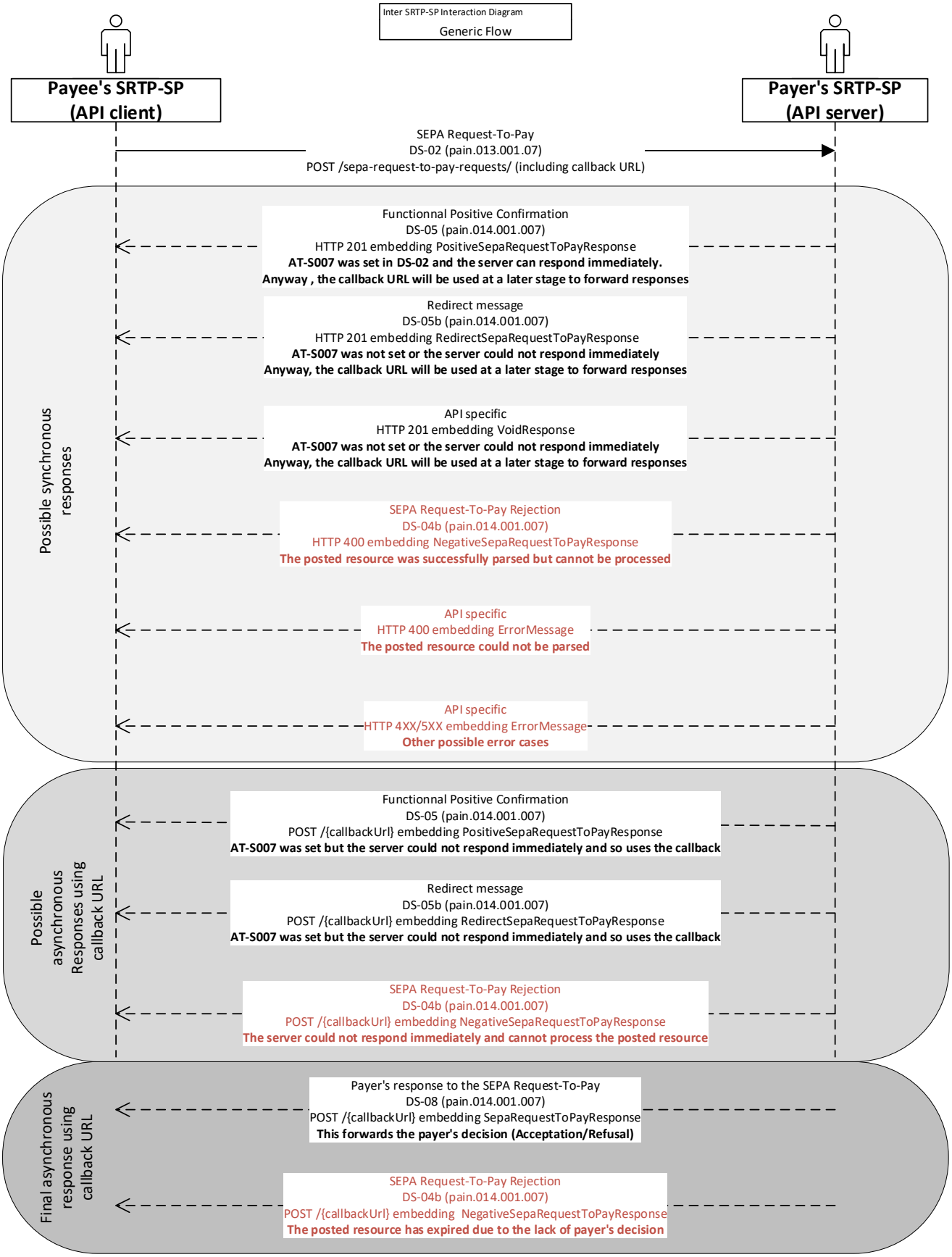
- Upper CamelCase for components definition's names
- Lower CamelCase for properties name
- Spinal-case for path components

3. High level default EPC SRTP related API specifications flows

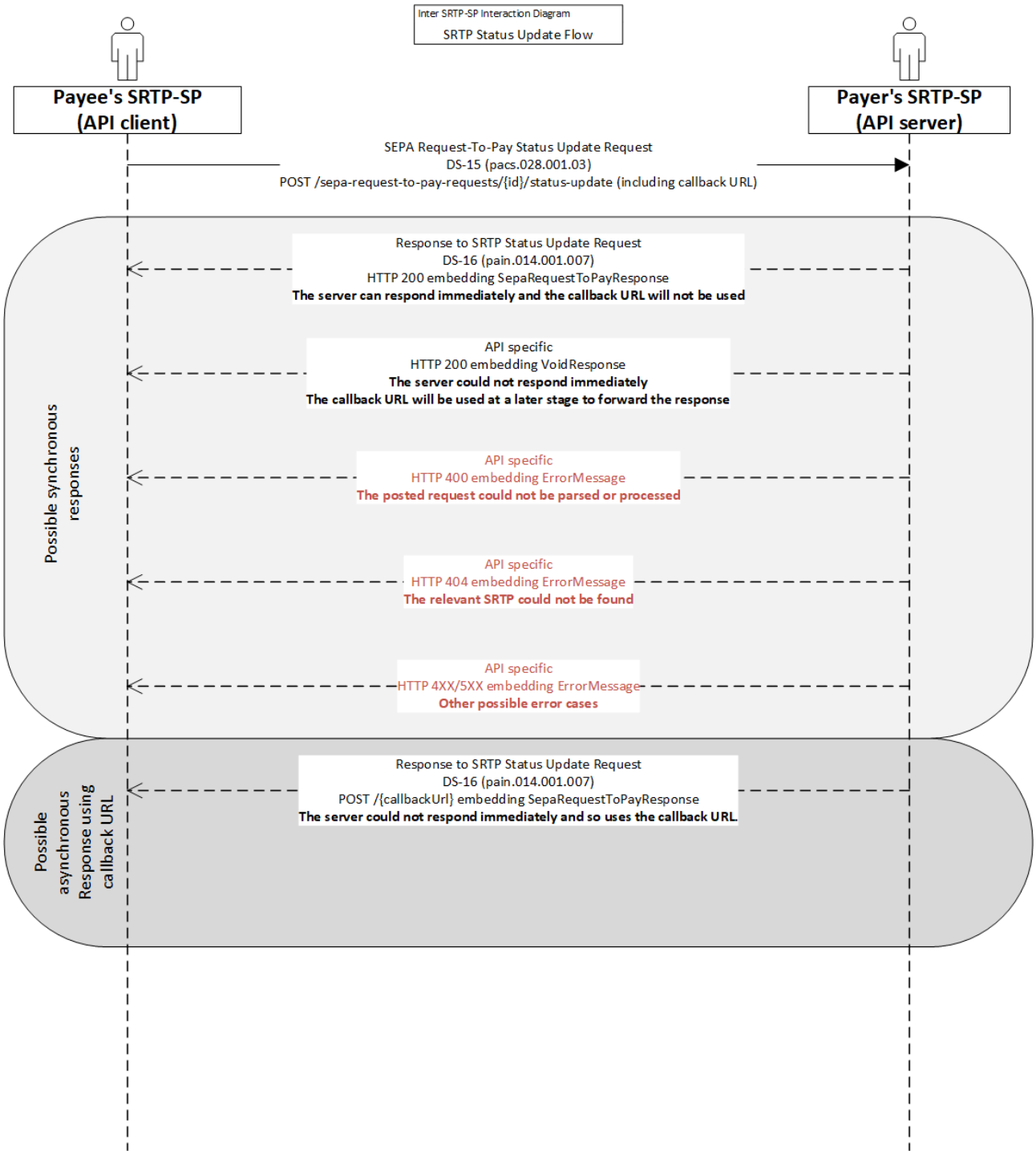
Generally, the default SRTP related API specifications flows follow the same logic as the one of the messages described in the SRTP scheme Implementation Guidelines.

[1] Link to the API Security Framework: https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/api-security-framework

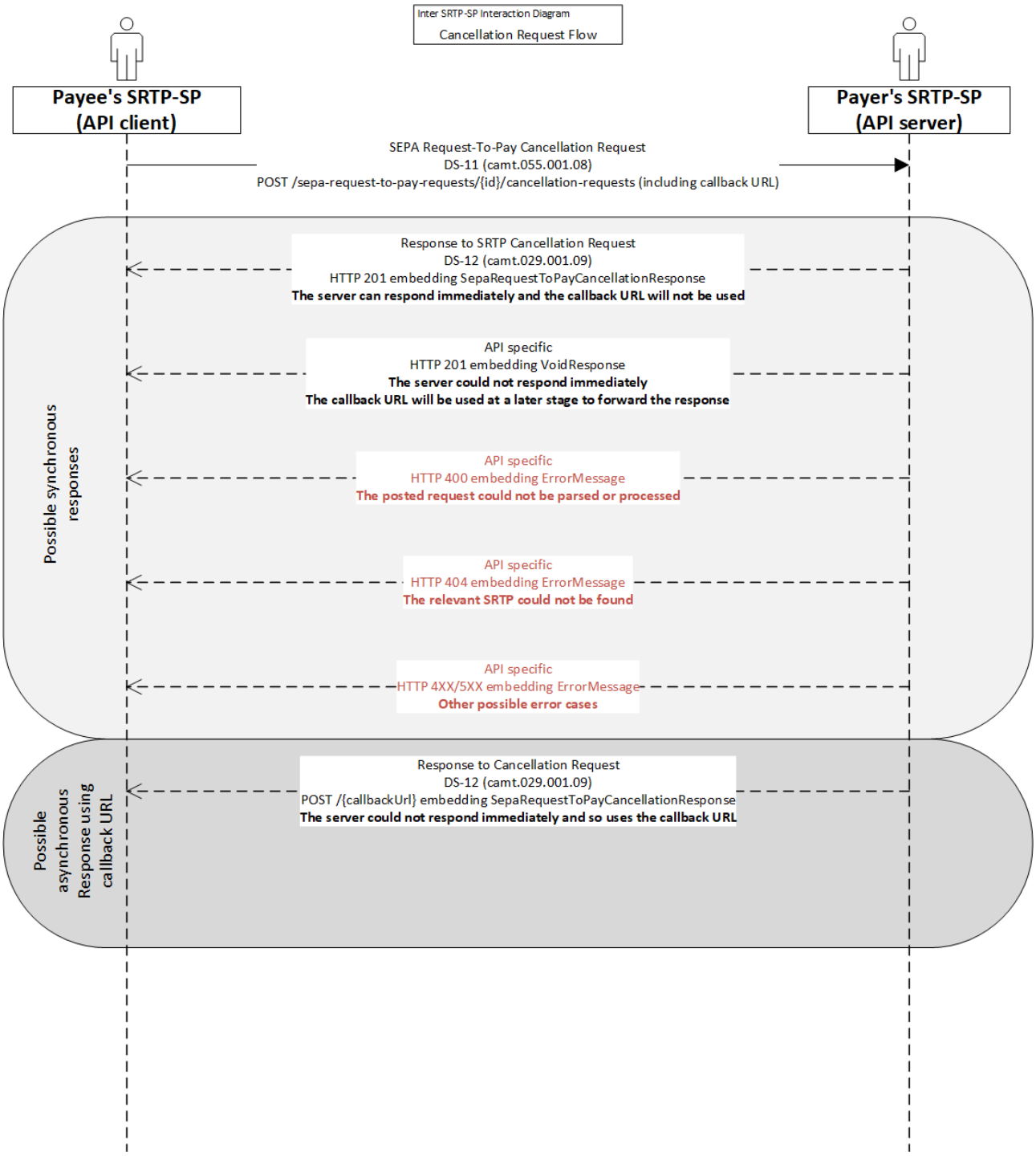
3.1 Generic flow



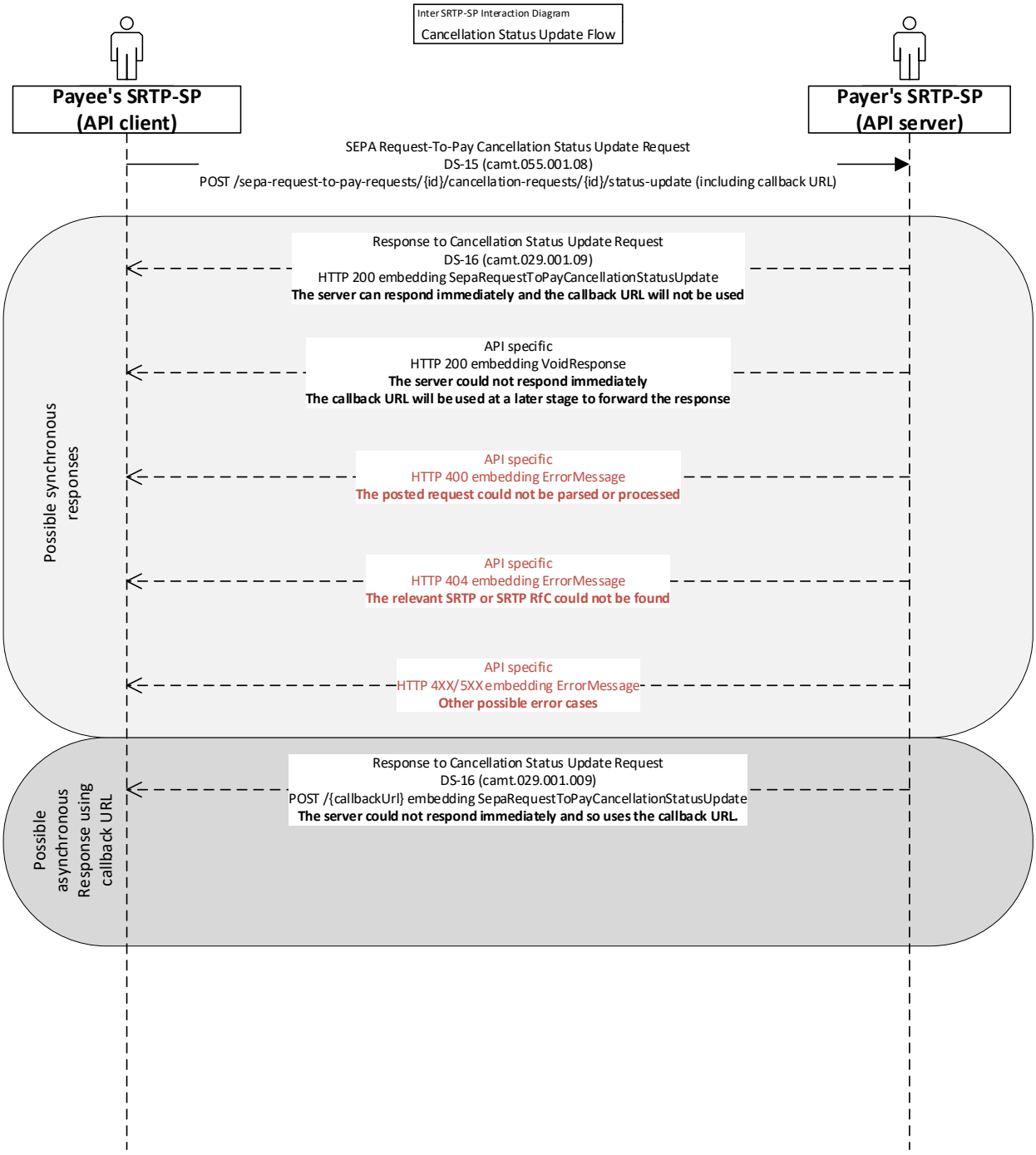
3.2 SRTP Status Update



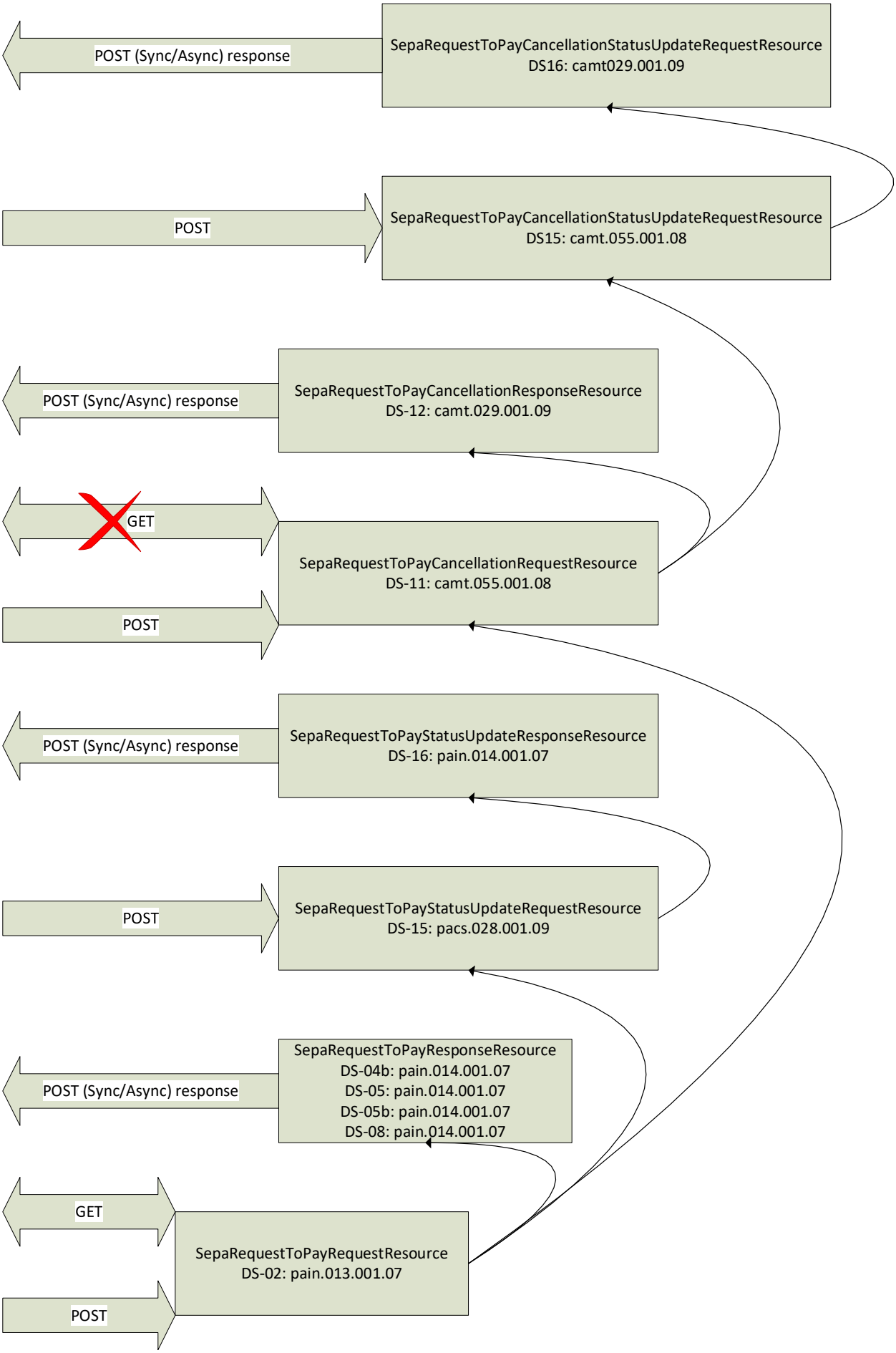
3.3 SRTP Cancellation Request



3.4 SRTP Cancellation Request Status Update



3.5 Resource Tree


POST (Sync/Async) response
SepaRequestToPayCancellationStatusUpdateRequestResource
DS16: camt029.001.09
POST
SepaRequestToPayCancellationStatusUpdateRequestResource
DS15: camt.055.001.08
POST (Sync/Async) response
SepaRequestToPayCancellationResponseResource
DS-12: camt.029.001.09
GET
SepaRequestToPayCancellationRequestResource
DS-11: camt.055.001.08
POST
POST (Sync/Async) response
SepaRequestToPayStatusUpdateResponseResource
DS-16: pain.014.001.07
POST
SepaRequestToPayStatusUpdateRequestResource
DS-15: pacs.028.001.09
POST (Sync/Async) response
SepaRequestToPayResponseResource
DS-04b: pain.014.001.07
DS-05: pain.014.001.07
DS-05b: pain.014.001.07
DS-08: pain.014.001.07
GET
SepaRequestToPayRequestResource
DS-02: pain.013.001.07
POST